

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 30/06/2025.

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	✓	✓	✗

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 also consider your previous premium. As such we may limit movements up or down.

Claims on your Australia wide cover and Trailer & Animal transport float cover will only affect your premium through changes to your No Claim Bonus.

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 government taxes and charges. We determine eligibility for a discount on your renewing policy when we calculate your renewal offer.

The main discounts we offer are:

- No claim bonus on Australia wide cover
- A multi-policy discount.

From time to time we might also 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.

No claim bonus

A no claim bonus (NCB) is a discount that rewards you for your good claims history. If you have a NCB, it is shown on your certificate. A NCB doesn't apply to On-site cover, Optional Annexe, Contents cover, or Hire use covers.

Your NCB will increase or stay at the maximum on renewal if you don't make a claim during the period of insurance. If you start at a Rating 6 (0%) and make no claims, you'll reach the maximum 65% no claim bonus on the fifth renewal of your policy.

Your NCB will also increase or stay at the maximum on renewal if you make a claim and:

- you didn't cause or contribute to the accident (this means that the other driver was entirely at fault); and
- you can show the other driver was entirely at fault by providing a police report, expert reports, statement from a witness, or photographs taken at the scene; and
- you can give us the name and address of the person at fault and the registration number of the at fault vehicle involved.

For all other claims your NCB level will be reduced. Your premium is subject to a loading if your claims history is below a Rating 6.

The below table states whether different types of claims impact a NCB:

When you make a claim for	Does this impact a NCB?*
Theft or attempted theft of your caravan	Yes
Storm, hail, flood, or fire damage	Yes
Malicious act or vandalism	Yes
Damage to your caravan whilst parked caused by an unidentified person or driver	Yes
Collision with or by an animal	Yes
An incident where you or the driver towing your caravan caused or contributed to the incident	Yes
An incident where you prove another person was entirely at-fault and you can give us the at-fault driver's name, address, and the registration number of their vehicle	No
An incident where you prove another person was entirely at-fault but you can't give us the at-fault driver's name, address, and the registration number of their vehicle	Yes

Your NCB will increase (up to the maximum) on renewal if you haven't made a claim that impacts your NCB before we calculate your renewal offer. *On renewal, NCB is determined using the status of claim(s) on your policy when we calculate your renewal premium.

Multi-policy discount

A multi-policy discount (MPD) rewards you with a discount off your premium for holding two or more eligible paid Apia general insurance policies. There must be a common mailing address and the person(s) seeking the discount must be nominated as a policyholder with the exact same name on each eligible policy. If you take out a new policy and qualify for the MPD, you're eligible for the MPD on that new policy from its start date (if the discount isn't applied at purchase, we endeavour to process the discount within 90 days from policy start date). You're eligible to receive the MPD on your other existing eligible policies from their next renewal date, provided you're eligible for the MPD, and we still offer the MPD when we calculate your renewal offer.

Eligible Apia general insurance policies are home, contents, landlord, car, motorcycle, boat, caravan, and motorhome insurance.

To find out more about the multi-policy discount or if you believe you're eligible for the multi-policy discount but it isn't shown on your certificate, please contact us on **13 50 50**.

Government taxes and charges

After we've calculated the amount to cover your caravan, GST, stamp duty, and other government charges and levies then applied (as applicable).

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.