

# Caravan Insurance

Product Disclosure Statement  
and Policy Wording



Rewarding experience



# Important messages

If your caravan 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 24 to 26.

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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## 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 Caravan Insurance Policy offers various types of cover 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.

### Comprehensive cover – market value or agreed value

Provides cover for:

- **loss or damage** – accidental loss or damage to your caravan and annexe (if shown on your certificate) up to the market value at the time of the loss or damage or the agreed value, whichever is shown on your certificate;
- **legal liability** – legal liability for accidental damage to someone else's property and accidental death or bodily injury of another person arising from the use of your caravan up to an amount of \$10,000,000 plus legal costs;
- **additional benefits** as described in the Policy Wording on pages 20 and 21:
  - **towing costs** – reasonable towing costs for your caravan following loss or damage insured by the policy;
  - **emergency expenses** – up to \$250 for extra costs or expenses incurred by you that are directly attributable to damage to your caravan that is insured by the policy;
  - **alternative accommodation costs** – up to \$100 per day for the cost of alternative accommodation if your caravan is stolen or becomes temporarily uninhabitable because of loss or damage to your caravan but only for the number of days specified on page 21.



## On site cover – market value or agreed value

Provides cover for:

- **loss or damage** – accidental loss or damage to your caravan and annexe (if shown on your certificate) while it is on site up to the market value at the time of the loss or damage or the agreed value, whichever is shown on your certificate;
- **legal liability** – legal liability for accidental damage to someone else's property and accidental death or bodily injury of another person arising from the use of your caravan on the site only up to an amount of \$10,000,000 plus legal costs;
- **additional benefits** described in the Policy Wording on pages 20 and 21:
  - **towing costs** – reasonable towing costs for your caravan following loss or damage insured by the policy;
  - **emergency expenses** – up to \$250 for extra costs or expenses incurred by you that are directly attributable to damage to your caravan that is insured by the policy;
  - **alternative accommodation costs** – up to \$100 per day for the cost of alternative accommodation if your caravan is stolen or becomes temporarily uninhabitable because of loss or damage to your caravan but only for the number of days specified on page 21.

## Contents cover

Provides cover for loss of or damage to your contents up to the sum insured shown on your certificate.



## **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 page 24.




## 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.

<b>Factor</b>	<b>May reduce premium</b>	<b>May increase premium</b>
The state where your caravan is kept	Lower risk state	Higher risk state
The value of your caravan, contents and annexe	Lower value	Higher value
How you insure your caravan	On-site cover	Comprehensively covered
Your no-claim bonus	Higher no-claim bonus	No or lower no-claim bonus
Safety equipment on your caravan – fire extinguisher and/or sway control bars and/or electric brakes	Having a fire extinguisher and/or sway control bars and/or electric brakes on your caravan	
The amount of your excess		A varied excess that is lower than the standard excess





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.

## **Excess**

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

There are three types of excesses that may apply to your 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.

### **Varied excess**

You may choose to have a lower excess on your caravan. If you have chosen a lower excess, this will replace any standard excess. The amount of any varied excess is shown on your certificate.

### **Inexperienced driver excess**

In addition to the standard or varied excess, an excess of \$100 applies for drivers towing your caravan who are over the age of 25 and have been licensed for less than two years.

For drivers towing your caravan who are aged between 22 and 25 and have been licensed less than two years, an additional excess of \$300 applies. If they have been licensed for more than two years an additional excess of \$150 applies.

For drivers towing your caravan who are under the age of 22 and have been licensed for less than two years, an additional excess of \$600 applies. If they have been licensed for more than two years, an additional excess of \$300 applies.

## **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 your policy, see 'What to do when you have a claim' on page 29.

## **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 30 and 31.

## **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.

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2. **'we', 'our', 'us'** means Australian Alliance Insurance Company Limited.

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3. **'your caravan'** means the caravan described on your certificate (not being a self propelled vehicle) that is designed for being towed by a vehicle and includes:
  - any standard equipment or accessory attached to or kept in your caravan normally supplied by the caravan's manufacturer;
  - built in furniture;
  - refrigerator;
  - stove;
  - air conditioning unit;
  - floor coverings;
  - fixed awnings; and
  - solar panels.It also includes your annexe if stated on your certificate.

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4. **'annexe'** means the structure usually attached to your caravan for the purpose of providing additional accommodation.

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5. **'agreed value'** means the dollar value specified on your certificate.

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6. **'market value'** means the pre-accident retail value of your caravan on the date a claim under this policy arises taking account of the age and condition of your caravan.



What is NOT covered

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## ✔ What IS covered

In this policy:

7. **'contents'** means household goods and personal effects contained in your caravan or in a solid wall lockable annexe including:
  - food;
  - domestic electrical appliances;
  - television, video cassette recorders and DVD players;
  - radios;
  - compact disc players;
  - cassette and tape recorders;
  - sporting and camping equipment;
  - musical instruments.

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8. **'policy'** means your contract of insurance with us and includes the Policy Wording, your certificate and any endorsements.

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9. **'Policy Wording'** means the summary of the terms of the policy contained in part 2 of this document.

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10. **'your certificate'** means any certificate of insurance, renewal certificate or schedule showing details of your policy.

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11. **'permitted use'** means private use for social, domestic and pleasure purposes.

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12. **'flood'** means the inundation of normally dry land by water escaping or released from the normal confines of any natural water course or lake whether or not altered or modified or of any reservoir canal or dam.

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13. **'site'** means the address specified on your certificate.

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14. **'legal liability'** means legal responsibility to pay compensation for death, injury, loss or damage to other people or their property.



~~X~~ What is NOT covered

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7. 'contents':

- stamps, tickets, medals, coins, securities and documents;
  - curios, pictures, works of art, fur, pieces of jewellery, watches, gold or silver articles, video cameras and accessories, binoculars, cameras and photographic equipment, mobile phones;
  - windsurfers, surfboards, bicycles, aircraft or watercraft or any accessories for any of them;
  - skis, surfmats or diving equipment;
  - motor vehicles, motorcycles, trail bikes, mini bikes, trailers and any equipment that is part of or belongs to any of these;
  - any items of property more specifically included in the definitions of 'your caravan' or 'annexe';
  - cash, cheques and negotiable instruments in excess of a value of \$200.
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## ✔ What IS covered

In this policy:

15. **'excess'** means the amount you are required to contribute to each claim. We calculate your excess by adding:
- your standard excess as shown on your certificate (or varied excess if you have chosen a different excess); and
  - your inexperienced driver excess that applies when your caravan is involved in an accident where the caravan is attached to a towing vehicle.

For a driver	who has been licensed more than 2 years	who has been licensed less than 2 years
under 22 years	\$300	\$600
22 – 25 years	\$150	\$300
over 25 years	Nil	\$100

No inexperienced driver excess is applicable if your caravan is not attached to a towing vehicle when it is damaged or where your caravan is involved in an accident and the loss or damage is fully recovered from the other driver(s) involved in the accident.





What is NOT covered

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# Section 1

## Your caravan: The cover

### What IS covered

#### **Partial loss or damage**

If your caravan is accidentally damaged we will, at our option, either pay the amount of damage or have it repaired. If any annexe is more than five years old we will subtract an amount for depreciation which will be based on the age and condition of your annexe at the time of the loss or damage.

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 caravan and the repairer who has submitted the more competitive and complete quote will be chosen to repair your caravan.

#### **Total loss**

If your caravan is lost or stolen and is not recovered or if it is damaged to such an extent that it cannot in our opinion be economically repaired, we will pay you the market value of your caravan or the agreed value of your caravan, depending upon the type of cover you have selected.

**If your caravan is financed, you must obtain the prior written consent of your financier to the replacement of your caravan.**

#### **Loss of or damage to contents**

We will cover you for loss of or damage to your contents up to the sum insured shown on your certificate.



**X** What is **NOT** covered

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

1. Your caravan was being used for other than a permitted use.
2. Your caravan was being towed by a vehicle driven by a person who was not licensed or authorised to be driving the vehicle unless that person was towing your caravan without your consent.
3. Your caravan was being towed or under the control of a driver 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 provided that this exclusion will not apply if your caravan was being towed without your consent or if it contravenes the law of the place in which the policy is issued.
4. Your caravan or the vehicle towing your caravan was overloaded, unless you demonstrate to us that the overloading did not contribute to the accident or event.
5. Your caravan or the vehicle towing your caravan was being used with your knowledge in an unsafe, unroadworthy or damaged condition.
6. Your caravan was being used for hire or reward (unless your certificate contains the hire or reward endorsement).



What **IS** covered

See page 16

## What is **NOT** covered

### **We will not cover you for:**

7. Loss of use, depreciation, wear and tear, rust, corrosion, or structural, mechanical, electrical or electronic breakdown, failure or malfunction.
8. Damage to tyres caused by application of brakes or by road punctures, cuts or bursting.
9. 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 caravan, annexe or contents.
10. Damage occasioned by the lawful seizure or repossession of your caravan, annexe or contents.
11. Damage caused by vermin, insects or mildew.
12. Loss or damage while your caravan is being carried by road or rail.
13. Loss or damage to your caravan and/or your annexe occasioned by or during the erection, dismantling, modification or repair of your annexe.
14. Loss or damage caused to your caravan or contents by flood, surface water or action of the sea while your caravan:
  - (i) was not capable of being towed; or
  - (ii) was left unattended for more than seven days, unless it was in a caravan park with a resident manager.
15. Loss from theft or attempted theft of your contents from an unlocked caravan or annexe.
16. Loss from theft or attempted theft of your annexe:
  - (i) while left unattended for more than seven days, unless it was in a caravan park with a resident manager; or
  - (ii) while not erected, unless securely locked away.

# Section 1

## Your caravan: Additional benefits

### What IS covered

Following loss or damage insured by this policy we will pay the reasonable costs of **removing your caravan** to the nearest repairer or place of safety if it cannot be towed by you after it is damaged and if necessary the reasonable cost of returning your caravan to you or to your place of residence after completion of repairs.

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If after the occurrence of damage to your caravan resulting in a claim under this policy you incur **any extra cost or expense** directly attributable to such damage we will refund to you the reasonable cost of such expenses actually incurred.

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We will pay the cost of **temporary accommodation** if your caravan is stolen or becomes uninhabitable because of loss or damage to your caravan, covered by this policy.

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

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

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We will repair or replace any **motor in a household electrical machine or appliance**, but only if the electrical machine or appliance forms part of your caravan, and if the motor is burnt out by an electric current whilst it is in your caravan.

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



**X** What is **NOT** covered

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We will not pay more than \$250 in respect of these extra costs or expenses.

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We will not pay more than \$100 a day for:

- (i) 30 days if your caravan is your usual place of residence; or
- (ii) seven days if your caravan is more than 100 kilometres from your residence; or
- (iii) three days if your caravan is less than 100 kilometres from your residence.

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

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We will not pay more than \$500 unless a higher amount is specified on your certificate.

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We will not cover repairs or costs which are incidental to or incurred as a consequence of repairing the damage caused by the electric current. This includes but is not limited to all protective devices and mechanical parts.

We will not pay more than \$300.

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The replaced caravan will cease to be covered.

The replacement caravan 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 caravan.

## Section 2

# Legal liability: The cover

### What IS covered

#### **A. Legal liability cover**

We will cover you for legal liability for:

- accidental damage to property arising from the use of your caravan;
- accidental death or bodily injury.

The maximum amount which we will pay for legal liability arising from the one accident or series of accidents caused by the one event is \$10,000,000 plus legal costs (unless at the time of the accident or series of accidents your caravan is attached to a car which is insured by us, in which case our liability shall be reduced so that our total liability under both policies does not exceed \$20,000,000 plus legal costs).

We will also cover legal liability of any person who, with your consent, was using your caravan at the time of the accident.

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#### **B. Legal and other costs**

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





## What is **NOT** covered

### **We will not provide cover:**

- for 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 under this policy;
  - for the death of or bodily injury to a member of your family or to a person who ordinarily resides with you or to any other person covered under this policy;
  - for the death of or bodily injury to your employees or the employees of any other person covered by this policy if the accident that gives rise to the liability arises out of or in the course of their employment;
  - for liability in respect of which you or any other person or party is required by law to have a policy of insurance in force;
  - for death or bodily injury if at the time of the accident, or immediately before the accident, your caravan was attached to a motor vehicle;
  - for damage to property if at the time of the accident or immediately before the accident, your caravan was attached to an unregistered motor vehicle on a public roadway;
  - for the payment of any fines or penalties or for punitive, aggravated or exemplary damages.
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# 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 caravan was being used other than for a permitted use, unless specified on your certificate.
2. Your caravan was being used for hire or reward unless your certificate contains the hire or reward endorsement.
3. Your caravan was being used outside Australia.
4. Your caravan was being towed whilst it was unregistered.

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

5. Any contract or undertaking entered into by you without our written authority.
6. 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.
7. 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 anybody authorised by a public authority to prevent, limit, or remedy such pollution or contamination.
8. The presence of asbestos or other airborne contaminants.
9. War, invasion, act of a foreign enemy, hostilities (whether war be declared or not), civil war, rebellion or insurrection.

# Conditions Applicable to your policy

## 1. Roadworthiness and safety

You must not make any alteration or modification that will affect the structural integrity or towing safety of your caravan 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 caravan and to report on its roadworthiness and safety for towing.

## 2. Protection of your caravan

You must take all reasonable steps to safeguard your caravan, annexe and contents from damage.

## 3. Repair of your caravan

You must not replace or carry out or authorise any repairs to your caravan (other than emergency repairs up to \$300) without our prior written consent.

## 4. Other persons bound by this policy

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

## 5. Total loss

If, in our opinion, your caravan becomes a total loss and we have paid you the full amount payable for your caravan under this policy the wreckage or remains of your caravan become 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 instalment, we will deduct any remaining instalments from the amount of the claim before we pay it to you.

## 6. 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.

Conditions continued on following page.



## 7. **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.

## 8. **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.

## 9. **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.

## 10. **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.

## 11. **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.

## 12. **Lifetime guarantee on repairs**

The quality of the workmanship and the materials authorised by us in the repair of your caravan will be guaranteed for the life of your caravan, 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.

If you make a claim for loss or damage to your caravan, contents or annexe, you will keep your NCB if:

- we agree the accident, loss or damage was not your fault;
- 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.

## No-claim bonus penalty

The amount we reduce your NCB is set out below:

<b>If your NCB or rating is</b>	<b>For one claim, we reduce your NCB on renewal to</b>	<b>For two claims, we reduce your NCB on renewal to</b>
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

# Endorsements

## Applicable to your policy

The following endorsements only apply if the number set against it is shown on your certificate:

1. **Hire or reward**

If you permit your caravan to be used for hire or reward we will cover you under this policy other than for malicious damage to or theft of fixtures, fittings, contents or your annexe by any of the persons using the caravan.

2. **Motorised caravan or campervan**

The definition of your caravan is extended to include any motorised caravan or campervan that is shown on your certificate.

We will also pay for your legal liability arising from an accident caused by you driving, using or being in charge of your caravan.

3. **Animal transport float**

The definition of your caravan is extended to include any animal transport float that is shown on your certificate. In addition, to the sum insured shown on your certificate we will pay up to \$250 for the cost of hiring a substitute float if the insured float is stolen or damaged.

# 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 to 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 caravan, equipment and accessories 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. These are listed on the back of this Product Disclosure Statement and Policy Wording.

## **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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## **We have branches in the following locations:**

**ACT:** Canberra.

**New South Wales:** Albury; Coffs Harbour; Gosford; Newcastle; Port Macquarie; Wollongong.

**Queensland:** Bundaberg; Cairns; Coolangatta; Hervey Bay; Maroochydore; Southport.

**South Australia:** Adelaide; Kadina; Victor Harbor.

**Tasmania:** Hobart; Devonport; Launceston.

**Victoria:** Ballarat; Bendigo; Geelong; Rosebud; Traralgon; Warrnambool.

**Western Australia:** Bunbury; Mandurah.

Please call **13 50 50** or visit [apia.com.au](http://apia.com.au) for the address of your nearest branch.

Insurance issued by Australian Alliance Insurance Company Limited (AAI) ABN 11 006 471 709 AFSL No. 235011. Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 acts as agent and authorised representative of AAI.

**13 50 50**  
[apia.com.au](http://apia.com.au)