

Motorhome Insurance

Product Disclosure Statement
and Policy Wording



Rewarding experience



Important messages

If your motorhome has been damaged in an accident or has been stolen or someone is claiming against you, telephone us on **13 50 50** immediately so that we can take care of everything for you. You can call us 24 hours, 7 days a week.

How to use this Product Disclosure Statement and Policy Wording

No policy covers everything – therefore we have designed this Product Disclosure Statement and Policy Wording so that it is easy for you to distinguish between **what is covered** and **what is not covered**. In most areas of the Policy Wording we have put **‘What IS covered’** on the left page of the booklet and **‘What is NOT covered’** on the right page.

To fully understand your cover, you should read the appropriate section on the left page and then refer to the specific limitations and exclusions directly opposite. You must also read the exclusions and conditions which are on pages 32 to 38.

If there is anything you don't understand about the policy please feel free to discuss it with your nearest Apia branch, either by telephone or in person. Please keep this document and your certificate in a safe place.

Notice

If more than one person is an insured under this policy, a failure or wrongful action by one of those persons may adversely affect the rights of the other person(s) insured under this policy.

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It is important to note that the sections you have purchased will be shown on your certificate.

The General Insurance Code of Practice

Apia believes it is important that insurance companies meet high performance and service standards. We fully support the General Insurance Code of Practice.

The code sets the standards of customer service to be provided by the insurance industry. It covers matters such as purchasing insurance, claims handling and dispute resolution.

The code is the general insurance industry's promise to be open, fair and honest in the way it deals with its customers. That's the way Apia runs its business.

You can obtain more information about the code from your local Apia branch or the Insurance Council of Australia.

Part 1

Product Disclosure Statement

Please read this Product Disclosure Statement and the Policy Wording carefully so that you are aware of the risks, limits of cover and other significant features associated with this policy.

Significant features and benefits

The Apia Motorhome Insurance policy offers various types of cover for you to choose from. The cover you have selected is indicated on your certificate.

Following is a brief summary of the significant benefits available under each form of cover. For the full details you must read the entire Policy Wording which starts on page 9.

Your motorhome

Provides cover for:

- **loss or damage** – accidental loss or damage to your motorhome, up to the agreed value of your motorhome as shown on your certificate;
- **modified motorhomes** – modifications to your motorhome are only covered if we agree and the cover is shown on your certificate;
- **legal liability** – damage to someone else's property caused by or in connection with your motorhome, and for which you are legally liable – up to \$20,000,000 plus legal costs;
- **additional benefits** as described in the Policy Wording on pages 18 to 21, including:
 - **towing costs** – reasonable towing costs for your motorhome following damage covered by this policy;
 - **motorhome hire** – up to 21 days hire of a motorhome (of our choice) if your motorhome is stolen;
 - **alternative accommodation** – up to \$3,000 cover if your motorhome becomes uninhabitable as a result of loss or damage covered by this policy.

Your contents

Provides cover for:

- **accidental loss or damage** – loss or damage to your contents whilst contained in your motorhome, up to the sum insured specified on your certificate, and not excluded by this policy;
- **legal liability** – accidental loss or damage to someone else's property and accidental death or bodily injury of another person for which you are legally liable as owner of your contents and/or occupier of your motorhome up to an amount of \$20,000,000;
- **additional benefits** as described in the Policy Wording on pages 24 to 25, including:
 - **unauthorised use of credit cards** – up to \$1,000 for loss caused by any unauthorised use of your credit or other financial transaction cards;
 - **food spoilage** – up to an amount of \$300 for food spoilage in your refrigerator or freezer following breakdown, failure or malfunction.

Unspecified personal effects

Provides cover for loss or damage to your unspecified personal effects to an amount of \$1,000 for an individual item.

Specified personal effects

Provides cover for loss or damage to your personal effects up to the limit shown on your certificate.

Note that for all types of cover:

- your motorhome is only covered whilst in private use;
- an excess may be payable for a claim under the policy. for more information, see page 7;
- other conditions and exclusions apply – please read the Policy Wording.



Important information

About the insurer

Australian Alliance Insurance Company Limited ABN 11 006 471 709, Australian Financial Services Licence No. 235011 (AAI), has prepared this Product Disclosure Statement and is the issuer of policies effected by Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 (Apia).

Apia is the authorised representative and wholly owned subsidiary of AAI, and acts as AAI's agent under an authority given to it by AAI to enter into contracts of insurance on behalf of AAI as insurer and deal with and settle claims on behalf of AAI. AAI can be contacted by writing to Level 4, 440 Collins Street, Melbourne 3000.

What services do we offer?

Apia is authorised by AAI to provide the following financial services:


Authorised services:

- provide personal advice in respect of the authorised insurance policies (listed below);
- offer or arrange the issue of authorised insurance policies (listed below);
- handle and settle claims.

Authorised insurance policies:

- Apia Home Insurance;
- Apia Car Insurance;
- Apia Boat Insurance;
- Apia Caravan Insurance;
- Apia Travel Insurance;
- Apia Motorhome Insurance.

If we recommend you acquire a particular insurance policy, or arrange for the issue of an insurance policy, we will also provide you with a Product Disclosure Statement containing information to help you make an informed decision about the policy.



You are also entitled to receive a Statement of Advice whenever we give you any personal advice about the authorised insurance policies. Personal advice is advice that takes into account one or more of your objectives, financial situation or needs. The Statement of Advice will contain a record of the advice given by us and the basis on which it was given.

How are we paid for providing the financial services?

Apia does not receive any commissions or benefits from AAI when advising you about, or arranging the issue of, the authorised insurance policies. AAI as insurer will receive 100% of the premiums paid for the policy.

What you must tell us

When answering our questions you will need to answer for yourself and anyone else who may receive a benefit under this insurance cover. It is important that you answer these truthfully and accurately as they may affect our decision to insure you or pay a claim.

Exclusions

Your policy may not provide you with cover in certain circumstances. Further information about the circumstances in which exclusions under this policy may apply is contained on pages 32 to 34.

Premiums

We calculate your premium after taking a variety of factors into account. Some factors are set, such as our costs of distribution and profit component. Other factors can affect the amount of your premium. The higher your risk profile, the higher your premium. Using our experience we decide what factors will increase your risk profile and how they impact on the premium.



The following table is a guide on how these factors combine together and may impact on our assessment of the risk and therefore, your premium.

Factor	May reduce premium	May increase premium
The state in which your motorhome is registered	Lower risk state	Higher risk state
The value of your motorhome, contents and personal effects	Lower value	Higher value
The frequency with which you use your motorhome		Frequent, extended periods of use
Your no-claim bonus	Higher no-claim bonus	No or lower no-claim bonus
The amount of excess you pay	An optional excess that is higher than the standard excess	
Safety equipment on your motorhome – a fire extinguisher and/or smoke detectors	Having a fire extinguisher and/or smoke detectors installed in your motorhome	
Trailer cover		Insuring a trailer with a value greater than \$1,000

Your premium also takes into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and Fire Services Levy) in relation to your policy. These amounts will be set out separately on any certificate of insurance as part of the total premium payable.



No-claim bonus (NCB)

The amount of premium you pay may be reduced by a no-claim bonus. This discount on your premium increases each year until you reach 'rating 1' or 'maximum no-claim bonus' provided there is no claim made that affects your rating. For more information, see 'your no-claim bonus' on pages 39 and 40.

Excess

When you make a claim under this policy, you may be required to pay an excess in respect of your claim.

There are four types of excesses that may apply to this policy.

Standard excess

This is the first amount that you may need to contribute towards your claim. The amount of your standard excess is shown on your certificate.

Optional excess

To reduce your premium, you may choose to have a higher excess on your motorhome and/or your contents. If you have chosen an optional excess, this will replace any standard excess. The amount of any optional excess is shown on your certificate.

Inexperienced driver excess

In addition to the standard or optional excess, an excess of \$100 applies to drivers over 25 years who have held the licence required to drive your motorhome for less than two years.

An additional compulsory excess is payable if you claim for unspecified personal effects and/or specified personal effects. The amount of your excess is shown on your certificate.

Further information about any excess that may apply to this policy is contained on pages 41 and 42.

Cancelling this policy

You may cancel this policy at any time and you will be refunded the unexpired portion of the premium, less any non-refundable government taxes and duties.



How to make a claim

For information about how to make a claim under this policy, see 'What to do when you have a claim' on page 43.

What to do if you have a complaint

For information about how we deal with your complaints, see 'How we resolve your complaints' on pages 44 and 45.

How to contact Apia:

- in person at any Apia branch;
- by telephone on **13 50 50 – 24 hours, 7 days a week;**
- on the web at **apia.com.au**

Information in this Product Disclosure Statement is subject to change from time to time. We will issue a supplementary or replacement Product Disclosure Statement if the change is materially adverse.

For other changes, updated information can be obtained at any Apia branch or by calling **13 50 50**. A paper copy of any updated information will be provided, free of charge, on request.

Our agreement with you

Apia on behalf of Australian Alliance Insurance Company Limited ABN 11 006 471 709 agrees in return for your premium to insure you in the circumstances and subject to the terms and conditions and amounts of cover set out in this policy.

Definitions

Applicable to your policy

What **IS** covered

In this policy:

1. **'you', 'your'** means the insured named on your certificate and, in respect of your contents, members of your family who travel with you;
and also includes:
 - any member of the motor trade who has custody of your motorhome for maintenance or repair.
2. **'your family'** means your spouse, defacto spouse, partner, parents, grandparents, children, grandchildren, brothers, sisters and in-laws who normally travel with you.
3. **'we', 'our', 'us'** means Australian Alliance Insurance Company Limited.
4. **'policy'** means your contract of insurance with us and includes the Policy Wording, your certificate and any endorsements.
5. **'Policy Wording'** means the summary of the terms of the policy contained in part 2 of this document.
6. **'your certificate'** means any certificate of insurance, renewal certificate or schedule showing details of your policy.
7. **'your motorhome'** means the motorhome or motorised campervan described on your certificate and includes:
 - (a) annexe;
 - (b) fixed awnings;
 - (c) any standard equipment or accessory attached to or kept in your motorhome and normally supplied by the motorhome manufacturer, including, but not limited to;
 - built in furniture;
 - refrigerator;
 - stove;
 - air conditioning unit;
 - fixed floor coverings;
 - solar panels;
 - gas cylinder;



~~X~~ What is NOT covered

7.

(c) Non-standard accessories unless specified on your certificate.

Your motorhome continued on following page.



✔ What IS covered

In this policy:

-
7. (d) trailer;
(e) in respect of legal liability cover only, a trailer or caravan or a mechanically disabled motor vehicle whilst being towed by your motorhome.
-
8. **‘permitted use’** means private use for social domestic and pleasure purposes.
-
9. **‘period of insurance’** means the period stated on your certificate.
-
10. **‘agreed value’** means the dollar value specified on your certificate.
-
11. **‘modification’** is an alteration to your motorhome’s standard body, engine, suspension, wheels or paintwork which may affect its value, safety or performance.
-
12. **‘value of your motorhome’** means its agreed value as shown on your certificate.
-
13. **‘excess’** means the amount you are required to contribute to each claim as shown on your certificate.
-
14. **‘substitute vehicle’** means any vehicle which you drive whilst your motorhome is not driveable.
-
15. **‘annexe’** means a solid structure that can be attached to your motorhome to provide an additional recreation, sleeping, storage or living area and is either:
- attached to your motorhome by its rollout awning; or
 - a freestanding enclosure attached to the rain gutter (or other part) of your motorhome, as specified by the motorhome’s manufacturer; or
 - a freestanding enclosure attached to the rain gutter (or other part) of your motorhome, as specified by the annexe’s manufacturer.
-
16. **‘principal place of residence’** means the address at which you usually live.



X What is NOT covered

(d) Any amount in excess of \$1,000 unless a higher amount is shown on your certificate.

8. The use of your motorhome in connection with your occupation, business or trade.

11. • modifications not installed by an authorised dealer or repairer suitably qualified to undertake such modifications;
• modifications not shown on your certificate.



✔ What IS covered

In this policy:

17. **'contents'** means your household goods and personal effects contained in your motorhome and includes your:

- domestic furniture and furnishings;
- carpets, drapes and interior blinds;
- wall and floor coverings;
- cash and negotiable instruments;
- bicycles, surfboards, surfskis and sailboards;
- wheelchairs and motorscooters that do not require registration;
- tools used only for domestic purposes.

'Your contents' also includes any of the above items not owned by you but for which you are legally responsible.

18. **'unspecified personal effects'** means:

- belongings worn or carried by you;
- sporting, recreational and leisure goods and equipment;
- portable electronic and electrical items and their accessories;
- photographic and optical equipment.



X What is **NOT** covered

17.

- motor vehicles, motorcycles, trailers, caravans, aircraft, watercraft and attached accessories;
 - any item included in the definition of 'your motorhome';
 - restoration of your computer records;
 - items covered under sections 4 and 5 of this policy.
-

18.

- cash, negotiable instruments, stamps, postal notes, money orders;
- credit, debit, stored value and access cards;
- films, compact discs, video and audio tapes, digital video discs;
- vehicles and motorcycles;
- watercraft, aircraft and aerial devices;
- tools of any description.

Section 1

Your motorhome: The cover

What **IS** covered

Partial loss or damage

We will indemnify you against loss or damage to your motorhome and we have the option of either paying you the amount of your loss or of having your motorhome repaired.

To ensure your claim is handled with the least hassle possible, we can handle the entire quote and repair process on your behalf.

Our assessor can obtain a minimum of two independent quotes from repairers, which can include a quote from a repairer of your choice. Our assessor will review the quotes and what is necessary to repair your motorhome, and the repairer who has submitted the more competitive and complete quote will be chosen to repair your motorhome.

Total loss

If your motorhome is stolen and not recovered or is damaged to such an extent that it cannot, in our opinion, be economically repaired, we will pay you the agreed value of your motorhome.



What is NOT covered

We will not cover under section 1:

- loss or damage in excess of the agreed value of your motorhome;
- loss or damage to your motorhome where the driver of your motorhome is not named on your certificate and is driving your motorhome with your consent;
- loss or damage to accessories or equipment installed in or fitted to your motorhome by you or any previous owner in excess of \$1,000 unless a higher amount is shown on your certificate;
- loss or damage to your motorhome if it was being used for other than the permitted use;
- loss or damage to your motorhome occasioned by or during the erection, dismantling, modification or repair of your annexe;
- damage to tyres caused by application of brakes or by road punctures, cuts or bursting;
- loss of use, depreciation, wear and tear, mechanical, electrical or electronic breakdown, failure or malfunction, except by burning out of an electric motor by electric current.

Section 1

Your motorhome: Additional benefits

What **IS** covered

We will pay the reasonable costs of **removing your motorhome** to the nearest repairer or place of safety **if it cannot be driven by you** after it is damaged and, if necessary, the reasonable cost of returning your motorhome to you or to your principal place of residence after the completion of repairs.

If your motorhome is **stolen, we will provide you with** your preference of:

- a hire motorhome (of our choice), subject to availability, for a period of 21 days or until the earlier recovery of your motorhome in a roadworthy condition; or
- a hire car (of our choice) for a period of 21 days or the earlier recovery of your motorhome in a roadworthy condition.

Any insurance charges by the hirer will also be paid by us.

If your motorhome suffers **loss or damage** covered by this policy and is undriveable, **we will provide you with** your preference of:

- a hire motorhome (of our choice), subject to availability, for a period of 21 days or until the earlier completion of repairs to your motorhome; or
- a hire car (of our choice) for a period of 21 days or until the earlier completion of repairs to your motorhome.

Any insurance charges by the hirer will also be paid by us.

If your motorhome becomes uninhabitable because of loss or damage covered by this policy, we will pay **reasonable accommodation** and travelling expenses for you and any members of your family travelling with you.



 What is NOT covered

-
- we will not pay any deposit on the hire motorhome or the running costs of the hire motorhome;
 - we will not pay any deposit on the hire car or the running costs of the hire car.

-
- we will not pay any deposit on the hire motorhome or the running costs of the hire motorhome;
 - we will not pay any deposit on the hire car or the running costs of the hire car.

-
- we will not pay for accommodation if we provide you with a hire motorhome;
 - we will not pay more than \$3,000.



✔ What **IS** covered

We will pay the reasonable costs incurred in the **removal of debris** following loss or damage covered by this policy.

We will cover **non-standard accessories** and tools at their current value and reasonable installation costs.

We will repair or replace any motor in an **electrical machine** or appliance that forms part of your motorhome, as a result of **burning out by an electric current**.

If you dispose of your motorhome, we will automatically cover any **replacement motorhome** for a period of **14 days** from the date of replacement.

If your motorhome is undriveable due to a **mechanical breakdown** we will pay for the cost of towing your motorhome to the nearest suitable repairer.

If, at the recommendation of a qualified provider of medical services, you or your family need to return to your principal place of residence to obtain **emergency medical treatment**, we will cover the reasonable costs to return you, your family and your motorhome to your principal place of residence.

We will cover **loss or damage** to any **boat** less than three metres in length and not otherwise insured, whilst being towed by your motorhome.



X What is **NOT** covered

We will not pay more than \$1,000.

We will not pay more than \$1,000.

We will not pay any amount which exceeds 2% of the sum insured on your motorhome, and in respect of a claim where a replacement motor is not procurable for any reason, we will only pay the value of the motor prior to it burning out, the reasonable cost of repairing the motor or the amount which is 2% of the sum insured on your motorhome, whichever is the least.

- the replaced motorhome will cease to be covered;
 - the replacement motorhome will also cease to be covered at the end of the 14 day period unless you have contacted us and we have agreed to cover the replacement motorhome.
-

We will not pay more than \$1,000.

We will not pay more than \$5,000.

We will not pay more than \$1,000.

Section 2

Your contents: The cover

What **IS** covered

This cover is optional. If you have elected to include this cover in your policy, it will be shown on your certificate.

We will cover you for loss or damage to your contents whilst contained in your motorhome caused by an insured event during the period of insurance.

At our option, we shall either:

- pay the reasonable cost of repairing your contents which have been damaged; or
- replace your contents which have been damaged or stolen; or
- compensate you in cash for your loss or damage.

If, at your request, we agree to compensate you in cash, we will reduce the cash compensation by an amount equal to any trade discount which we would have obtained from a supplier, had we chosen to repair or replace your contents.

What is **NOT** covered

1. Any amount in excess of the sum insured specified on your certificate under the contents section.
2. The exclusions on pages 32 to 34.
3. In respect of pictures, works of art, vases, ornaments, watches, jewellery, unset stones and gems, furs, leather items, gold or silver articles, documents, cameras or photographic equipment or video cameras and their accessories, any amount in excess of \$1,000 per individual item, pair or set and, in any event, not more than 10% of the sum insured on your contents. This restriction does not apply to items specified on your certificate.
4. In respect of stamps, non-negotiable currency and curio collections, any amount in excess of \$1,000 in total.
5. In respect of loss or damage resulting from the burning out by electric current of an electric motor, any amount that exceeds 2% of the sum insured on your contents and any repairs or costs that are incidental to or incurred as a consequence of repairing the damage caused by the electric current including, but not limited to, all protective devices and mechanical parts.
6. Cash, negotiable instruments, predecimal currency, stamps, postal notes or money orders in excess of \$200 in total.
7. Theft or malicious acts by any person who lives in your motorhome or by a person lawfully within your motorhome.
8. Breakage of non-ornamental glassware, porcelain, china, pottery, earthenware, crystal and mirrors whilst in use or being carried by hand.
9. Mechanical, electric or electronic breakdown, failure or malfunction, except where a motor is burnt out by an electric current.
10. Any costs associated with network connections, including the replacement of SIM cards.

Section 2

Your contents: Additional benefits

✔ What IS covered

We will cover you for **food spoilage** in your domestic refrigerator or freezer contained in your motorhome following:

- (a) mechanical, electrical or electronic breakdown, failure or malfunction;
- (b) the escape of refrigerant fumes;
- (c) the public electricity supply failing to reach your motorhome.

If there is unauthorised use of your **credit or other financial transaction cards** we will cover your loss anywhere in the world.

We will pay the costs of **rekeying or replacing the locks and cylinders of your motorhome** (whichever is the lesser) if the keys designated to operate those locks are stolen and the theft is reported to the Police.

Cover provided by section 2 is extended to cover **accessories and spare parts** removed from **your motor vehicle or watercraft** and stored within your motorhome.

We will pay reasonable **veterinary expenses** for your domestic pet injured as a result of vehicle impact.



X What is **NOT** covered

- any amount in excess of \$300;
- when the failure was caused by industrial action or the deliberate act of a power supply authority.

-
- any amount in excess of \$1,000;
 - where you fail to comply with the conditions of the card;
 - where the unauthorised user was a member of your family or a person who lives in your motorhome.

Any amount in excess of \$500.

Any amount in excess of \$500 or 1% of the sum insured on your contents whichever is the lesser.

-
- any pet that is not travelling with you;
 - any amount in excess of \$500.

Section 3

Legal liability: The cover

What IS covered

A. Legal liability to third parties for property damage

We will cover you for your legal liability for accidental damage to someone else's property caused during this period of insurance by:

- the use of your motorhome or a substitute vehicle;
- goods accidentally falling from your motorhome or a substitute vehicle;
- goods accidentally falling from a trailer or a caravan being towed by your motorhome or a substitute vehicle;
- the operation of loading or unloading your motorhome, trailer, caravan or substitute vehicle.

B. Legal liability to third parties for death or bodily injury

We will cover you if you become legally liable for death or bodily injury directly caused by an accident involving your motorhome where you are entitled to be indemnified under a statutory compulsory insurance or motor car accident compensation scheme but which does not cover the full extent of your liability. This is generally known as 'gap cover'.

C. Legal costs

We will pay all legal costs, which you incur, with our written consent in defending any legal action brought against you.

In this section, cover is extended to any person who is within the category of persons as shown on your certificate and was driving your motorhome at the time of the accident with your consent.

Where you are covered under section 2:

- your liability as occupier of your motorhome is covered;
- if you do not have a principal place of residence, your liability as owner of your contents is covered;
- if you do not have a principal place of residence, your personal legal liability arising anywhere in the world is covered.

What is NOT covered

1. Any amount in excess of \$20,000,000 (exclusive of legal costs) for legal liability under this policy or any other policy issued to you by us.
2. Loss or damage to a substitute vehicle.
3. Liability arising out of the use of a substitute vehicle if the claim is covered by another insurance.
4. Liability occurring in circumstances where the driver of your motorhome has been refused motor vehicle insurance during the previous five (5) years.
5. Damage to property, if at the time of the accident or immediately before the accident, your motorhome was unregistered on a public roadway.
6. The payment of fines or penalties or for punitive, aggravated or exemplary damages.
7. Claims arising from and/or in connection with:
 - the transmission of any disease by you;
 - any trade, business, occupation or employment carried out by you or your family for reward other than casual babysitting;
 - vibration or interference with the support of land, buildings or other property;
 - your liability or your acceptance of liability arising out of any contract.
8. Liability for death or bodily injury to the extent that you are entitled to be indemnified under any statutory compulsory insurance or motor accident compensation scheme.
9. The death of or the bodily injury to you or to a member of your family or a person who ordinarily resides with you or to any person employed by you or any other person covered by this policy.
10. Claims for bodily injury to, the death or illness of your employees other than to or of an employee whilst doing domestic work for you and for whom you or your family's legal liability cannot be covered by workers compensation insurance because the employee is not an individual who works under a contract of service.



✔ What IS covered

See page 26



X What is NOT covered

11. Claims for death, bodily injury or illness attributable to or constituted to by the consumption of alcohol or drugs of any kind (including tobacco) provided or permitted by you.
12. Claims for loss or damage to property belonging to or under the control of you or any person who lives with you or any employee of yours or any such person.
13. Claims arising out of or in connection with contamination or pollution.
14. Claims resulting directly or indirectly from the existence of asbestos, asbestos fibres or derivatives of asbestos.
15. Claims brought against you in any country on the continent of North America or any state or territory incorporate in or administered from such country.
16. Damage to property in the physical or legal control of or belonging to you or to a member of your family or a person who ordinarily resides with you or to any person employed by you or any other person covered by this policy.

Section 4

Unspecified personal effects

What IS covered

This cover is optional. If you have elected to include this cover in your policy, it will be shown on your certificate.

We will cover you for loss or damage to your unspecified personal effects during the period of insurance and not excluded by this policy, less any excess shown on your certificate.

At our option, we shall either:

- pay the reasonable cost of repairing your effects which have been damaged; or
- replace your effects which have been damaged or stolen; or
- compensate you in cash for your loss or damage.

If, at your request, we agree to compensate you in cash, we will reduce the cash compensation by an amount equal to any trade discount which we would have obtained from a supplier, had we chosen to repair or replace your personal effects.

Section 5

Specified personal effects

What IS covered

This cover is optional. If you have elected to include this cover in your policy, it will be shown on your certificate.

We will cover you for loss or damage to your personal effects during the period of insurance and not excluded by this policy up to the limit shown on your certificate, less any excess.

At our option, we shall either:

- pay the reasonable cost of repairing your effects which have been damaged; or
- replace your effects which have been damaged or stolen; or
- compensate you in cash for your loss or damage.

If, at your request, we agree to compensate you in cash, we will reduce the cash compensation by an amount equal to any trade discount which we would have obtained from a supplier, had we chosen to repair or replace your personal effects.



X What is NOT covered

1. Any amount in excess of the sum insured specified on your certificate for each claim.
2. The exclusions on pages 32 to 34.
3. Any personal effects covered under section 5.
4. Any amount in excess of \$1,000 per individual item, pair, set or collection.
5. Damage to sporting or recreational and leisure goods and equipment whilst in use.
6. Any costs associated with network connections, including the replacement of SIM cards.
7. Restoration of your computer records.

X What is NOT covered


1. The exclusions on pages 32 to 34.
2. Damage to sporting or recreational and leisure goods and equipment whilst in use.
3. More than the sum insured specified on your certificate for each item.
4. Any costs associated with network connections, including the replacement of SIM cards.
5. Restoration of your computer records.

Exclusions

Applicable to your policy

✗ We will not provide cover under this policy, if at the time of the accident or event giving rise to your claim:

1. Your motorhome or any trailer or caravan being towed by your motorhome was being used for other than a permitted use.
2. Your motorhome was being driven by a person who was not licensed or authorised to be driving your motorhome unless that person was driving your motorhome without your consent.
3. Your motorhome was being driven by a person under the influence of any drug or intoxicating liquor or in whose blood the percentage of alcohol was in excess of the legal limit prescribed by the law applicable in the place where the accident occurred or who failed to provide a specimen of breath or blood as required by the law in that place. This exclusion will not apply if your motorhome was being driven without your consent or if it contravenes the law of the place in which the policy is issued.
4. Your motorhome or any trailer or caravan being towed by your motorhome was carrying any load in excess of that permitted by law or a number of passengers in excess of the number permitted by law or in excess of the number for which it was constructed unless you prove that the loss, liability or damage was not contributed to or caused by that excess load or excess number of passengers.
5. Your motorhome or any trailer or caravan being towed by your motorhome was being used whilst in an unsafe, unroadworthy or damaged condition, unless:
 - you could not reasonably detect that condition; or
 - you can prove that the loss, liability or damage was not contributed to or caused by that condition.
6. Your motorhome was engaged in racing, pacemaking, a reliability trial or a speed or hill-climbing test or was being tested in preparation for any such activity.
7. There has been a modification to your motorhome, unless shown on your certificate.

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8. Your motorhome was being driven whilst unregistered.
 9. Your motorhome was being used for hire or reward.
 10. Your motorhome was being driven outside Australia.
 11. Loss by theft during or after the occurrence of a fire. Accident or theft unless you have taken reasonable steps to ensure the safety of your motorhome and your contents.

We also do not cover loss, damage or the liability caused by or arising from:

12. The lawful seizure or repossession of your motorhome or your contents.
13. Any contract or undertaking entered into by you without our written authority.
14. Damage caused by vermin, insects or mildew.
15. The use, misuse or existence of nuclear weapons or the use, misuse, escape or existence of nuclear fuel, waste or materials or ionising radiation or contamination from such fuels, waste or materials, or the combustion, detonation, fission, and/or fusion of nuclear fuel or nuclear materials.
16. The existence of, or operation of, or threatened existence or operation of chemical or biological weapon(s) or actual or threatened pollution or contamination from such weapons, or action taken by a public authority or anyone authorised by a public authority to prevent, limit or remedy such pollution or contamination.
17. An intentional act by you or by a person acting with your consent.
18. The immobilisation of your motorhome. A motorhome is immobilised if:
 - the motorhome is supported by something other than wheels; and/or
 - permanent plumbing or gas connections have been installed.
19. Loss of use, depreciation, wear and tear, rust corrosion or structural, mechanical, electrical or electronic breakdown, except the burning out of an electric motor by an electric current of an electrical item that forms part of your motorhome or your contents.

20. The presence of asbestos or other airborne contaminants.
21. Any process involving chemicals.
22. Wear and tear, lack of maintenance or inherent defect.
23. The action of trees or their roots.
24. Consequential loss of any kind.
25. Loss or damage to property occasioned by its undergoing any process involving the application of heat.

Conditions Applicable to your policy

1. Driver particulars

You must give us prompt notice of:

- any addition or change in the regular drivers of your motorhome;
- any accidents in which you or any regular driver of your motorhome are involved;
- any driving offence/s that result in the cancellation or suspension of your driver's licence or that of a regular driver of your motorhome.

2. Roadworthiness and safety

You must not make any alteration or modification that will affect the structural integrity of your motorhome unless you obtain approval from the relevant certifying statutory or licensing authority and notify us accordingly.

We reserve the right to require you, at your expense, to have a relevant authority inspect your motorhome and to report on its roadworthiness and safety.

3. Reinstatement following a loss

Where there is loss or damage to your motorhome or to your contents and a claim is admitted by us, the sum insured will be automatically reinstated without payment of an additional premium, unless your motorhome or your contents are deemed a total loss by us.

4. Total loss

If, in our opinion, your motorhome becomes a total loss and we have paid you the full amount payable for your motorhome under this policy, the wreckage of your motorhome becomes our property. You will not receive a refund of any part of your premium, as all of our obligations under this policy will have been discharged. If you pay your premium by instalments, we will deduct the remaining instalments. Any applicable excess(es) will also be deducted from the amount of the claim before we will pay it to you.



5. **Protection of your motorhome**

You must take all reasonable steps to safeguard your motorhome, contents and personal effects from damage, to maintain them in good condition and to minimise risk or injury from them.

This includes compliance with all laws, by-laws and statutory regulations.

6. **Unauthorised repairs**

You must not replace or carry out or authorise any repairs to your motorhome (other than emergency repairs up to \$500) without our prior consent.

7. **Parts availability**

If your motorhome has been imported we will pay for the cost of the parts available in Australia, as recommended by your motorhome's manufacturer. If any part is not available in Australia, we will pay for the cost of parts plus the cost of freighting such parts by sea transport. If you choose a different method of transportation the difference in cost between the sea and the alternative transport method used is payable by you.

8. **Other persons bound by this policy**

Any person entitled to cover under this policy is bound by its terms and conditions.

9. **Breach of policy**

If you breach or fail to comply with this policy and your breach or failure prejudices our interests, we may, subject to the insurance contracts act, refuse to pay any claim under this policy, either in whole or, at our option, in part.

10. **Fraudulent claims**

If any claim made under this policy is made fraudulently, we may, subject to the insurance contracts act, refuse payment of the claim.

11. **Assistance**

If, after payment of a claim, we wish to recover the amount we have paid from another person then, subject to the insurance contracts act, we can do so and you and any other person entitled to cover under this policy must give us any information and help that we may reasonably require.



12. **Legal representation**

We may represent or defend you or any person entitled to cover under this policy in respect of legal liability as we see fit at any inquest or inquiry or in any action or proceedings.

13. **Cancellation by you**

This policy may be cancelled by you at any time, either by telephone or in writing. If you cancel this policy, you will be refunded the unexpired portion of the premium, less any non-refundable government taxes and duties.

14. **Cancellation by us**

We may cancel this policy at any time where we are entitled to do so under the insurance contracts act. If we cancel this policy, we will repay the amount of the premium paid for the unexpired period of this policy calculated from the date of cancellation.

15. **Important information for customers paying by instalments**

If you are paying the premium for this policy by monthly instalments, you should be aware that if any instalment is not paid on time and remains overdue for:

- 14 days (or more) we will not pay claims that occur on or after the 14th day;
- a month (or more) we will cancel this policy from when the instalment was due for payment.

16. **Inspection**

We shall at all reasonable times, have free access to examine your motorhome.

17. **Hazardous goods**

If you are carrying or using hazardous goods or substances within your motorhome, you must do so in such quantities and such manner as is permitted by any applicable law, by-law or statutory regulation.



18. **Proving evidence of the value and ownership of the insured property**

When you make a claim, we are entitled to ask you to provide us with evidence of ownership and value of the property. Evidence includes:

- valuations;
- receipts;
- photographs;
- credit card statements;
- bank statements.

Instruction books will also help provide evidence of your ownership in the event of a claim.

19. **Notification of a change of risk**

You must notify us as soon as possible if during the period of insurance, any change is made to your motorhome or your contents or personal effects which might materially affect the nature of the risk against which you are covered by this policy.

20. **Excess**

In respect of each claim that you make under this policy, you must contribute the amount stated on your certificate. You do not have to pay the excess when you make a claim. However, you will have to pay the excess before we will pay your claim. Refer to pages 41 and 42 to see when an excess is payable under your policy.

21. **Lifetime guarantee on repairs**

The quality of the workmanship and the materials authorised by us in the repair of your motorhome will be guaranteed for the life of your motorhome, including any repairs outsourced to a specialist. However, we will not pay for any rectification work that we have not authorised.

Your no-claim bonus

A no-claim bonus (NCB) recognises your good driving record. Your certificate reflects this in the premium you are charged.

You will be on the maximum discount after five years claim free with us or another insurer, provided you have been insured comprehensively for those five years and have not had an at fault claim.

Protected no-claim bonus

If your NCB is protected – this is shown on your certificate – you will not be penalised **even if you are at fault**.

If your NCB is not protected and you make a claim for loss or damage to your motorhome, you will keep your NCB if:

- we agree that the accident, loss or damage was not your fault; and
- you prove that another person was completely responsible and you tell us the person's name, current address and the registration number of their vehicle.

We will reduce your NCB at the next renewal of your policy.

Your NCB will not be affected by a claim for windscreen or window damage, or by a claim for your contents or your specified or unspecified personal effects only.

No-claim bonus penalty continued on following page.



No-claim bonus penalty

The amount we reduce your NCB is set out below:

If your NCB or rating is	For one claim, we reduce your NCB on renewal to	For two claims, we reduce your NCB on renewal to
Protected rating one	No change	No change
65% or rating 1	55% or rating 3	25% or rating 5
60% or rating 2	45% or rating 4	Nil or rating 6
55% or rating 3	25% or rating 5	15% loading or rating 7
45% or rating 4	Nil or rating 6	30% loading or rating 8
25% or rating 5	15% loading or rating 7	50% loading or rating 9
Nil or rating 6	30% loading or rating 8	80% loading or rating 10

When you make a claim under this policy, you may be required to pay an excess in respect of your claim.

There are three types of excess that may apply to your policy – standard excess; optional excess and inexperienced driver excess. These excesses are explained in detail on page 7 of the Product Disclosure Statement.

For a claim under section 1, an excess is not payable if we agree that the accident, loss or damage was not your fault and you can provide us with the name and address of the person at fault, and the registration number of their vehicle.

If you make a claim under more than one section of your motorhome policy as a result of the same incident, only the highest excess will be payable.

In addition to the policy excess, an irremovable excess of \$100 applies to drivers 25 years and over who have held the required licence to drive your motorhome for less than two years.

You do not have to pay the excess when you make a claim. However, you will have to pay the excess before we will pay your claim.

Your excess may not apply for all claims. The table on this page and the next provides examples of which excess may apply and for what sort of claim.

When you make a claim for:	Will any excess apply?
Storm damage to your motorhome	Yes – motorhome excess
Malicious damage to your motorhome	Yes – motorhome excess
Damage to your motorhome whilst parked	Yes – motorhome excess
Theft or attempted theft of your motorhome	Yes – motorhome excess
An accident that is your fault	Yes – motorhome excess; inexperienced driver excess

Excess continued on following page.



When you make a claim for:	Will any excess apply?
An accident that we agree is not your fault and you can provide us with name and address of the person at fault and the registration number of their vehicle	No excess payable
An accident that we agree is not your fault and you cannot provide us with the name and address of the person at fault and the registration number of their vehicle	Yes – motorhome excess; inexperienced driver excess
Your contents under section 2, where there is no claim for your motorhome under section 1	Yes – contents excess
Your unspecified personal effects under section 4, where there is no claim under section 1 – your motorhome or section 2 – your contents	Yes – unspecified personal effects excess
Your specified personal effects under section 5, where there is no claim under section 1 – your motorhome or section 2 – your contents	Yes – specified personal effects excess
A medical emergency only	Yes – motorhome excess
A mechanical breakdown only	Yes – motorhome excess

What to do when you have a claim

When a claim arises under this policy, you must:

1. Contact us immediately on **13 50 50**. We are open 24 hours a day. Do not authorise any repairs or arrange replacement of any of the property insured other than emergency repairs necessary to prevent further loss.
2. Take immediate steps at your own expense to minimise the damage (reasonable costs for temporary protection are recoverable under this policy).
3. Do not admit liability for or offer, agree or promise to settle any claim with a third party without our prior written consent.
4. Immediately notify the Police if a crime is suspected;
5. Promptly notify us of every loss or event and of any claim made against you. You must also promptly forward us any writ, summons or proceedings which you receive relating to any prosecution, inquest or hearing and all other information relevant to those matters where any liability under this policy may arise.
6. Make your damaged property available for inspection by us or our representative and, if we require, deliver the items which have been damaged to us.
7. When requested, provide us with all proofs, information, co-operation and assistance in relation to a claim (including giving evidence in court) as we may reasonably require.

How we resolve your complaints

1. **Our goal is to have you as a happy, long-term customer. We want you to be completely satisfied in all your dealings with us.**

Apia is committed to dealing with our customers by:

- listening carefully to what you tell us;
- being accurate and honest in telling you about our products and services;
- communicating with you professionally and in plain language; and
- resolving any complaints or concerns you have with us.

So if you think we have let you down in any way, or our service is not what you expect (even if through one of our sub-contractors), please let us know so we can help.

2. **How to tell us when you are not happy (or even if you just want to clarify something).**

You can tell us:

By phone

If you have a complaint please call

13 50 50

If we are unable to resolve the matter over the phone we will ask you to put it in writing.

In writing

Send us the full details of your complaint, including any supporting documents and evidence, and explain what you would like us to do.

Please address this information to your nearest Apia branch.

In person

Come in and talk to us, face to face at your local Apia branch.



3. **Rest assured... This is what we will do...**

If you call, you will be told the name of the most appropriate person to deal with the matter.

If you write to us, your letter will be directed to the correct person.

In either case:

- your complaint will be handled by the person who has the authority to deal with it; and
- this person will consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours of receipt.

If this person is not able to resolve the matter to your satisfaction, then it will be referred to a Dispute Resolution Manager who has the authority to deal with it and you will be contacted within five business days.

If this person is not able to resolve the matter to your satisfaction, then it will be referred to the Chief Executive. You will be sent our final decision in writing within 15 business days from the date you first made your complaint.

4. **And if your complaint remains unresolved...**

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied you also have external dispute resolution options such as mediation, arbitration or legal action.

You can also raise certain complaints directly with the Financial Ombudsman Service. This is an independent body and its service is free to you. We agree to accept the service's decision. Again, you have the right to take legal action if you don't accept the service's decision.

You can write to them at:

- Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001; or
- phone 1300 780 808 for the cost of a local call anywhere in Australia.



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