



# Apia Motorhome Insurance

Product Disclosure Statement



Part of the  
Suncorp Network

# Welcome and thank you for choosing Apia

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

## By choosing Apia you can:

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Make a claim 24/7 online or by calling **13 50 50**

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Call **13 50 50** for extra support

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The information in this PDS is current at the date it was prepared. From time to time, we may update some of the information in this PDS that is not materially adverse to you without notifying you. Please contact us for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

PDS preparation date 3/11/20

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In this PDS you will be referred to the Motorhome Insurance Additional Information Guide. This guide is available at [apia.com.au](http://apia.com.au) and contains further information about premiums, excesses and discounts. Please contact us for a free copy.



Some words in this policy have special meanings. Most of the words with special meanings are defined in section 11 'Words with special meanings' on page 77.

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# 1

## Important things to know upfront

Before we get into the specifics of your policy there are important things to know upfront. This includes:

- key information summary about your cover;
- a what to do in the event of a claim checklist;
- information about your contract with us;
- communicating with you electronically;
- information about your cooling off period;
- your responsibilities and when you need to contact us;
- the excesses that apply to your claim;
- important information about us.

# Key information about Apia Motorhome Insurance



## Type of insurance

This policy provides comprehensive cover for loss or damage to your motorhome or motorised campervan.



## What we cover

Accidental loss or damage to your motorhome during the period of insurance.

Examples of accidental loss or damage include, hail, storm (including cyclone), fire, theft and collision.

We also cover your legal liability to pay compensation for death or bodily injury to other people, or loss or damage to their property arising from the use of your motorhome.



This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy carefully.



## What we pay

The most we will pay for any one incident is the amount covered for your motorhome as shown on your certificate, unless we say otherwise in your policy.

We will also pay:

- Up to **\$20 million** for all claims from any one incident for legal liability covered by this policy.
- Up to the limits outlined under the relevant Additional and Optional covers.



### **Additional cover that comes with your policy**

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional cover that comes with your policy' on page 37 for more information.

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### **Optional cover you can pay extra for**

There are some optional covers that you have to pay extra for. If an optional cover applies to your policy it is shown on your certificate. See section 6 'Optional covers you can pay extra for' on page 49 for more information.

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### **Exclusion for new policies**

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see page 23 in section 3 'Things we don't cover'.

## Summary of cover

Limits, conditions and exclusions apply. Read your policy for full details.

What we cover	Page
 Accidental loss or damage cover	34
 Legal liability cover	35

## Additional cover that comes with your policy

What we cover	Page
 New motorhome after total loss for motorhomes less than <b>2</b> years old	38
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## Optional cover that you can pay extra for

What we cover	Page
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 Personal valuables - unspecified items	50
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**We understand that experiencing loss or damage or having a claim made against you can be stressful**

**Here's what to do:**

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### **STEP 1**

**Make sure everyone is safe.**

**For emergencies, call 000.**

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### **STEP 2**

**Try to prevent further loss, damage or liability**

(e.g. move your motorhome off the road and put on your hazard lights).

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### **STEP 3**

**Report the incident to the police.**

If someone is injured or has stolen, attempted to steal or maliciously damaged your motorhome, call the police as soon as possible and record the time, date, report number and the name of the recording officer.

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### **STEP 4**

Where possible collect details of all drivers, passengers and witnesses including their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's name and address. Do not admit fault to anyone.

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### **STEP 5**

**Contact us as soon as possible online or by calling 13 50 50.**

You will need to arrange a quote for repairs. If you cannot drive your motorhome, you need to arrange for towing to your nearest repairer where a quote can be prepared. When you contact us, describe details of the incident to assist with lodging your claim. If the damage was caused by another person, provide us their name and address and the vehicle's registration number.

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## Our agreement with you

If you buy this product from us, your contract of insurance is made up of your certificate, this PDS and any SPDS that we have given you.

## Communicating with you electronically

We may send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication (e.g. SMS). We will obtain your express or inferred consent to do so. Each electronic communication will be deemed to be received by you at the time it leaves our information system.

## Cooling off period

You can contact us to return the policy within **21** days from the start date of your policy (including on renewal).

This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy, but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 72.

## There are limits to what we will pay and some things we don't cover

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in section 3 'Things we don't cover' on pages 23 to 32. There are also specific things we don't cover explained in sections 4 to 6 on pages 33 to 51. which are particular to the cover under your policy.



In this PDS we use  and  icons to help describe what's covered and what's not covered.

## Extra Support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

## Your responsibilities

- take steps to prevent loss or damage, for example:
  - move your motorhome away from rising flood waters;
  - do not drive into water;
  - lock all doors and windows when your motorhome is parked and is unattended;
  - do not leave your motorhome keys in the motorhome while your motorhome is unattended or not secure;
  - accompany anyone test driving your motorhome when it is up for sale;
- keep your motorhome in a good, safe and roadworthy condition (e.g. replace worn out tyres, worn out brakes and defective lights). See 'Things we don't cover' on pages 23 to 32 for exclusions that may apply;
- keep your motorhome structurally sound, watertight and well maintained (e.g. maintain seals, fix leaks, remove mould, repair paint problems, major rust, corrosion, cracking and blistering, repair major scratches or dents, fix mechanical and electrical problems);
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us;
- do not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

## Not meeting your responsibilities

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

## When you need to contact us

During the period of insurance you need to tell us as soon as possible if:

- any details on your certificate are no longer accurate and complete, including but not limited to your motorhome (see 'When you replace your motorhome') or the address where you keep your motorhome;
- there are any changes to the physical condition of your motorhome;
- you plan to, or have, added accessories or modifications to your motorhome (see page 18);
- the listed drivers of your motorhome change;
- you no longer plan to use your motorhome for private use only (see the definition of 'Private use' on page 81).

If you have not told us about any of the above matters having occurred in any other period of insurance when you held this policy with us, you must also tell us as soon as possible.

## What we will do when you contact us

When you tell us about any of the above matters an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

## If you do not contact us

If you do not contact us when you need to you may not be covered under your policy and, it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

## How to contact us



Call us on **13 50 50**.

## If your contact details change

You must keep your contact details, including your Australian mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents which could impact whether you have cover in place.

## When you replace your motorhome

If you replace your motorhome with another motorhome, we will insure the replacement motorhome, up to its market value on the same terms as the replaced motorhome as if a reference to 'your motorhome' in this PDS is to your replacement motorhome.

Cover is provided from the date you bought the replacement motorhome until you contact us to insure your replacement motorhome, up to a maximum of **14** days.

We do not provide any cover under this policy for a replacement motorhome outside the cover stated in this section 'When you replace your motorhome'.

## Special conditions

We may apply special conditions on your policy that might exclude, restrict or extend cover. For example, we may not be able to cover certain drivers because of the type or value of motorhome. Any imposed conditions will be listed on your certificate. It is important that you read your certificate carefully.

## What is the No Claim Bonus?

A No Claim Bonus (NCB) is a discount off your premium as a reward for your good driving and insurance history. On each renewal, your discount will increase provided you haven't made any claims that affect your NCB. If you are eligible your NCB will keep increasing until you reach the maximum discount level. Your NCB is shown on your certificate.



Refer to the Motorhome Insurance Additional Information Guide for more information.

# Excesses that apply to your claim

What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess when you claim. The amount and types of excesses are shown on your certificate.

## The different types of excesses are:

<b>Motorhome and annexe excess</b>	The motorhome and annexe excess applies to all claims (other than claims under optional Contents cover and under optional Personal valuables cover) unless your policy states no excess applies to your claim. You may be able to choose to vary the motorhome and annexe excess from a range we offer to reduce or increase your premium.
<b>Contents excess</b>	The optional Contents cover has its own excess which applies if you make a claim under this cover.
<b>Personal valuables excess</b>	The optional Personal valuables covers have their own excess which applies if you make a claim under these covers.
<b>Inexperienced driver excess</b>	This excess applies if an inexperienced driver was driving, using or in charge of your motorhome at the time of the incident. It also applies to learner drivers. This excess is in addition to any other excess that applies.  Note: An inexperienced driver is someone who is <b>25</b> years or over and has not held a driver's licence specific to the vehicle type for at least the past <b>2</b> consecutive years prior to the incident, or anyone under <b>26</b> years of age.



For example: If your motorhome has been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim. If the rear and front of your motorhome is damaged in the same incident, you make **1** claim only.

## When you claim for both motorhome and contents

When both your motorhome and contents are insured under this policy and your claim is for loss or damage to both your motorhome and contents arising from the one incident (and your claim for loss or damage to contents exceeds the limit under 'Included contents cover'), you must pay whichever is the higher of your motorhome and annexe excess or contents excess plus the inexperienced driver excess (if applicable).

## When your claim is for contents and personal valuables

When you have the optional Contents cover and optional Personal valuables cover and your claim is for loss or damage under both covers arising from the one incident, you must pay whichever is the higher of your contents excess or personal valuables excess plus the inexperienced driver excess (if applicable).



Refer to the Motorhome Insurance Additional Information Guide for more information about excesses and when they apply.

## How to pay your excess

You can choose from the following options to pay your excess:

- you can pay the excess(es) directly to us before we finalise your claim;
- the excess(es) can be deducted from the amount we pay you under your claim (if any);
- in some instances, the excess(es) can be paid to the appointed repairer or supplier; or
- in some instances, the excess(es) can be deducted from the amount we pay to another person for loss or damage to their property.

We will not cover any legal or other costs that arise because of any delay in paying the excess.

## When your excess will be waived



You pay the excess but if:

①

+

②

+

③

=



You or the driver didn't contribute to the accident (this means the other driver was entirely at fault). You may be able to show this by providing a police report, expert reports, statement from a witness or photographs.

+

You supply the at-fault driver's name and address

+

You supply the at-fault vehicle's registration number

=

You don't pay an excess

If 1, 2 and 3 are there, you don't pay an excess. If ANY are missing, you will pay an excess.



If you cannot supply the at-fault driver's name, address and vehicle registration number it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.

## Important information about us

This important information about us statement was completed on 3/11/2020.

### Who are we?

Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 (Apia), authorised representative No. 239591. The contact details for Apia are on the back cover.

### Who do we act for?

Apia is an agent (acting under a binder) and authorised representative of AAI Limited ABN 48 005 297 807 (AAI Limited). AAI Limited holds Australian Financial Services Licence No. 230859. The contact details for AAI Limited are on the back cover.

AAI Limited has authorised this 'Important information about us' statement.

AAI Limited has prepared this PDS and is the insurer of the policies referred to under 'What financial services do we offer' that are arranged by Apia. Apia is a wholly owned subsidiary of AAI Limited and both are members of the Suncorp Group. As AAI Limited is regulated by the Australian Prudential Regulation Authority (APRA) it is exempt from the requirement to hold professional indemnity insurance cover. AAI Limited as the insurer will receive the premiums paid for the policy.

### What financial services do we offer?

Apia is authorised by, and acts on behalf of AAI Limited to issue insurance under a binder, to arrange, vary and cancel insurance, handle and settle claims and provide general and personal financial product advice in relation to Apia branded general insurance policies issued by AAI Limited.

### How are we paid for providing the financial services?

Apia does not receive any commissions or benefits from AAI Limited for giving you advice or for the insurance policies it arranges. AAI Limited and other Suncorp Group companies provide Apia with the resources it needs to provide the financial services, such as staff employed by the Suncorp Group of companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a direct result of this.

### How we will deal with a complaint

Apia provides a complaint resolution process. For full details see page 74.

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# 2

## What we cover – the basics

This section describes the basics of:

- what we cover and do not cover as your motorhome and contents;
- who we cover.

## What we cover as your motorhome

### We cover

Your motorhome or motorised campervan is described on your certificate. It includes the following that are fitted to your motorhome that you have told us about and are shown on your certificate:

- accessories; and
- modifications.

Your motorhome also includes:

- any of its fixtures and fittings other than those listed under the definition of contents;
- standard equipment fitted by the original manufacturer for the particular make and model of motorhome;
- annexe;
- manufacturer supplied tools and spare parts;
- gas cylinder(s).

Note: When you have insured your motorised campervan, “your motorhome” means the motorised campervan shown on your certificate.

## What we do not cover

### Motorhome does not include:

- anything defined as contents;
- a semitrailer;
- a caravan;
- motor cars, motorcycles, trail bikes, mini bikes, trailers and any equipment that is part of or belonging to any of these;
- fuel or lubricants.



#### **What are accessories?**

An accessory is an addition to your motorhome which does not enhance the performance or change the structure of the motorhome e.g. bike racks or tropical roofs.



#### **What are modifications?**

Modifications are alterations made to the manufacturer’s standard body, engine, suspension, wheels or paintwork of your motorhome which may affect its performance, value, safety or appearance e.g. wheelchair access, fuel system.



**Annexe** means a structure designed to be attached to your motorhome for the purpose of providing additional accommodation.

## What we cover as your contents

### ✓ Contents means any of the items listed below that you either:

- own; or
- are legally responsible for,

but only when they are:

- securely locked in or to your motorhome; or
- securely locked in or to your motorhome's annexe.

### ✓ Contents includes items such as:

- removable furniture, furnishings, carpets, floor rugs;
- portable household electrical appliances;
- clothing and personal belongings;
- food and beverages (limits apply);
- sporting equipment;
- personal computers, electronic tablets, laptops and any equipment that is part of or belongs to them;
- standard purchased software (but not data of any kind or custom written software);
- CDs, DVDs, records, tapes, games cartridges and any other discs;
- cameras and photographic equipment;
- watches, pieces of jewellery;
- items made of or containing gold or silver (but not an item listed under 'What we do not cover as your contents');
- binoculars;
- fishing equipment;
- tools and spare parts not supplied by the manufacturer as original equipment in or on the motorhome;
- bicycles;
- motorised wheelchairs;
- pictures, works of art and furs;
- manuscripts, deeds or other documents.

## What we do not cover as your contents



### **Contents does not include:**

- any item that is included in the definition of your motorhome;
- livestock, fish, birds, animals of any kind;
- lawns, hedges, trees, shrubs, plants;
- unregistered or unlicensed firearms;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders, currency no longer in circulation, postal notes and stamps;
- motor vehicles, motorcycles, trail bikes, mini bikes, trailers, horsefloats or any equipment that is part of or belonging to any of these;
- aircraft, watercraft or any equipment that is part of or belongs to either of these;
- drones;
- personal transportation vehicles;
- skis, surfboards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment, or any accessories for surfing and diving equipment;
- any antiques, curios, collections, medals or other collectables;
- precious metals, uncut and unset stones and gems, gold or silver nuggets, bullion and ingots (not jewellery),
- musical instruments;
- tents;
- mobile phones, CB radios or satellite phones;
- contents kept in a trailer;
- contents that you do not own or are not legally responsible for.

## The most we will pay for all contents

The most we will pay for loss or damage in any one incident to all contents is **\$1,000** in total plus any extra cover you have purchased under the optional 'Contents cover' (see page 50).

There are also fixed limits that apply to certain contents items or types of items. These limits are set out in the table below:

Item or type of item	Limits for any one incident
Bicycles and motorised wheelchairs	<b>\$1,000</b> in total
Fishing equipment	<b>\$500</b> in total
Food and beverages	<b>\$300</b> in total

The following table lists contents that have flexible limits, which you can ask us to increase if you have selected the optional Contents cover (see page 50). An additional premium may apply. If you have not increased the limit, the most we will pay is the limit shown for the item in the table below.

Item or type of item	Limits for any one incident
Pictures, works of art, vases, ornaments, watches, jewellery, furs, leather items, documents, photographic equipment.	<b>\$1,000</b> per individual item, pair or set and not more than <b>10%</b> of the amount covered for your contents. This limit does not apply to items specified on your certificate. For an item specified on your certificate we will pay up to the amount stated on your certificate for that item.



You can choose to increase your contents cover by purchasing the optional cover 'Contents cover' on page 50, but the limits in the tables above will still apply.

## Who we cover

We cover you or anyone you authorise to drive the motorhome, subject to the conditions and exclusions of your policy.

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# 3

## Things we don't cover

There are some things we don't cover under your policy and we want to be upfront about this.



Remember, there are also specific things we don't cover in sections 4 to 6, see pages 33 to 52.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**⊗ Actions or movements of the sea**

any action or movements of the sea (including storm surge) or tidal wave.

**⊗ Agreements you enter into**

any agreement or contract you, or someone you authorised to drive or be in charge of your motorhome, enters into accepting liability, but we will provide cover if the legal liability would have existed without that agreement or contract.

**⊗ Alcohol, drugs, medication**

an incident occurring when your motorhome is being driven by, or is in the charge of, anyone who:

- was under the influence of, or had their judgement affected by, any alcohol, drug or medication;
- had more than the legal limit for alcohol or drugs in their breath, blood, saliva or urine as shown by analysis;
- refused to take a test for alcohol, drugs or medication.

But we will pay a claim:

- for you (but not the driver or person in charge of your motorhome) if your motorhome was stolen;
- if it can be demonstrated that the above alcohol/drugs/medication intake was not a contributing factor in the incident.

**⊗ Animals**

- animals of any kind that you own or are in your custody or control, but we will cover certain expenses for your domestic pet under temporary accommodation (see page 39) and veterinary expenses (see page 44).
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds or bats) but we will cover impact damage by an animal you do not own.

**⊗ Application of heat**

loss or damage to property occasioned by it undergoing any process involving the application of heat.

**⊗ Asbestos**

asbestos, asbestos fibres or derivatives of asbestos of any kind.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**⊗ Biological, chemical, other pollutant or contaminant**

- any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

**⊗ Bushfires, storms, floods, tsunamis in the first 72 hours of cover**

any loss or damage caused by a bushfire, storm, flood or tsunami in the first **72** hours of cover. But we will cover these incidents if this policy began on the same day:

- you bought your motorhome;
- that another policy covering your motorhome expired or cancelled, but not when you cancelled the policy prior to its expiry date, and only up to the value covered under the expired or cancelled policy (any increase in value will not be covered for these events for the first **72** hours specified).

**⊗ Business use or carrying goods for trade purposes**

your motorhome while it is being used for business purposes including in connection with:

- an occupation or business;
- carrying goods for trade purposes;
- a motorhome hire business;
- any motorhome or motor trade.

**⊗ Communicable Disease**

any loss, damage, claim, cost expense, legal liability or other sum, directly or indirectly arising out of, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

**⊗ Condition of motorhome or contents**

- any mould, mildew, rot, wear and tear, gradual deterioration, corrosion, rusting, depreciation, lack of maintenance, fading rising damp, action of light, atmospheric or climatic conditions, such as but not limited to:
  - wear and tear of flooring, furniture, fixtures or fittings;
  - worn out tyres, brakes and defective lights;
- mechanical, structural, gas, electrical or electronic breakdown, failure or breakage;
- your motorhome if it was damaged, unsafe or un-roadworthy at the time of the incident.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**⊗ Confiscation or repossession**

- legal confiscation or repossession of your motorhome or its contents.

**⊗ Contents whilst in use**

breakage of glassware, porcelain, china, pottery, crystal and mirrors whilst in use or being carried by hand.

**⊗ Conversion/modification**

your motorhome having been converted or modified in a way that materially increases its designed top speed or performance and a Certificate from an Engineer or a Government Roads Authority cannot be produced to verify road worthiness.

**⊗ Dangerous goods**

your motorhome being used to illegally store or transport:

- substances that pollute or contaminate;
- dangerous or hazardous goods.

**⊗ Deliberate damage to a reservoir or dam**

deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

**⊗ Driving a damaged motorhome**

driving your motorhome after it has been damaged in an incident, unless you were not aware this could lead to further damage of your motorhome or you are acting to prevent further loss or damage such as driving it from a busy motorway.

**⊗ Electrical fault or gas leak**

an electrical fault in the wiring or gas leak of your motorhome, where the electrical wiring or gas fittings were installed or previously repaired by an unlicensed or unqualified person.

**⊗ Erecting, dismantling, modifying or repairing your annexe**

erecting, dismantling, modifying or repairing your annexe.

**⊗ Exceeding loading or passenger limits**

your motorhome when it is:

- carrying more passengers than the motorhome is designed for, or than the driver is permitted to carry by law;
- carrying any load which is not secured according to law, over the legal limit or more than what your motorhome is designed to carry.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**⊗ Extra costs or other losses following an incident covered by your policy**

extra costs or losses (financial and non-financial loss) following an incident covered by your policy, including but not limited to:

- loss of income or wages;
- the value of your motorhome (including its trade-in or resale value) is less after being repaired;
- cleaning costs but we will cover cleaning costs under 'Legal liability cover' (see page 35);
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- medical expenses;
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs unless you obtained our prior authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around your motorhome;
- food or beverage spoilage in your motorhome.

**⊗ Failure to protect your motorhome or contents**

your failure to take steps to prevent loss, damage or legal liability. See 'Your responsibilities' on page 12.

**⊗ Failure to secure contents**

loss or damage to contents caused by failure to secure the contents when the motorhome is being driven.

**⊗ Faults and defects**

- manufacturing faults, faulty design;
- the cost of repairing or replacing any defective or faulty product, appliance or part, but will we cover any resultant damage if you did not know or should not have reasonably known about the defective or faulty product, appliance or part;
- the cost to fix faulty repairs and workmanship other than to the extent we are responsible for repairs authorised under your policy.

**⊗ Glass breakage**

- a breakage that does not extend through the entire thickness of the damaged item (e.g. chips and scratches);
- any loss or damage caused by a broken glass item including the cost of cleaning the broken glass.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**⊗ Hire or reward**

hiring out your motorhome for reward.

**⊗ Illegal drugs and other chemical or poisonous substance**

any unintentional or intentional use, existence or contamination by or of:

- illegal drugs including but not limited to the manufacture, storage, use, possession, consumption or distribution of any illegal drugs (or illegal drug precursors);
- any other chemical or poisonous substance.

**⊗ Incorrect fuel usage**

loss or damage to your motorhome (including damage to your motorhome's engine or fuel system) caused by the incorrect type of fuel being used.

**⊗ Intentional or deliberate acts**

an intentional or deliberate act by:

- you or a member of your family;
- a person who shares ownership of your motorhome;
- a person acting with your encouragement, assistance or express or implied consent;
- a person authorised by you to drive or occupy your motorhome.

**⊗ Lighting or heating elements, fuses or protective devices**

lighting or heating elements, fuses or protective devices.

**⊗ Loss or damage outside Australia**

loss or damage that occurs outside Australia.

**⊗ Misplaced**

any item being misplaced rather than stolen.

**⊗ Mechanical, structural, gas, electrical and other failures**

mechanical, structural, gas, electrical or electronic breakdown, failure or breakage (except to the extent covered under the additional cover 'Mechanical breakdown towing').

**⊗ Motor sports or similar activities**

your motorhome being driven or used in racing, pacemaking, a reliability trial, a speed or hill-climbing test or while being tested in preparation for any of these.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

### **⊗ Named cyclone**

loss of or damage to your annexe or contents kept in your annexe that is caused by a named cyclone, if your annexe does not have hard walls and a hard roof.

### **⊗ Power surge**

power surge, unless the loss or damage caused by the surge is covered under additional covers:

- Motor burnout;
- Food spoilage.

### **⊗ Radioactivity/nuclear materials**

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- any looting or rioting following these incidents.

### **⊗ Reckless act**

any reckless act by you, or by the driver of your motorhome or any person acting with your encouragement, assistance or express or implied consent to the reckless act (such as illegally using a mobile phone, speeding).

### **⊗ Repairs done without written consent**

repairs that are done without first getting our consent but we will cover certain repairs under 'Emergency repairs', see page 41.

### **⊗ Replacement of non-damaged parts**

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels and tyres).

### **⊗ Revolution, war**

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup; or
- any looting or rioting following these incidents.

### **⊗ Roots of trees, shrubs and plants**

the roots of trees, shrubs or plants, but we will cover damage to the motorhome caused by:

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots;
- roots from a fallen tree.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**⊗ Sale of your motorhome or contents**

- loss (including theft) of your motorhome, contents or personal valuables (or the proceeds of sale) by a person authorised to offer your motorhome, contents or personal valuables for sale;
- loss (including theft) of your motorhome, contents or personal valuables (or the proceeds of sale) following a private sale transaction;
- loss of your motorhome, contents or personal valuables (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your motorhome, contents or personal valuables for sale.

**⊗ Sanctions**

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulations of Australia, New Zealand, the European Union, United Kingdom or United States of America.

**⊗ Stone chips/tar flecks**

stone chips or tar flecks from the road.

**⊗ Test drives**

loss or damage to your motorhome while it is being demonstrated for private sale but we will pay a claim if your motorhome is being demonstrated for private sale and you or a listed driver are a passenger in your motorhome.

**⊗ Theft, attempted theft or malicious damage**

- theft, attempted theft or malicious damage to your motorhome or contents by someone who is using, or in, your motorhome with your consent;
- theft or attempted theft from your motorhome if:
  - it is not securely locked;
  - there is no physical evidence of forcible or violent entry.

**⊗ Towing a damaged trailer**

your motorhome being used to tow a trailer that is unsafe or unroadworthy, unless it can be proved that this did not contribute to the damage, loss, cost or legal liability.

**⊗ Tyres**

damage to your motorhome's tyres caused by braking, punctures, road cuts or bursting.

**⊗ Unattended motorhome**

theft or damage to your motorhome if the motorhome is left unattended, unlocked and with the keys left in the motorhome.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**⊗ Unlawful purposes**

your motorhome being used for unlawful purposes (such as a criminal act) by you or for which you gave encouragement, assistance or consent (either expressly or impliedly).

**⊗ Unlicensed driving**

your motorhome being driven by, or is in the control of someone who is not licensed, not correctly licensed or not complying with the conditions of their licence, but we will pay a claim for you (but not the driver or person in charge of your motorhome) if you:

- were not the driver or person in control of your motorhome at the time of the incident; and
- did not give encouragement, assistance or express or implied consent to the driving or the incident; and
- you can establish that you did not know and could not have reasonably known of any of the above circumstances.

**⊗ Unregistered motorhomes**

your motorhome being driven while it is unregistered, unless the loss, damage, cost or legal liability was not caused by or did not result from your motorhome being unregistered.

**⊗ Unrelated damage**

damage not caused by the incident you are claiming for.

**We do not cover legal liability for or caused by or arising from:**

- loss of or damage to property that is owned or controlled by you;
- your motorhome being attached to a registered motor vehicle, at the time of the incident or immediately before the incident;
- your motorhome being attached to an unregistered motor vehicle on a public roadway, at the time of the incident or immediately before the incident;
- the death of or bodily injury to:
  - you or a family member;
  - any person covered by this policy;
  - any person related to you or related to a person covered by this policy;
  - any person who usually lives with you or with any other person covered by this policy;
  - any person who resides at the address shown on your certificate;
  - your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment;
- legal liability that is required to be insured under any compulsory third party/motor accident injuries insurance laws;
- civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages;
- any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes;
- to the extent permitted by law if the personal legal liability is covered by an existing home or contents insurance policy in your name;
- actions or legal claims brought against you, decided, heard in or applying a law of any country outside Australia.

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# 4

## What we cover – the details

In this section, we tell you about our cover for loss or damage to your motorhome and cover for legal liability.

# What your policy covers



## Accidental loss or damage cover

### We cover



We cover accidental loss or damage to your motorhome caused by an incident in the period of insurance.

Examples of accidental loss or damage include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.

### We don't cover



Anything in section 3 'Things we don't cover' on pages 23 to 32.

### Limit



The most we will pay for any one incident is the amount covered shown on your certificate, unless we say otherwise in your policy.



## Motorhome legal liability

### We cover



We will cover you or anyone you authorise to drive your motorhome for legal liability for loss or damage to another person's vehicle or property (not yours) resulting from an incident caused by the use of your motorhome in the period of insurance.

Some examples of incidents include:

- your legal liability for damage to another vehicle arising from an accident involving your motorhome;
- your legal liability for property damage because a vehicle collided with or tried to avoid colliding with:
  - property falling from your motorhome;
  - property being loaded or unloaded from your motorhome;
- your legal liability for the cost of repairing public property, such as road signage, after an accident involving your motorhome.

If we cover your legal liability under this section, we will cover your legal liability for the cost of clean up by emergency services after the incident involving your motorhome.

We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

### We don't cover



We don't cover:

- anything in section 3 'Things we don't cover', see pages 23 to 32;
- a claim under motorhome legal liability if your claim is covered under personal legal liability cover.

### Limit



The most we pay for all claims from any one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.



## Personal legal liability

### We cover



We cover your legal liability or the legal liability of a person using your motorhome with your permission to pay compensation for loss or damage to property owned by someone else or for the death of, or bodily injury to, another person resulting from an incident which happens during the period of insurance caused by:

- you; or
- a family member;

if you or the responsible family member is temporarily or permanently residing in your motorhome at the time the incident giving rise to the liability occurred.

We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

### We don't cover



- anything in section 3 'Things we don't cover' see pages 23 to 32;
- loss or damage to property owned or controlled by you, a family member or your employer or their employees or property belonging to someone else which is in your physical or legal custody or control;
- a claim under personal legal liability cover if your claim is covered under motorhome legal liability cover;
- legal liability for or caused by or arising from the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding **3** metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of **10** horsepower;
- legal liability for or caused by or arising from the ownership of land, buildings or structures.

### Limit



The most we will pay for all claims from any one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.

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# 5

## Additional cover that comes with your policy

When a claim for loss or damage to your motorhome is covered, you may be entitled to the additional cover in this section.

Please note:

- some covers can be claimed on independently to a claim for loss or damage to your motorhome as shown.
- the limits shown are paid in addition to the amount covered on your certificate, unless stated otherwise.



All of the conditions of your policy and the section 3 'Things we don't cover' on pages 23 to 32 apply to the additional covers.



In some circumstances, we may provide an additional cover to you before your claim for loss or damage to your motorhome is confirmed as covered under your policy. This does not mean that your claim has or will be covered or that your claim will be paid.



### New motorhome after a total loss for motorhomes less than 2 years old

#### We cover



If your motorhome is stolen or damaged in an incident covered by your policy and your claim is accepted as a total loss, we will replace your motorhome, if:

- you are the first registered owner of your motorhome (or you purchased your motorhome as an 'ex-demonstration' model from a licensed motorhome dealer who was the first registered owner of the motorhome); and
- the loss or damage to your motorhome occurred less than **2** years from the date of original registration; and
- anyone who financed your motorhome provides us with written consent.

We will:

- replace your motorhome with a new motorhome of the same or similar make, model and series including similar fixtures and fittings, standard equipment, tools and spare parts, accessories, modifications, optional extras and gas cylinders to your motorhome provided a new motorhome is available within **90** days of us deciding your motorhome is a total loss;
- if one is not available at all within that time, we will provide you with a new motorhome that is available within the time stated above and which is a similar make or model to your motorhome; and
- pay for the initial stamp duty, registration for the first **12** months, compulsory third party/motor accident injuries insurance and dealer delivery charges applicable.

Your policy will continue until its expiry date.

#### We don't cover



The cost of replacing or purchasing an extended warranty.



The replacement motorhome must be locally available. If it is not locally available, not available within the conditions listed above, or if you disagree with our choice, we will pay you the motorhome amount covered shown on your certificate, less applicable deductions (see page 60). All cover under your policy stops and your policy comes to an end. There is no refund of the premium.

For full details of how we settle total loss claims see page 59.



## Temporary accommodation – if your motorhome is not your usual home

### We cover



If your motorhome is not your usual home and it is stolen or damaged in an incident covered by your policy, and as a result it cannot be driven or is not fit for use as accommodation, we will pay the cost of temporary accommodation for you and your travelling companions who are travelling and staying in your motorhome with you.

### We don't cover



This cover ceases once the motorhome has been replaced, the repairs have been completed or we settle your claim.

### Limit



We will pay up to **\$150** per day for any one incident for up to:

- **3** days if your motorhome is less than **100** kilometres from your usual home; or
- **14** days if your motorhome is more than **100** kilometres from your usual home.

We will pay up to **\$300** in total for any one incident to accommodate any domestic pet travelling with you.



## Temporary accommodation – if your motorhome is your usual home

### Comes with



If your motorhome is your usual home and it is stolen or damaged in an incident covered by your policy, and as a result it is not fit to stay in, we will pay the cost of temporary accommodation for you and your family who normally live in the motorhome with you.

### We don't cover



This cover ceases once the motorhome has been replaced, the repairs have been completed or we settle your claim.

### Limit



We will pay up to **\$150** per day for any one incident for up to **30** days.

We will also pay up to **\$300** in total for any one incident to accommodate any domestic pet living with you.



## Included contents cover

### We cover



We cover accidental loss or damage to your contents caused by an incident in the period of insurance. Examples of accidental loss or damage include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.

### We don't cover



Loss or damage to your contents if they are not securely locked in or to your motorhome.

### Limit

Up to **\$1,000** in total for all contents for any one incident.



Fixed limits apply to certain items, see the tables on page 21 for more information.



You can choose to increase your contents cover by purchasing the optional Contents cover (see page 50).



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



## Hire car following theft or loss or damage

### Comes with



If your motorhome is stolen or damaged in an incident covered by your policy, we will arrange and pay the reasonable cost of a hire car that meets your transport needs using our provider (but only if our provider has a car available and is within a reasonable distance of your location).

If there are no hire cars that meet your transport needs available from one of our providers within a reasonable distance of your location, then we will pay you the reasonable cost you incur:

- in hiring a car that meets your transport needs; or
- arranging alternative travel.

### Limit



Up to **21** days for any one incident. The benefit stops before the **21** day limit when:

- your motorhome is returned undamaged;
- we repair your motorhome and return it to you;
- we settle your claim.



Note: The benefits of this cover are subject to the 'Hire car conditions' on page 41.

# This section applies to your hire car

## Insurance for your hire car

After arranging a hire car for you with our provider, we will cover accidental loss or damage and third party liability to the hire car under this policy during the covered hire period as if the definition of 'car' in the policy had been extended to include the hire car. However, cover for loss or damage to the hire car is limited to the market value of the hire car.

## Hire car conditions

Where you are making a claim under any hire car benefit in your policy you:

- may be required to enter into a hire agreement with the hire car provider;
- are required to collect the hire car from and return it to the place nominated by us or the hire car provider;
- may not be able to use the hire car for ridesharing activities;
- are responsible for all running costs and extras of the hire car, including paying the deposit, security bond, fuel and any upgrade costs;
- agree and authorise us to lodge a claim on your policy in the event that the hire car is lost or damaged whilst on hire to you and we insure you pursuant to the cover provided under 'Insurance for your hire car';
- are responsible for arranging and paying all hire car costs for any period you continue to use the hire car beyond the covered hire period; and
- are required to refund to us any costs (including any insurance costs) we incur for the hire car, if you withdraw your claim or we refuse to accept it.



### Emergency repairs

#### We cover



If your motorhome is damaged in an incident covered by your policy and as a result of the damage it cannot be driven, we will cover emergency repairs that are required to allow you to drive your motorhome.

#### Limit



You can authorise reasonable costs up to **\$1,000** in total on our behalf for any one incident. You will need to provide us with all invoices and receipts.



## Towing, storage costs and return of motorhome following repair

**We cover**



If your motorhome is damaged in an incident covered by your policy and as a result of the damage your motorhome is not roadworthy or safe to drive or needs to be held in storage, we cover the reasonable costs of:

- one tow transporting your motorhome to the nearest repairer;
- storing your motorhome.

Once the motorhome has been repaired, if the repairer's premises are more than **100** kilometres from your usual home or usual place of work, we will pay the reasonable costs of returning the motorhome to you.

**We don't cover**



Storage costs for any period before your claim is lodged (unless you were not in a position to lodge the claim around the time of the incident) or after your claim is settled or declined.

**Limit**



You can authorise reasonable costs up to **\$3,000** in total on our behalf for any one incident. You will need to provide us with all invoices and receipts.



## Travelling expenses

**We cover**



If your motorhome cannot be driven following damage in an incident covered by your policy, we will pay the reasonable travel costs for you and your travelling companions who are travelling and staying in your motorhome with you, to get from the place where the damage occurred to your usual home if the loss or damage occurred more than **100** kilometres from your usual home.

**We don't cover**



We do not provide any cover under this benefit if you claim under the 'Hire car following theft or loss or damage' additional cover (see page 40).

**Limit**



You can authorise reasonable costs up to **\$1,000** in total on our behalf for any one incident. You will need to provide us with all invoices and receipts.



## Removal of debris

### We cover



If we have paid a claim for loss or damage to your motorhome, we will pay the reasonable costs to remove and dispose of the damaged motorhome and its contents.

### Limit

We will pay up to **\$5,000** in total for any one incident.



## Motor burnout

### We cover



We will pay to repair or replace any burnt out motor in a household electrical machine or appliance, if:

- the electrical machine or appliance forms part of your motorhome or contents; and
- the motor is burnt out by an electric current in the period of insurance while the electrical machine or appliance is in your motorhome.

We will:

- repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place; or
- pay you the amount it costs to repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place.

### We don't cover



- replacement of fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use;
- loss of use or damage to mechanical parts of any description that occurred as a result of the motor burning out;
- the costs of hiring a replacement electrical machine or appliance.

### Limit

We will only cover motors in a household electrical machine or appliance that are less than **15** years old.



The most we will pay is up to **\$1,000** in total for any one incident.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



## Mechanical breakdown towing

### We cover



If your motorhome is unable to be driven due to a mechanical breakdown during the period of insurance, we will pay for the reasonable cost of towing your motorhome to the nearest repairer.

### We don't cover



- costs if you were entitled to towing from a motoring or breakdown service which adequately compensates you for your loss;
- the cost of towing for more than **2** mechanical breakdown tows in any one period of insurance;
- the cost to repair the motorhome as a result of mechanical breakdown.

### Limit



You can authorise reasonable costs up to **\$1,000** in total on our behalf for any one incident. You will need to provide us with all invoices and receipts.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



## Veterinary expenses

### We cover



If your domestic pet travelling or living with you in your motorhome is injured as a result of being hit by a vehicle, we will pay for reasonable veterinary expenses you incur.

### We don't cover



- any veterinary expenses for any pet not travelling or living with you in your motorhome;
- if your motorhome or another vehicle you are driving hits your pet.

### Limit



You can authorise up to **\$500** in total on our behalf for any one incident. You will need to provide us with all invoices and receipts.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



If you make a claim under this cover no excess applies.



## Lost/stolen credit or financial transaction cards

### We cover



If your credit card or other financial transaction card is lost or physically stolen anywhere in Australia during the period of insurance, we will cover your loss from fraudulent use of the card.

### We don't cover



- if the unauthorised user was a member of your family or a person travelling or living with you in your motorhome;
- gifts cards or cash passports;
- loss or theft occurring because you did not:
  - follow the terms and conditions for your card and someone used your card after they found or had access to your PIN;
  - notify the financial institution or credit provider who issued your card within 24 hours after you discover the card is lost or stolen.

### Limit

We will pay up to a total of **\$1,000** for any one incident.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



## Food spoilage

### We cover



We will cover food spoilage in your domestic refrigerator or freezer contained in your motorhome during the period of insurance following:

- mechanical, electrical or electronic breakdown, failure or malfunction;
- the escape of refrigerant fumes;
- the public electricity supply failing to reach your motorhome when your motorhome has been connected to a public electricity supply.

### We don't cover



Loss or damage:

- to a refrigerator or freezer caused by spoiled food;
- when the failure was caused by industrial action;
- due to the accidental act or omission of a power supply authority;
- due to the deliberate act or omission of a power supply authority unless this action is in the interest of public safety.

### Limit

We will pay up to a total of **\$300** for any one incident.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



If you make a claim under this cover no excess applies.



## Locks

### We cover



We will pay the reasonable costs incurred for rekeying or replacing the locks and lock cylinders of your motorhome if the keys designated to operate those locks are stolen during the period of insurance and the theft is reported to the police.

### Limit

We pay up to **\$1,000** in total for any one incident.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



## Fire equipment cover

### We cover



We will pay the reasonable costs you incur for the replenishment or replacement of fire fighting equipment used whilst protecting your motorhome against loss or damage from an incident covered by your policy during the period of insurance.

### Limit

We pay up to **\$500** in total for any one incident.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



If you make a claim under this cover no excess applies.



## Emergency medical treatment travel costs

### We cover



If, during the period of insurance:

- you or a family member travelling with you in the motorhome need to return to your usual home as a result of you or them needing emergency medical treatment; and
- you are more than **100** kilometres from your usual home,

we will cover the reasonable costs to return you, your family member(s) and your motorhome to your usual home.

### We don't cover



We will not pay unless the need for emergency medical treatment is based on advice from a qualified medical professional.

### Limit

We pay up to **\$5,000** in total for any one incident.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



## Trailer cover

### We cover



We cover accidental loss or damage to your trailer caused by an incident during the period of insurance when your trailer:

- is attached to your motorhome and is damaged or stolen; or
- runs out of control after separating from your motorhome while your motorhome is moving.

### We don't cover



Your trailer contents.

### Limit



We pay up to **\$2,000** for any one incident (unless a higher amount is shown on your certificate and you have paid a higher premium for increased cover).



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



## Boat cover

### We cover



We cover accidental loss or damage to your boat less than **3** metres in length when it is attached to your motorhome and it is damaged or stolen in an incident covered by your policy during the period of insurance.

### We don't cover



Your boat contents.

### Limit



We pay up to **\$1,000** for any one incident.



You can make a claim under this cover independently of a claim for loss or damage to your motorhome.



For examples of how we settle motorhome claims, see section 8 'How we settle claims – some examples' on page 63

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# 6

## Optional covers you can pay extra for

Some cover you can ask us to add as an extra on your policy.

In this section, we explain our different optional covers.

If an optional cover applies to your policy it will be shown on your certificate.



All of the conditions of your policy and the section 3 'Things we don't cover' on pages 23 to 32 apply to the optional covers.



## Contents cover

### We cover



We cover accidental loss or damage to your contents in your motorhome caused by an incident in the period of insurance. Accidental loss or damage includes: hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.

### We don't cover



Loss or damage to your contents if they are not securely locked in or to your motorhome.

### Limit



The most we will pay under this cover for loss or damage to contents is the amount covered shown on your certificate for this option. This cover is in addition to the cover provided under 'contents cover' on page 40.

Fixed limits still apply to certain items. See the tables on page 21 for the limits that apply.



For the meaning of 'contents' see pages 19 to 21.



## Personal valuables - unspecified items

### We cover



We will cover accidental loss or damage to your personal valuables - unspecified items anywhere in Australia during the period of insurance. Personal valuables - unspecified items that we agree to insure do not need to be included in your contents amount covered.

### We don't cover



- any personal valuables covered under personal valuables - specified items;
- any sporting, recreational and leisure goods and equipment whilst in use. However we will cover bicycles whilst in use provided they are not being used for racing or pace-making;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders, currency no longer in circulation, postal notes or stamps;
- restoration of your computer records;
- anything in section 3 'Things we don't cover' on pages 23 to 32.

### Limit



We pay up to **\$1,000** per item, set or collection and up to the amount covered shown on your certificate for this option. The contents limits do not apply.



## What we cover – personal valuables

Personal valuables are items belonging to you that are normally carried with you away from the motorhome such as:

- a watch or handbag;
- sporting, recreational and leisure goods and equipment but not whilst they are being used. However we will cover bicycles whilst in use provided they are not being used for racing or pace-making;
- portable electronic and electrical items and their accessories;
- photographic and optical equipment.



## Personal valuables - specified items

### We cover



We will cover accidental loss or damage to your personal valuables - specified items anywhere in Australia during the period of insurance. To cover a personal valuables - specified item under this optional cover, you need to give us the full description and replacement value of the item. If we agree to cover the item and you pay the additional premium, the item will be listed individually on your certificate. Personal valuables - specified items that we agree to insure do not need to be included in your contents amount covered.

### We don't cover



- any sporting, recreational and leisure goods and equipment whilst in use. However we will cover bicycles whilst in use provided they are not being used for racing or pace-making;
- restoration of your computer records;
- anything in section 3 'Things we don't cover' on pages 23 to 32.

### Limit



The most we will pay for a personal valuable - specified item is the amount covered for the item as shown on your certificate. The contents limits do not apply.

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# 7

## Making a claim

We want to be there for you in your times of need.

In this section we set out how we help you when you make a claim and important information about:

- what you must and must not do;
- how to establish your loss;
- how we settle contents claims;
- what happens after we pay your claim.

# Making a claim

## What you must do:

- talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- assist us in handling your claim. This can include agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- allow us to inspect the damaged motorhome and/or contents;
- for rectification work, take your motorhome back to the original repairer to rectify the repairs;
- allow us or a person nominated by us, to recover, salvage or take possession of your motorhome or contents.



In this 'Making a claim' section 'you' means you and, if you were not using or residing in your motorhome, the person that was using or residing in your motorhome.

## What you must not do:

- do not admit liability or responsibility to anyone or pay for any damage or personal injury before contacting us;
- do not negotiate, pay or settle a claim with anyone else before contacting us;
- do not carry out or authorise any repairs without our consent, except for emergency repairs described in 'Emergency repairs' on page 41 or it is necessary for health and safety reasons;
- do not dispose of any damaged parts of your motorhome or contents without our consent, unless it is necessary for health and safety reasons;
- do not wash, clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss;
- do not accept payment from someone who admits fault for loss or damage to your motorhome or contents. Refer them to us instead.

## If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse to pay your claim and/or recover any costs and/or any monies we have paid and/or cancel your policy.

## If you have caused bodily injury, death or damage to other people's property

Tell us about any incident that has caused bodily injury, death or damage to other people's property. You must also tell us as soon as possible about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us. The quicker we receive these, the better placed we will be to protect your interests. If you do not tell us about any demands or forward any documentation from a third party it could result in further costs. You will need to pay any further costs incurred as a result of your delay in forwarding documents or failing to tell us about demands you have received.

## If we decline a claim or do not pay a claim in full

When you contact us to make a claim we will assess your claim and we may need to undertake further investigation. If we decline your claim we will give you our reasons in writing.

## How to establish your loss

### Establish an incident took place

When making a claim you must be able to prove that an incident covered by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

### Prove your loss or damage

You must also give us accurate and full details of the loss or damage and give us proof of value and ownership, if we ask.

Proof includes things like registration papers, sales receipts, service records, valuations, warranties or credit card statements or motorhome log books. A statutory declaration is not of itself considered acceptable evidence of proof of ownership and value. If you are unable to substantiate your claim, we can reduce or refuse to pay your claim.

## How we settle your claim

### How your motorhome claim is settled

If your claim for loss, theft or damage to your motorhome is covered under your policy we will either:

- ask you to obtain a quote from your repairer to repair or replace the damaged parts of your motorhome and authorise repairs for the amount of the assessed quote from your repairer;
- pay you the amount of the assessed quote from your repairer to repair the damaged parts of your motorhome if you request a cash settlement or we don't authorise the repairs; or
- settle your claim as a total loss, see page 59 for how we settle your claim as a total loss.

## How your contents and personal valuables claim is settled

If your claim for loss, theft or damage to your contents and/or personal valuables is covered under your policy we will:

- repair to the same condition the contents were in immediately before the incident took place;
- replace the item to the same or similar standard and specification (it can be a different brand);
- pay you the amount of the assessed quote from our preferred repairer if our preferred repairer can complete the repair or replace the damaged content item but you request a cash settlement;
- pay you the amount of the assessed quote from your repairer if we are unable to carry out repairs or replace the damaged contents; or
- settle your claim as a total loss.

When we settle contents and personal valuables claims, we will not pay more than the relevant amount covered or policy limit.

We may offer you a voucher, store credit or stored value card for this amount.

## For additional covers or optional covers

If we pay a claim under an additional cover or optional cover, we will settle your claim in accordance with that additional cover or optional cover.

## For legal liability claims

You must provide us with assistance to help us when we take action in your name to defend a claim against you from the third party who alleges that you have caused bodily injury, death or damage to their property. This assistance may include:

- providing a more detailed version of events including completing a diagram of what occurred or statement/affidavit;
- providing copies of any photographs or video of the accident available;
- lodging a police report;
- attending court (only if required).



For important information about how we settle claims see 'How we settle claims – some examples' on page 63.

# If your motorhome is damaged

## Choice of repairer

You can choose your own repairer.

## Assessing the damage and repair to your motorhome

We will ask you to obtain a quote for repairs.

We will consider the quote you provide, and we will authorise repairs.

In some circumstances we, or our assessors, may also need to inspect the motorhome to assess the damage and you must co-operate with us to facilitate this. The repairs will be authorised if your repairer's assessed quote meets industry standards and will result in your motorhome being repaired safely and in a cost effective manner.

## If we don't authorise repairs

If we pay you the amount of the assessed quote this means we don't authorise repairs.

You will not be entitled to the lifetime guarantee on repairs that we do not authorise.



### Lifetime Repair Guarantee

The quality of the workmanship and the materials authorised by Apia in the repair of your motorhome will be guaranteed for its life. The parts used in the repair of your motorhome will be of the same type as those explained on these pages.

If you are concerned about the quality of the repair of your motorhome, you must call us on 13 50 50 and you must make your motorhome available to us. You must not authorise rectification work without our written authority. We will inspect the repair and arrange any necessary rectification work. If it would not be safe or economical to carry out the rectification work required, we will declare your motorhome a total loss.

## When we authorise repairs to your motorhome we will:

- ensure the repair work is properly carried out;
- use new parts or parts that are consistent with the age or condition of your motorhome, including aftermarket equipment parts. These parts will meet available manufacturer's technical specifications and/or applicable Australian Design Rules;
- only use new original equipment parts if your motorhome is under the manufacturer's standard new motorhome warranty period (but not under any extended dealer/manufacturer warranty period).

## **However, the following conditions also apply:**

### **Glass repairs**

Where available we will use aftermarket parts for windscreens and window glass (including sun roof) and repairs will meet Australian Design Rules.

### **Radiators and air conditioning**

Where available we will use aftermarket parts for radiators and air conditioning.

### **Unavailable parts**

Where a damaged part is no longer available, we will pay you the last known market price of that part.

We are not responsible for costs which occur because of delays in delivery of parts. If a part is unavailable in Australia we will pay the cost of surface freight (not airfreight) from the nearest reasonable source of supply. We will not pay for any additional hire car costs (beyond the cover provided by 'Hire car following theft or loss or damage', see page 40) due to the delays in the delivery of parts.

### **Motorhome identification**

Where your motorhome's identification, such as its compliance, build or VIN plate or label, has been damaged, we will try to source a replacement from its manufacturer. If we cannot source it for you, we will attempt to obtain a letter from the manufacturer to confirm your motorhome's identity and that its original identification has been damaged. We will still repair your motorhome without replacing any damaged identification, unless an alternative form of identification is required by law.

### **Sub-contracting repairs**

We may sub-contract, and any repairer we authorise to repair your motorhome may sub-contract, some of the repairs. We require our sub-contractors to abide by the same service standards we uphold.

### **Matching materials**

When repairing your motorhome, we will try to match materials with those originally used. However, where it is not possible or not economically viable, we reserve the right to pay for the near equivalent or similar materials.

### **When we repair your motorhome, we will not:**

- repair your motorhome to a better standard, specification or quality existing before the loss or damage;
- fix a fault or defect in your motorhome that existed before the loss or damage occurred unless the fault or defect was from repairs we authorised;
- pay to repair pre-existing damage. See 'Contribution to repairs' on page 59.

## Contribution to repairs

There may be instances where we are unable to carry out accepted repairs due to pre-existing damage to your motorhome. Examples of this include neglect, wear and tear, weathering, rust, mould, mildew or corrosion. In these instances, we will ask you to pay for the cost of the pre-existing damage so repairs can be carried out safely.

If you do not want to pay these amounts, we will pay you the amount determined to be the cost of repairs directly related to the accepted claim.

## If your contents or personal valuables are damaged

When we repair or replace your contents or personal valuables we will:

- ensure the repair work is properly carried out;
- repair or replace with items or materials that are reasonably available at the time of repair or replacement from Australian suppliers.

## Items that form part of a set or collection

We will only repair or replace contents or personal valuables that are lost or damaged by an incident covered by your policy. We do not cover undamaged contents or personal valuables including items that form part of a set or collection.

## If your motorhome has been stolen

If your motorhome is found within **14** days of it being stolen and is damaged, follow the process of 'If your motorhome is damaged' (see page 57).

## If your motorhome is a total loss

Your motorhome becomes a total loss if:

- it is stolen and unrecovered after **14** days and we agree to accept your claim for theft of your motorhome; or
- it is uneconomical or unsafe to repair, including where the combined repair costs and salvage value are likely to be more than the amount covered by your policy.

We will also have regard to the law in relation to what is considered a write off that applies in your State or Territory when determining when a motorhome is to be written off.

For motorhomes where the 'New motorhome after a total loss for motorhomes less than **2** years old' additional cover applies, see page 38.

For all other motorhomes we will pay you the motorhome amount covered shown on your certificate less any deductions that apply.

## Deductions from your total loss claim

When we pay you for a total loss claim we will deduct the following where applicable, from the amount we pay you:

- excesses;
- unpaid premium including any unpaid instalments for the period of insurance;
- any unused registration and compulsory third party/motor accident injuries insurance (unless we decide to collect this from the relevant authority or insurer, in which case you must help us if we ask);
- any input tax credit entitlement, see page 71;
- our estimate of the salvage value;
- any excesses arising from a claim for damage to the hire car (see 'Hire car conditions' on page 41).

Where we provide you with a new motorhome you will have to pay us any of the above applicable deductions.

## Motorhomes under finance

When we pay you for a total loss claim, if a credit provider has a financial interest in your motorhome then we will pay them what they are entitled to (up to the value of your claim) and pay you any balance. If the credit provider requests to retain the salvage we will settle them less the salvage value amount.

## We own the motorhome, contents and personal valuables salvage

When we replace your motorhome, contents or personal valuables or pay you for the total loss, the salvage becomes our property.

If a credit provider is entitled to the salvage of your motorhome, contents and/or personal valuables, then we will deduct our estimate of the salvage value of your motorhome, contents and/or personal valuables from any amount we pay.

## After we pay your claim

### Potential impact on cover and premiums

If we replace or repair your motorhome or contents or pay you the cost of repairs, your policy continues for the period of insurance.

If your motorhome is a total loss and you are not entitled to a new replacement motorhome (see 'New motorhome after a total loss for motorhomes less than 2 years old' additional cover on page 38), all cover under your policy stops and your policy comes to an end. There is no refund of the premium.

If we pay a claim for the total amount covered under the optional cover 'Contents cover', your contents cover under this option will end. You can ask us to reinstate the optional 'Contents cover' for an additional premium.

If we pay a claim for the total amount covered of a personal valuable – specified item, cover for that item ends. You can ask us to insure any replacement item for an additional premium.

## Our right to recover from those responsible

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- providing a more detailed version of events, which may include completing a diagram or statement/ affidavit;
- providing us with any documents required to prove your loss;
- providing copies of any photographs or footage of the incident available;
- lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- attending court or meetings with our legal/other experts (only if required);
- providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party.

We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.

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# 8

## How we settle claims – some examples

These are examples only of how a claim payment might be calculated and are not part of your policy. You should read them only as a guide.

Every claim is considered on an individual basis because every claim is different. Please note:

- all amounts are shown in Australian dollars and are GST inclusive;
- all examples assume that the policyholder is not registered for GST; and
- the excess amount may be different to your excesses. Refer to your certificate.

## Example 1 – Total loss

Your motorhome is insured for \$80,000. In this example, your motorhome and annexe excess is \$300. Your motorhome is damaged by hail and we assess the cost of repairs to your motorhome will be \$30,000. The estimated salvage value of the motorhome is \$54,000.

What you are claiming		Additional information
Amount covered	\$80,000	We decide your motorhome is a total loss when it is uneconomical, or unsafe to repair. In this case your motorhome is a total loss as the cost of repairs together with the estimated salvage value exceeds the amount covered for your motorhome.
Less excess payable	-\$300	As your motorhome has been damaged by hail, the motorhome and annexe excess applies. We deduct this from the amount we pay to you unless you have already paid the excess to us for this claim.
Less unexpired registration and CTP/MAI insurance	-\$200	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
If your insurance was paid through monthly instalments of \$60 per month and there are four remaining monthly payments in the period of insurance when your motorhome is damaged:		
Less outstanding premium	-\$240	The 4 x \$60 monthly repayments become due when we decide your motorhome is a total loss. We normally deduct this from the amount we pay to you.
<b>Total claim</b>	<b>\$79,260</b>	

Once we settle the claim, all cover on the motorhome stops, and your policy ends. There is no refund of premium. The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect the amount we pay you.

## Example 2 – New motorhome after a total loss

Your motorhome is insured for an amount covered of \$57,500 and you have chosen the optional covers 'Contents cover' for an amount covered of \$20,000 and 'Personal valuables - specified items' to cover a camera to the value of \$2,300. In this example, your motorhome and annexe excess is \$500, the contents excess is \$100 and the personal valuables excess is \$100 (when you claim for all three, you pay the higher excess only). Your motorhome is damaged by fire whilst you are touring around Australia for 3 months and we decide your motorhome is a total loss. Your motorhome is less than 2 years old and you qualify for the 'New motorhome after a total loss for motorhomes less than 2 years old' additional cover (see page 38 for full details). The cost to replace your motorhome with a new one of the same make, model and including all on road costs is \$61,300.

What you are claiming		Additional information
Cost to replace your motorhome including on road costs	\$61,300	We pay \$61,300 because your motorhome is less than 2 years and you qualify for the 'New motorhome after a total loss for motorhomes less than 2 years old' additional cover. We pay this amount directly to the motorhome dealership.
Contents	\$21,000	Because the cost of replacement of your contents to the same or similar standard and specification exceeds your amount covered under the optional cover 'Contents cover', we pay you the amount covered for contents on your certificate plus the \$1,000 included contents cover.
Cost to replace the specified camera	\$2,100	We pay you \$2,100 because that is the cost to replace your camera to the same or similar, standard and specification at the time of the loss.
Less excess payable	-\$500	You pay your excess directly to us.
Less unexpired registration and CTP/MAI insurance	-\$250	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Removal of debris	\$1,000	We pay the reasonable costs for the removal and disposal of your motorhome and contents (see page 43 for details of removal of debris cover).

Temporary accommodation	\$840	You required temporary accommodation for 7 days while organising travel to return home. Your motorhome is not your usual home and the incident occurred more than 100 kilometres away from your usual home. We reimburse you \$120 per day for 7 days (we pay up to \$150 per day, see page 39 for details of temporary accommodation cover).
Travelling expenses	\$800	Because the incident occurred more than 100 kilometres from your usual home, we reimburse you the cost of your travel costs to return to your usual home upon provision of receipts (see page 42 for details on travel expenses).
<b>Total claim</b>	<b>\$86,290</b>	

The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect how much we pay.

### Example 3 – Partial damage

Your motorhome is insured for an amount covered of \$112,700. In this example your motorhome and annexe excess is \$500. During a storm a tree branch has fallen and damaged your motorhome. We assess the repairs to your motorhome will cost \$16,000 and estimate it will take 7 days to repair the motorhome. As you are on holidays in the motorhome, we will also pay for accommodation under the 'Temporary accommodation – if your motorhome is not your usual home' additional cover (refer to page 39 for full details) and you will also be entitled to a hire car under the 'Hire car following theft or loss or damage' additional cover (refer to page 40 for full details).

What you are claiming		Additional information
Damage to motorhome	\$16,000	We normally decide a motorhome is repairable if the total cost of repairs together with the estimated salvage value is less than the amount covered.
Less excess payable	-\$500	As your motorhome was damaged in a storm the motorhome and annexe excess applies. In this example, you pay this amount directly to us.
Claim so far	\$15,500	We normally pay this directly to the repairer.
We have arranged for you to use a 'compact' category hire car that meets your transport needs for 7 days whilst your motorhome is being repaired and you also require temporary accommodation. Your motorhome is not your usual home and the incident occurred more than 100 kilometres away from your usual home.		
Temporary accommodation and hire car	\$1,400	We reimburse you \$150 per day for 7 days of temporary accommodation cover (see page 39 for details on temporary accommodation cover) and the hire car company has invoiced us the cost of \$50 per day for 7 days (see page 40 for details on hire car cover). We will pay both the accommodation & hire car costs.
<b>Total claim</b>	<b>\$16,900</b>	

## Example 4 – Legal liability

Your motorhome insurance includes legal liability cover. In this example the motorhome and annexe excess is \$500. You invited a guest over for morning tea. When your guest was leaving, the attached folding steps of your motorhome collapsed, causing your guest to fall and injure their ankle and lower back. Your guest has made a claim for the amount of \$9,000.

Your claim		Additional information
Total amount	\$9,000	We access the claim and agree you are legally liable. We pay this amount to the injured party.
Less excess payable	-\$500	In this example you pay your motorhome and annexe excess directly to us.
<b>Total claim</b>	<b>\$8,500</b>	

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# 9

## Important things to know – our contract with you

In this section, we set out more important information about your contract with us including:

- information about your premium;
- paying your premium and what happens when your premium is late;
- how your policy operates and responds where there are joint policyholders;
- how the GST affects this insurance;
- what happens with cancellations.

## About your premium

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate as the total amount payable or as an instalment amount.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and your motorhome to calculate the premium.



Refer to the Motorhome Insurance Additional Information Guide for more information

### Paying your premium

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your certificate.

If we agree, you can pay the premium by monthly instalments, or by half-yearly or quarterly payments.

If you ask to pay the premium by automatically debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remaining period of insurance.

### Late annual, half-yearly or quarterly payments

If you do not pay the premium due on renewal by the due date, you have no cover from the renewal due date, unless we tell you otherwise.

If your half-yearly or quarterly payment is overdue during the period of insurance, we can cancel your policy by giving you advance notice of the cancellation.

### Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- by giving you at least **14** days advance notice; or
- without advance notice, once an instalment is **1** month (or more) overdue.

## Joint policyholders

When you insure your motorhome in the names of more than one person, and all of those people are named insured on your certificate, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reasons for this is that these joint policyholders each have an interest or ownership in the motorhome.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before you purchase this policy and during the period of insurance), as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your certificate.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

## Conduct of others

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances. However, this does not apply if we are relying on the below exclusion to reduce or refuse a claim under your policy:

- Alcohol, drugs, medication (see page 24).

## How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

If your motorhome is a total loss we will reduce any payment we make by an amount equal to your input tax credit entitlement, if any.

In all other circumstances our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only.

You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

# What happens with cancellations?

## Cancellation by you

You can cancel this policy at any time. For each motorhome cover cancelled, you will be refunded the unexpired portion of the premium attributable to that motorhome (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$5** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

## Cancellation by us

We can cancel your cover where the law allows us to do so. For each motorhome cover cancelled you will be refunded the unexpired portion of the premium attributable to that motorhome (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$5** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

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# 10

## What to do if you have a complaint and other important information

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

This section includes information on:

- how to contact us with a complaint;
- the General Insurance Code of Practice;
- reporting insurance fraud.

# How to contact us with a complaint

## Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

**By phone:** 13 50 50

**By email:** [customerservice@apia.com.au](mailto:customerservice@apia.com.au)

Complaints can usually be resolved on the spot or within **5** business days.

## Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist:

**By phone:** 1300 240 531

**By email:** [idr@apia.com.au](mailto:idr@apia.com.au)

**In writing:** Apia Customer Relations Team, PO Box 14180,  
Melbourne City Mail Centre, VIC, 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

## Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has the authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

**By phone:** 1800 931 678

**By email:** [info@afca.org.au](mailto:info@afca.org.au)

**In writing:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne, VIC, 3001

**By visiting:** [www.afca.org.au](http://www.afca.org.au)

# General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website ([insurancecouncil.com.au](http://insurancecouncil.com.au)) or by phoning (02) 9253 5100.

## Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

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# 11

## Words with special meanings

Some words in this policy have a special meaning. It's important to read this section because it can impact how your policy is interpreted.

## Words with special meanings

If a word does not have a special meaning then it just has its ordinary meaning.

### **AAI Limited**

means AAI Limited ABN 48 005 297 807, AFSL No. 230859.

### **Accessories**

see page 18.

### **Actions or movements of the sea**

includes:

- rises in the level of the ocean or sea;
- storm surge;
- sea waves;
- high tides or king tides;
- any other actions or movements of the sea.

Actions or movements of the sea do not include a tsunami.

### **Aftermarket part**

means a vehicle part that is not sourced from the vehicle's manufacturer.

### **Amount covered**

when used in relation to your motorhome and contents, it is the maximum amount we will pay for loss or damage to your motorhome or contents caused by an incident, unless we say otherwise in your policy. For motorhomes it includes the value of fitted accessories, modifications and standard equipment, registration and compulsory third party/motor accident injuries insurance. Deductions may apply, see page 60 for amounts that are deducted on a total loss settlement. The amount covered is shown on your certificate or otherwise in this policy and includes GST.

### **Annexe**

see page 18.

### **Apia**

means Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996.

### **Assessed quote**

means an experienced assessor we appoint assesses the quote obtained from your repairer, or for contents, from our preferred repairer (unless they cannot complete the repair or replacement), to make sure it meets industry standards including appropriateness of materials, repair method, labour costs, material costs, safety and overall cost effectiveness of the repairs. The quote may be adjusted or reduced on the recommendation of the assessor. This assessed quote may be equal to or less than the amount of repairs quoted by your repairer or that you have paid.

### **Certificate**

means the latest certificate, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

## **Communicable disease**

means:

Highly Pathogenic Avian Influenza in Humans; any Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency as defined in or declared under the Biosecurity Act 2015 (Cth) in respect of business written in Australia.

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, re-enactment or successor legislation. A reference to Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency shall have the meaning found in any replacement definition, in any amendment, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, re-enactment or successor legislation.

## **Contents**

see page 19.

## **Excess**

see page 14.

## **Family**

means any of the following people if they normally live with you:

- your spouse, partner or de facto;
- your parents (including legal guardians), parents-in-law, grandparents;
- your children, grandchildren, brothers and sisters, including their respective spouses, partner or de-facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of a spouse, partner or de-facto; and
- people who provide care or services to you.

## **Fixtures and fittings**

means built in furniture, refrigerator, stove, air conditioning unit, floor coverings (but not carpets or floor rugs), fixed awnings, gas cylinders and solar panels.

## **Flood**

means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

**Hard roof**

means a roof that is not made of canvas, vinyl or similar materials.

**Hard wall**

means a wall that is not made of canvas, vinyl or similar materials.

**Illegal drug precursor**

means the starting materials for illegal drug manufacture.

**Illegal drugs**

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to methamphetamine.

**Incident or event**

is a single event, accident or occurrence which you did not intend or expect to happen and that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

**Limit**

the most you can claim for any one incident. It includes or excludes GST depending on your Input Tax Credit entitlement (refer to section 'How the Goods and Services Tax (GST) affects this insurance' for further detail).

**Listed driver**

the person or people shown on your certificate as listed drivers.

**Loss or damage**

means physical loss or physical damage.

**Market value**

the amount we calculate the market would pay for an item. It takes into account the age, make, model and condition of the item. We may use recognised industry publications to assist us in calculating the amount. Market value excludes costs of registration, compulsory third party/motor accident injuries insurance, stamp duty and transfer fees, dealer warranty costs and dealer delivery.

**Modifications**

see page 18.

**Motorhome**

see page 18.

**Motorhome Insurance Additional Information Guide**

see page 3.

**Named cyclone**

means the Australian Bureau (or equivalent body) of Meteorology has issued a cyclone warning and those cyclonic conditions have been given a name.

## **Original equipment parts**

means parts that are manufactured anywhere in the world by, on behalf of, under licence from or with the consent (whether direct or indirect) of:

- the manufacturer or supplier of your motorhome;
- the manufacturer or supplier of the part originally supplied with your motorhome at the time of the motorhome's purchase;
- any member of the domestic or international corporate group of which the manufacturer or supplier of your motorhome or the manufacturer or supplier of the part is a member or affiliated with (including affiliation by common use of trade marks); or
- any affiliate, licensee, sub-licensee, related body corporate or affiliate of any entity in this definition;

whether or not the parts or the packaging of the parts bears the trade mark or trade marks of any of the entities contemplated in this definition.

## **Period of insurance**

means when your policy starts to when it ends. It is shown on your certificate.

## **Personal transportation vehicle**

means a battery driven or electric device that is a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel or segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

## **Personal valuables**

See page 50.

## **Policy**

means your insurance contract. It consists of this PDS, any SPDS we have given you and your latest certificate.

## **Private use**

means your motorhome is used:

- for social, domestic and leisure purposes;
- in connection with repair and servicing.

Private use does not mean used:

- for hire or reward;
- in connection with carrying goods for trade purposes;
- in connection with an occupation or business;
- in connection with a motorhome hire business or motorhome trade or motor trade.

**Total loss**

see page 59.

**Unattended**

means you are not capable of keeping your motorhome under observation or observing an attempt to interfere with it.

**Usual home**

means a property or motorhome that is (or was intended to be) your only home for at least six consecutive months.

**Vermin**

means small animals (e.g. geckos) or insects that are typically thought of as pests. Vermin does not include a possum.

**We, our, us and Apia**

means Apia on behalf of the insurer, AAI Limited.

**You, your**

means the person or people shown as the insured on your certificate.

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This insurance is issued by  
AAI Limited  
ABN 48 005 297 807 AFSL No. 230859  
GPO Box 756, Melbourne, VIC, 3001

**How to contact Apia:**

By telephone: **13 50 50**

Via email: [customerservice@apia.com.au](mailto:customerservice@apia.com.au)

On the web: [apia.com.au](http://apia.com.au)

In writing: GPO Box 756, Melbourne, VIC, 3001

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