

Apia Caravan Insurance

Additional Information Guide

This Additional Information Guide (AIG) provides additional information about how we calculate premiums, our excesses, and discounts. You should read this AIG together with our Caravan Insurance Product Disclosure Statement (PDS) dated 3/11/2020.

You can ask us for a confirmation of a transaction relating to your policy or any claim by calling us on **13 50 50**.

This AIG is relevant to you if your policy has a commencement or a renewal date on or after 1 August 2026.

Your excess(es)

The amount and types of excesses that apply to your policy are shown on your certificate. Depending on the circumstances, you might have to pay more than one type of excess when you claim.

The different types of excesses are:

Standard excess

The standard excess is \$300, unless stated otherwise on your certificate. You may be able to choose a different excess if we agree. Choosing a higher excess reduces your premium.

The standard excess is the amount shown on your certificate under 'Caravan/Trailer excess'.

Annexe excess

You may be able to vary the annexe excess from a range we offer to increase or reduce your premium.

You may be able to choose a different excess if we agree. Choosing a higher excess reduces your premium.

Contents excess

You may be able to vary the contents excess from a range we offer to increase or reduce your premium.

You may be able to choose a different excess if we agree. Choosing a higher excess reduces your premium.

Inexperienced driver excess

The inexperienced driver excess is:

- \$100 for drivers towing your caravan who are over the age of 25 and have been licensed for less than two years
- \$300 for drivers towing your caravan who are aged between 22 and 25 and have been licensed less than two years
- \$150 for drivers towing your caravan who are aged between 22 and 25 and have been licensed for more than two years
- \$600 for drivers towing your caravan who are under the age of 22 and have been licensed for less than two years
- \$300 for drivers towing your caravan who are under the age of 22 and have been licensed for more than two years.

This excess is in addition to any other excess that applies.

About your premium

The amount you pay for this insurance is called the 'premium'. Your premium will depend on many factors. Your premium for each period of insurance will be shown on your certificate.

We'll calculate your premium based on:

- Your risk
- Any discounts applied
- GST, stamp duty, and other government charges and levies (as applicable).

Your risk – we work this out using significant factors we consider important, including but not limited to:

Factor	Australia wide cover	On-site cover	Trailer & Animal transport float
Address where caravan is kept	✓	✓	✓
Age of main driver	✓	✗	✓
Amounts covered	✓	✓	✓
Excess amount	✓	✓	✓
Year of caravan manufacture	✓	✗	✓
Safety equipment	✓	✓	✓
The optional covers selected	✓	✓	✗
Your claims history (unless No Claim Bonus applies)	✓	✗	✓

This isn't a list of all our risk factors. We collect information in relation to risk factors from you and other sources. The importance we place on the factors we use can change and how these factors combine to affect your premium will differ from person to person. We may add or remove factors.

The premium you pay is also affected by other things including:

- The cost of claims we've paid to other customers and claims we expect to pay in the future
- Our expenses of doing business
- Other commercial factors.

When determining your renewal premium, we consider your previous premium. As such we may limit premium movements up or down.

Premium discounts

Discounts are also a factor that can affect your premium. The premium you pay for your insurance includes any discounts we've given you. Discounts are applied before we add GST, stamp duty, and other government charges and levies (as applicable). We determine eligibility for a discount on your renewing policy when we calculate your renewal offer.

From time to time we might offer a discount or some other special offer as part of a marketing campaign. If we do this, separate terms and conditions may apply.

The amount and type of discounts that may be offered can change or be withdrawn.

If you receive more than one discount, we apply each discount to the already discounted premium.

Multi-policy discount

Our multi-policy discount (MPD) is being discontinued and will not be offered for new or renewing policies from 19 January 2026. There are some exceptions where the MPD will apply to existing policies for one renewal. If the MPD is applied, it'll be shown on your certificate. To find out more, visit www.apia.com.au/whats-changing.

No claim bonus

The No Claim Bonus (NCB) will not be offered for new Caravan Insurance policies with a commencement date on or after 1 August 2026.

For existing policies with a commencement date prior to 1 August 2026, any NCB you have qualified for will be applied for the final time on your first renewal on or after 1 August 2026. For details on NCB, refer to the Additional Information Guide that applied at the commencement date of your previous policy term at www.apia.com.au/policy-documents/caravan-insurance.

NCB doesn't apply to On-site cover, Optional Annexe or Contents cover.

Government taxes and charges

Your premium includes GST, stamp duty, and other government charges and levies (as applicable) and these are added as the last step in the premium calculation

Financial Claims Scheme

In the unlikely event of an insurer becoming insolvent, a person entitled to claim under protected policies may be entitled to payment under the Financial Claims Scheme (FCS). Access to the scheme is subject to eligibility criteria.

You can find more information about the FCS from the APRA website at www.fcs.gov.au.