



Apia Caravan Insurance

Product Disclosure Statement

Rewarding experience



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Introduction

Welcome to Apia Caravan Insurance

Thank you for choosing Apia. If you need anything in relation to your insurance, or if you need to make a claim, you can contact us on **13 50 50**.

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your Apia Caravan Insurance if you purchase this product from us. It also explains in the 'Important information about us' statement (see page 6), certain information about the financial services we offer, how we are remunerated and what relationships we have with others, to help you decide if you would like to use the services we offer. This PDS also explains how we will deal with your complaint if you ever have a concern with your dealings with us. You will receive a PDS if you buy a policy or if we provide another financial service to you.

Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate which shows the details particular to you.

You may need to refer to this document from time to time. So keep it in a safe place.

How to use this PDS

We have designed this PDS so that it is easy for you to see what is covered and what is not covered. In most areas of the PDS, we have put a '✓' ahead of what 'We cover', and an 'X' ahead of what 'We do not cover'. Where a limit applies to a particular benefit of this policy, in most cases, it will be shown within 'We cover' under the heading of 'Limit'.

Updating information

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 50 50**. We will give you a free paper copy of any updates if you request them.

In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at apia.com.au. You can also obtain a copy of this guide on request, at no charge, if you contact us on **13 50 50**.

Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Our agreement with you

Apia on behalf of AAI Limited (see page 6) agrees in return for your premium to insure you in the circumstances and subject to the conditions, limits and exclusions set out in your policy.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** days to consider the information in this PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can exercise your cooling off rights within **21** days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

Alternatively, you can cancel your policy at any time during the period of insurance. When you do this and unless we tell you otherwise, you will have cover up until the date of cancellation. For more information see 'Cancellation by you' on page 55.

Who is this product designed for?

This insurance product is designed for owners of caravans, trailers and animal transport floats who use their caravans, trailers and animal transport floats for private use only (see page 10).

When you have insured your trailer or animal transport float, your caravan means the trailer or animal transport float shown on your certificate.

We rely on the accuracy of your information

When we agree to insure you, to renew or vary your policy, or to pay your claim, we rely on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely, the questions we ask about:

- you;
- your caravan;
- any events that result in a claim on your policy.

When you receive your renewal, please carefully check the information it shows. If any of that information is incorrect or incomplete, please call us on **13 50 50**.

Exclusion for new business policies

There is no cover for bushfire, storm, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see 'General exclusions – Bushfire, storms, floods, tsunamis in the first **72** hours of cover' on page 37.

More than one named insured

If there is more than one named insured on your certificate, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Glossary of important words and phrases' section on pages 7 to 10.

Important information about us

This important information about us statement was completed on 7 April 2016.

Who are we?

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

Who do we act for?

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

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

What financial services do we offer?

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

How are we paid for providing the financial services?

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

How we will deal with a complaint

Apia provides a complaint resolution process. For full details see page 56.

Glossary of important words and phrases

Accessories

are additions to your caravan that do not enhance the performance or change the structure of the caravan, e.g. bike racks or tropical roof.

Actions or movements of the sea

includes:

- rises in the level of the ocean or sea;
- storm surge;
- sea waves;
- high tides or king tides;
- any other actions or movements of the sea, **but not** a tsunami.

Amount covered

means the dollar amount shown on your certificate, or if no dollar value is shown, it means market value. You can choose to insure your caravan for a specified value or market value. The amount covered is the maximum amount we will pay less applicable deductions, unless we say otherwise in your policy.

Annexe

see page 16.

AAI Limited

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

Apia

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

Caravan

see page 16.

Certificate

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

Contents

see page 17.

Excess

see page 46.

Family

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

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

Fixtures and fittings

means built in furniture, refrigerator, stove, air conditioning unit, floor coverings, fixed awnings and solar panels.

Flood

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

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

Hard walls

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

Incident or event

is a **single** event, accident or occurrence which you did not intend or expect to happen.

Inexperienced driver

see page 46.

Limit

the most you can claim for any one incident. It includes GST.

Listed driver

the person or people on your certificate as listed drivers.

Loss or damage

means physical loss or physical damage.

Market value

means our assessment of the sale value of your caravan (or other insured item) in your local market immediately prior to the claimed loss or damage taking into account the age, make, model and condition of the item. We might use industry publications to assist with determining the amount.

Modifications

are alterations to the manufacturer's standard body, suspension, wheels or paintwork of your caravan which may affect its value, safety or appearance, e.g. wheelchair access, raising the draw bar.

Named cyclone

means the Bureau of Meteorology has issued a cyclone warning and those cyclonic conditions have been given a name.

On-site

for on-site only cover, means your caravan is located at the address shown on your certificate.

Original equipment parts

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

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

whether or not the parts or the packaging of the parts bears the trade mark or trade marks of any of the entities contemplated by (a), (b), (c) or (d) of this definition.

PED Guide

means a guide that will provide you with further information about our premiums, excesses, discounts and claim payments and is available at apia.com.au. You can also obtain a copy of this guide on request, at no charge, if you contact us on **13 50 50**.

Period of insurance

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

Policy

means your insurance contract. It consists of this PDS and any SPDS we have given you and your certificate and any receipt we may send you.

Private use

means your caravan is used:

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

Private use does not mean used:

- for hire (if you hire out your caravan, cover may be available with our Hire Use option);
- in connection with carrying goods for trade purposes;
- in connection with an occupation or business;
- in connection with a caravan hire business or caravan trade or motor trade.

Trailer or animal transport float

does not mean a camper trailer.

Usual home

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

We, us, our and Apia

means Apia on behalf of AAI Limited.

You, your

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

Summary of covers

Below is a list of the types of cover available. It is a guide only. The cover you have chosen will be shown on your certificate. For full details of what is covered and not covered and for any limits that apply, please read your policy carefully, including the 'General exclusions' on pages 36 to 42.

	Type of cover
Caravan cover	We provide comprehensive cover for loss or damage to your caravan
Annexe cover (Optional)	Cover for loss or damage to your annexe is optional
Contents cover (Optional)	Cover for loss or damage to your contents is optional. We do not provide cover for contents in a trailer or animal transport float.
Australia wide or On-site only cover	We provide caravan cover Australia wide unless you wish to restrict the cover to on-site only cover. If you want on-site cover, please tell us and if we agree, this will be shown on your certificate.
Cover for trailers and animal transport floats	You can insure a trailer or animal transport float, instead of a caravan, under this policy. If you want cover for a trailer or animal transport float, please tell us and if we agree, the trailer or animal transport float will be shown on your certificate.
Legal liability (up to \$20 million)	We provide cover for your legal liability which arises from the use of your caravan.
Hire use cover (Optional)	Cover for loss or damage to your caravan when it is hired is optional. Additional exclusions apply to hire use cover.

Summary of additional features and additional covers

The table below identifies some of the policy additional features and additional covers available depending on the type of cover you choose. It is a guide only. The type of cover you choose will be shown on your certificate. For full details of what is covered and not covered and for the limits that apply, please read your policy carefully, including the 'General exclusions' on pages 36 to 42.

Summary of additional features and additional covers	Caravan cover		Cover for trailers and animal transport floats	Page
	Australia wide	On-site only		
New caravan after total loss when less than 2 years old	✓	✓	✓	22
Replacement caravan cover for up to 14 days	✓	✓	✓	28
Emergency repairs up to \$1,000	✓	✓	✓	24
Emergency expenses up to \$500	✓	✓	✓	25
Temporary accommodation - limits apply	✓	✓	✗	23 & 24
Removal of debris up to \$5,000	✓	✓	✓	26
Veterinary expenses up to \$500 as a result of being hit by a vehicle	✓	✓	✗	29
Motor burnout - limits apply	✓	✓	✗	27
Towing and storage costs up to \$3,000	✓	✓	✓	25

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST and if applicable other government charges. The total amount payable will be shown on your certificate or, if you pay by instalments, the instalment premium will be shown on your certificate.

In addition to the amount we agree to cover your caravan for, we use many factors about you and your caravan to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

Your premium includes any discounts we have given you.

Refer to the PED Guide for further information

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or, if we agree, by instalments.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the full amount, we may reduce your period of insurance so it is in line with the amount you paid.

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

Late annual payments

If you do not pay your premium by the due date, in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If you do not pay the premium due on renewal by the due date, you will have no cover from the due date.

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue instalments

If you pay your premium by instalments and your instalment is overdue, we can do one or both of the following:

- refuse to pay a claim if an instalment is **14** days (or more) overdue;
- cancel your policy if an instalment is **1** month (or more) overdue. We will notify you of the cancellation.

Your responsibilities

You must:

- take all reasonable precautions to prevent damage or theft, for example:
 - for a registered caravan, move your caravan away from rising waters;
 - lock all doors and windows when your caravan is unattended;
 - take reasonable steps to prevent your caravan being stolen when it is unattended.
- for a registered caravan, keep your caravan in a roadworthy condition (e.g. replace worn out tyres, brakes and defective lights). See 'General exclusions' on pages 36 to 42 for exclusions that may apply;
- keep your caravan structurally sound, watertight and well maintained (e.g. maintaining seals, fixing leaks, repairing paint problems, repairing major rust, and repairing unclaimed major scratches or dents);
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do either or both of the following:

- reduce or refuse to pay your claim;
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

When you need to contact us

You need to tell us immediately if:

- any details on your certificate are no longer accurate;
- your address changes;
- any of your contact details change, such as your Australian mobile number or email address;
- you replace your caravan (see 'Replacement caravan cover' on page 28 where we may give you **14** days cover on your replacement caravan);
- the listed drivers towing your caravan change;
- there are any changes to the physical condition of your caravan;
- you plan to, or have, added accessories or modifications to your caravan;
- for a registered caravan, the place where you keep your caravan changes;
- for on-site only cover, the location of your caravan changes;
- you no longer plan to use your caravan for private use only (see page 10).

What we will do when you contact us

When you contact us and tell us about these changes, we may apply a special condition to your policy. In some cases it could mean we can no longer insure you and we will cancel your policy.

No Claim Bonus

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

Refer to the PED Guide for further information

About your cover

About your caravan and annexe

What we cover as your caravan

We cover your caravan including camper trailer, trailer or animal transport float described on your certificate.

Your caravan also includes

- standard equipment fitted by the original manufacturer for the particular make and model of caravan;
- any other options, accessories and modifications fitted that you have told us about and are shown on your certificate;
- manufacturer supplied tools and spare parts;
- its fixtures and fittings;
- gas cylinder(s);
- for on-site only cover: tropical and free standing roofs and garden sheds located on the site of the insured unregistered on-site caravan.

Note: When you have insured your trailer or animal transport float, “your caravan” means the trailer or animal transport float shown on your certificate.

What we do not cover as your caravan

Caravan does not include:

- your annexe;
- anything defined as contents;
- a motorhome or a converted bus;
- a semi-trailer.

What we cover as your annexe

You can cover your annexe by purchasing the Optional Annexe cover (see page 30). If you have cover for your annexe it will be shown on your certificate.

Your annexe means the structure designed to be attached to your caravan for the purpose of providing additional accommodation.

Note: Annexe cover is not available for a trailer or animal transport float.

About your contents

You only have cover for contents if you have purchased Optional Contents cover (see page 31) and it is shown on your certificate. Contents cover cannot be purchased for a trailer or animal transport float.

What we cover as your contents

Contents means any of the items listed below that you either own or are legally responsible for:

- removable furniture, furnishings, carpets, floor rugs;
- portable household electrical appliances;
- clothing and personal belongings;
- food or beverages;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- sporting equipment;
- personal computers, electronic tablets, laptops and any equipment that is part of or belongs to them;
- standard purchased software (**but not** data of any kind or custom written software);
- commercially produced audio and video media, and computer and game console software;
- cameras and photographic equipment;
- watches, pieces of jewellery;
- items made of or containing gold or silver;
- binoculars;
- bicycles;
- fishing equipment;

but only when they are:

- securely locked in or to your caravan;
- securely locked in or to your caravan's annexe; or
- locked in your garden shed on the site of the insured unregistered on-site caravan (on-site only cover).

Note: Limits apply to contents items or types of items. Refer to the table in the section 'The most we will pay for all contents' on page 19.

What we do not cover as your contents

Contents does not include:

- any item that is included in the definition of your caravan or your annexe;
- livestock, fish, birds, animals of any kind;
- lawns, hedges, trees, shrubs, plants;
- unregistered or unlicensed firearms;
- motor vehicles, motorcycles, trail bikes, mini bikes, trailers, animal transport floats or any equipment that is part of or belonging to any of these;
- aircraft, watercraft or any equipment that is part of or belongs to either of these;
- skis, surfboards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment, or any accessories for surfing and diving equipment;
- any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins or other collectables;
- manuscripts, deeds or other documents;
- precious metals, uncut gems and stones;
- bullion;
- musical instruments;
- tents;
- mobile phones, CB radios or satellite phones;
- contents kept in a trailer or animal transport float;
- contents kept in your caravan that you do not own or are not legally responsible for.

The most we will pay for all contents

The most we will pay for loss or damage to contents is the amount stated on your certificate.

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

Item or type of item	Limits for any one incident
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders	\$200 in total
Bicycles	\$1,000 in total
Fishing equipment	\$500 in total
All other contents items or types of items	\$1,000 in total for each item or type of item

The cover provided

We offer comprehensive cover for your caravan, trailer or animal transport float.

When you insure a caravan (**but not** a trailer or animal transport float), you can select Australia wide cover or On-site only cover at the time you take out this policy.

Comprehensive cover includes:

- accidental loss or damage cover;
- legal liability cover;
- additional features and additional covers at no extra cost (see pages 21 to 29).

Accidental loss or damage cover

✓ We cover

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

Examples of accidental loss or damage include:

- hail, storm, flood;
- fire;
- theft and attempted theft;
- malicious damage;
- collision;
- impact.

We will also cover accidental loss or damage to your annexe, when it is locked in your caravan and not being used, caused by an incident in the period of insurance. For extra cover see 'Optional covers - Annexe cover' on page 30.

Limit

The most we will pay for your caravan is the amount covered, **unless** we say otherwise in your policy. The most we will pay for your annexe is the amount covered or market value, whichever is shown on your certificate.

Refer to page 21 for 'We do not cover'.

X We do not cover

- any loss or damage occurring outside the address shown on your certificate if you have on-site only cover;
- contents but you can purchase optional contents cover;
- see 'What we do not cover as your caravan' on page 16;
- see 'General exclusions' on pages 36 to 42.

Note: If you have insured your trailer or animal transport float there is no annexe cover.

[Refer to the PED Guide for further information](#)

Additional features

When you make a claim under your policy for an incident that happens in the period of insurance, you may be entitled to cover under the following additional features.

Some additional features do not apply depending on the cover you have chosen and is shown in the additional feature detail.

In some circumstances, we may decide to make an additional feature available to you before we accept or agree to pay your claim. If we do this, it does not mean that your claim has or will be accepted or that we have otherwise agreed to pay your claim. If we later decide that we cannot accept or pay your claim then the cover available under an additional feature will not apply and we may decide to recover the amounts paid under the feature from you.

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' sections of the below tables on pages 22 to 26 and in the 'General exclusions' on pages 36 to 42. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

New caravan after a total loss less than 2 years old

✓ We cover

When we accept your claim for loss or damage to your caravan and decide it is a total loss and:

- you are the first registered owner of your caravan or you are the first owner of your unregistered on-site caravan (or you purchased your caravan as an 'ex- demonstration' model from a licensed caravan dealer who was the first owner); **and**
- the loss or damage to your caravan was caused by an incident that occurred less than **2** years from the date of original registration or from the original date of purchase when new if the caravan is an unregistered on-site caravan; **and**
- it is possible for us to provide you with a new caravan of the same make and model within **90** days of us deciding your caravan is a total loss or, if one is not available within that time, it is possible to provide you with a new caravan that is in our opinion a similar make or model to your caravan within **90** days of deciding your caravan is a total loss; **and**
- anyone who financed your caravan provides us with written consent.

We will:

- replace your caravan with a new caravan of the same or similar make and model, including similar fixtures and fittings, standard equipment, tools and spare parts, gas cylinders, and any accessories, modifications and optional extras shown on your certificate;
- for a registered caravan, pay the on road costs such as stamp duty, registration for the first **12** months and dealer delivery charges.

Note: The replacement caravan must be locally available. If it is not locally available for delivery, or if you disagree with our choice, we will pay you the caravan amount covered.

✗ We do not cover

The cost of replacing or purchasing an extended warranty.

Temporary accommodation – if your caravan is not your usual home

Applies to Australia wide cover only

✓ We cover

If your caravan is not your usual home and it is stolen, or suffers loss or damage and we agree it cannot be towed or is uninhabitable following an incident covered by your policy, we will pay the cost of temporary accommodation for you and your travelling companions who are travelling and staying in your caravan with you.

Limit

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

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

✗ We do not cover

This cover ceases when:

- your caravan has been replaced;
- the repairs have been completed; **or**
- we settle your claim;

whichever happens first.

This feature does not apply to trailers or animal transport floats.

Temporary accommodation - if your caravan is your usual home

Applies to On-site only cover

✓ We cover

If your caravan is your usual home and it is stolen, or suffers loss or damage and we agree it is uninhabitable following an incident covered by your policy, we will pay the cost of temporary accommodation for you and your family who normally live in the caravan with you.

Limit

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

✗ We do not cover

This cover ceases when:

- your caravan has been replaced;
- the repairs have been completed; **or**
- we settle your claim;

whichever happens first.

This feature does not apply to trailers or animal transport floats.

Emergency repairs

✓ We cover

When your caravan is damaged in an incident covered by your policy, we will cover emergency repairs that are required to allow you to tow your caravan.

Limit

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

✗ We do not cover

Left blank intentionally.

Towing and storage costs

✓ We cover

When your caravan is damaged in an incident covered by your policy and it is not roadworthy or safe to tow or needs to be held in storage, we cover the reasonable costs of:

- transporting your caravan to the nearest repairer;
- storing your caravan.

Limit

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

✗ We do not cover

Storage costs for any period:

- before the date your claim is lodged; **or**
- after the date your claim is settled.

Emergency expenses

✓ We cover

If, after your caravan is damaged in an incident covered by your policy, you incur extra emergency expenses directly attributable to the damage for which you are claiming, we will refund you the reasonable costs of the extra emergency expenses (e.g. purchasing parts to enable safe towing of the caravan).

Limit

You can authorise reasonable costs up to **\$500** on our behalf. You will need to provide us with all invoices and receipts.

✗ We do not cover

Left blank intentionally.

Removal of debris

✓ We cover

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

Limit

We will pay up to **\$5,000** in total.

✗ We do not cover

Left blank intentionally.

Refer to the PED Guide for further information

Additional covers

We also provide the cover set out under the following additional covers. A claim under an additional cover can be made independently of a claim for loss or damage to your caravan. In all cases the incident that causes the loss or damage must happen in the period of insurance.

Some additional covers do not apply if you have insured your trailer or animal transport float and this is shown in the additional cover.

There are some things we do not cover and these are shown in the 'We do not cover' sections of the below tables on pages 27 to 29 and in the 'General exclusions' on pages 36 to 42. All conditions of this policy apply to these additional covers unless the cover says otherwise.

Motor burnout

✓ We cover

We will pay to 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, annexe or contents; **and**
- the motor is burnt out by an electric current while the electrical machine or appliance is in your caravan or in your annexe.

We will choose to:

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

Limit

The most we will pay is up to **\$1,000**. We will only cover motors that are not more than **15** years old.

Refer to page 28 for 'We do not cover'.

X We do not cover

- we do not pay to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use;
- loss of use of or damage to mechanical parts of any description that occurred as a result of the motor burning out;
- the costs of hiring a replacement appliance or machine;
- the motor in a contents item if you do not have optional contents cover;
- the motor in an annexe if you do not have optional annexe cover.

We do not provide cover if you insured your animal transport float or trailer.

Replacement caravan cover

✓ We cover

If you replace your caravan with another caravan, we will insure the replacement caravan on the same terms and for the same type of cover for the rest of the period of insurance provided:

- you tell us within **14** days of you taking delivery of the replacement caravan; **and**
- we agree in writing to insure the replacement caravan; **and**
- you pay us any additional premium we require. If additional premium is payable, we will tell you how much it is and how it is to be paid.

Otherwise, we will only cover your replacement caravan for the same type of cover as your caravan for up to **14** days from when you take delivery of the replacement caravan or until you arrange insurance for your replacement caravan, whichever occurs first.

Limit

Your replacement caravan is covered up to the price you paid for it, or its market value, whichever is less.

X We do not cover

The replacement caravan if it is a caravan we would not normally insure.

Note: The cover ends for your caravan and begins for the replacement caravan at the time you take delivery of the replacement caravan.

Veterinary expenses

✓ We cover

If your domestic pet is injured as a result of being hit by a vehicle when:

- it is away from your normal address and travelling with you in your caravan, if you have Australia wide cover; **or**
- living with you in your caravan if you have on-site only cover,

we will pay for reasonable veterinary expenses you incur.

Limit

The most we will pay for any one incident is **\$500**. You will need to provide us with all invoices and receipts.

✗ We do not cover

Any veterinary expenses for any pet not travelling or living with you in your caravan.

We do not provide cover if you have insured your animal transport float or trailer.

Optional covers

Any optional covers you select, and we agree to give you, will be shown on your certificate. An extra premium will apply. Optional covers are not available if you are insuring a trailer or animal transport float.

Under the optional covers there are some things we do not cover and these are shown on pages 30 to 32 and in the section 'General exclusions' on pages 36 to 42. All conditions of this policy apply to these optional covers unless the cover says otherwise.

Annexe cover

✓ We cover

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

Limit

We will pay up to the annexe amount covered.

✗ We do not cover

- any loss or damage occurring outside the address shown on your certificate if you have on-site only cover;
- loss or damage that occurs when your annexe is not being used for its designed purpose.

Not available if you are insuring a trailer or animal transport float.

Contents cover

✓ We cover

We will cover your contents for accidental loss or damage in the period of insurance when they are securely locked in or to:

- your caravan or annexe; **or**
- your garden shed on the site of your caravan when you have on-site only cover.

Limit

The most we will pay for any one incident is the contents amount covered.

Fixed limits apply to all contents items. See the table on page 19 for the limits that apply.

Note: For the meaning of 'contents', see pages 17 to 18.

✗ We do not cover

If you have on-site only cover, we do not cover your contents when they are away from the address shown on your certificate.

Not available if you are insuring a trailer or animal transport float.

Hire Use Cover

✓ We cover

We will cover accidental loss or damage to your caravan caused by an incident in the period of insurance if at the time of the loss or damage you have hired out your caravan.

We will cover your legal liability as the owner of your caravan as described under "Legal Liability" on pages 33 to 35 when you have hired out your caravan.

Limit

The most we will pay for any one incident is the caravan amount.

✗ We do not cover

- theft of your caravan, contents or annexe by the person hiring your caravan;
- loss of or damage to your caravan caused by malicious acts of someone who:
 - hires your caravan; **or**
 - is using your caravan with your consent or the consent of the person who hires your caravan;
- temporary accommodation, as shown on pages 23 and 24 if Hire Use is shown on your Certificate;
- loss of or damage to your contents.

Not available if you are insuring a trailer or animal transport float.

Refer to the PED Guide for further information

Legal liability

The most we will pay for all claims arising from any one incident is **\$20 million**, including all associated legal costs we have agreed to pay.

Caravan legal liability

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

- you owning, using or being in charge of your caravan; or
- another person whilst using your caravan with your permission.

There are some things we do not cover and these are shown in:

- the 'When we will not pay' section on pages 33 to 35; and
- the 'General exclusions' section on pages 36 to 42.

When we will not pay

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

- loss of or damage to property that is owned or controlled by you;
- an agreement or contract you enter into **but we will** cover your legal liability if it would have existed had you not entered into the agreement or contract;
- if at the time of the incident, or immediately before the incident, your caravan was attached to a registered motor vehicle;
- if at the time of the incident, or immediately before the incident, your caravan was attached to an unregistered motor vehicle on a public roadway;
- the death of or bodily injury to:
 - you or a family member;
 - any person covered by this policy;
 - any person related to you or related to a person covered by this policy;
 - any person who usually lives with you or with any other person covered by this policy;
 - any person who resides at the address shown on your certificate;
 - your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment.
- legal liability that is required to be insured by any law or statute;
- if you have hired out your caravan for reward, except if the Hire Use Option is chosen and shown on your certificate.

We do not provide cover for:

- any penalties, fines or punitive, exemplary, multiple or aggravated damages;
- legal or other costs incurred without our prior agreement;
- actions brought in a court or other judicial body outside Australia or in a court or other judicial body that does not apply law of an Australian state or territory;
- caravan legal liability if we have agreed that you have a claim under personal legal liability.

Personal legal liability

When your caravan is your usual home, we cover your or a family member's legal liability to pay compensation for:

- loss of or damage to property owned by someone else; and
- the death of or bodily injury to another person;

resulting from an incident in Australia during the period of insurance.

There are some things we do not cover and these are shown in:

- the 'When we will not pay' section on pages 34 to 35; and
- the 'General exclusions' section on pages 36 to 42.

When we will not pay

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

- the death of or bodily injury to:
 - you or a family member;
 - any person covered by this policy;
 - any person who usually lives with you or with any other person covered by this policy;
 - any person who resides at the address shown on your certificate of insurance;
 - your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment;
- loss or damage to property:
 - owned or controlled by you, a family member or your employer or their employees;
 - belonging to someone else which is in your physical or legal custody or control;
- any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes;
- the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boats exceeding **3** metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of **10** horsepower;

-
- the ownership of land, buildings or structures;
 - the use or ownership of a motor vehicle, trailer or motorcycle or instructing someone how to use it **unless** it did not have to be insured under compulsory third party insurance and was a remote controlled car, ride-on mower, golf buggy or mobility scooter;
 - loss, damage or injury intentionally caused by you, a family member or a person acting with your or their consent;
 - libel or slander;
 - illness, disease or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it;
 - the hiring of your caravan for reward;
 - an agreement or contract you enter into **but we will** cover your legal liability if it would have existed had you not entered into the agreement or contract.

We will also not provide cover:

- if your caravan was not your, or the liable family member's, usual home at the time that the incident occurs resulting in a personal legal liability claim; **or**
- if the personal legal liability is covered by an existing home or contents insurance policy in your name; **or**
- for personal legal liability if we have agreed that you have a claim under caravan legal liability; **or**
- for any penalties, fines or punitive, exemplary, multiple or aggravated damages; **or**
- legal or other costs incurred without our prior agreement; **or**
- for actions brought in a court or judicial body outside Australia or in a court or other judicial body that does not apply law of an Australian state or territory; **or**
- for personal legal liability if you have insured your trailer or animal transport float.

General exclusions

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

Actions of trees or their roots

the action of trees or their roots.

Actions or movements of the sea

actions or movements of the sea.

Agreements you enter into

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

Alcohol and/or drugs

an incident that occurs when your caravan is being towed, or is in the charge of, anyone who:

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

But we will pay a claim for you (**but not** the driver or person in charge of your car and/or caravan) if your car and/or caravan was stolen.

Animals

- animals of any kind that you own or are in your custody or control;
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds or bats) **but we will** cover impact damage by an animal you do not own.

Application of heat

property occasioned by its undergoing any process involving the application of heat.

Asbestos

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

Biological, chemical, other pollutant or contaminant

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

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

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

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

Business use or carrying goods for trade purposes

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

- an occupation or business;
- carrying goods for trade purposes;
- a caravan hire business (**but we will** provide cover to the extent available under the optional cover 'Hire Use Cover' if you have chosen this cover and it is shown on your certificate);
- any caravan or motor trade.

Chips and scratches

- a breakage that does not extend through the entire thickness of the damaged item (e.g. chips and scratches).

Condition of your caravan or contents

- any mould, mildew, rot, wear and tear, gradual deterioration, corrosion, rusting, depreciation, lack of maintenance or inherent defect;
- fading, rising damp, action of light, atmospheric or climatic conditions;
- your caravan if it was damaged, unsafe or un-roadworthy at the time of the incident.

General exclusions (cont.)

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

Consequential losses or extra costs following an incident covered by your policy

consequential losses (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- loss of income or wages;
- depreciation or lessening of caravan's value (including its trade-in or resale value) following repairs
- cleaning costs;
- loss or costs, including the cost of your time (e.g. inconvenience), to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- medical expenses;
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around your caravan or at the location of your on-site caravan;
- any costs related to stress or anxiety;
- food or beverage spoilage in your caravan or annexe;
- any costs not covered by your policy.

Dangerous goods

your caravan being used to illegally store or transport:

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

Deliberate acts

acts caused intentionally or deliberately by:

- you or a member of your family;
- a person who owns any part of your caravan;
- a person acting with your consent;
- a person authorised by you to use your caravan;
- the driver of the vehicle towing your caravan.

Deliberate damage to a reservoir or dam

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

Destruction or repossession

any person or organisation who lawfully confiscates, destroys or takes possession of your caravan or contents.

Electrical fault

an electrical fault in the wiring of your caravan if the wiring does not comply with any code regulations.

Erecting, dismantling, modifying or repairing your annexe

erecting, dismantling, modifying or repairing your annexe.

Failure to take reasonable precautions

your failure to take reasonable precautions to prevent loss, damage or legal liability.

Failure to secure contents

failure to secure contents when the caravan is being towed.

Faults and defects

- the cost of fixing faulty repairs that were done before this policy was taken out;
- faulty repairs and workmanship not authorised by us or faulty warranty repairs;
- manufacturing faults;
- the cost of repairing or replacing any defective or faulty product, appliance or part.

Hire

hiring out your caravan for reward **unless** you have chosen the Hire Use Option and this is shown on your certificate.

Incorrect loading of caravan

your caravan, or the way it is loaded, interfering with the proper control of the vehicle towing it or your caravan.

Lighting or heating elements, fuses or protective devices

lighting or heating elements, fuses or protective devices.

Loss, damage or liability outside Australia

loss, damage or liability occurring outside Australia.

General exclusions (cont.)

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

Mechanical, electrical and other failures

mechanical, structural, gas, electrical or electronic breakdown, failure or breakage.

Misplaced

an item being misplaced rather than stolen.

Named cyclone

- loss of or damage to your annexe or contents kept in your annexe that is caused by a named cyclone, if your annexe does not have hard walls and a hard roof;
- loss of or damage to your caravan caused by a named cyclone where on-site cover is shown on your certificate and your caravan is not securely anchored to the ground in compliance with any by-law or ordinance in force at the time.

On-site only caravans away from the location shown on your certificate

loss, damage or liability at a location other than the address specified on your certificate (including whilst the caravan is in transit) when you have on-site only cover.

Radioactivity/nuclear materials

radioactivity or nuclear materials, including:

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

Reckless acts

any reckless act or omission by you, the driver of the vehicle towing your caravan or by a person acting with your express or implied consent (such as driving at excessive speed).

Repairs done without written consent

repairs that are done without first getting our written consent **but we will** cover certain repairs under emergency repairs (see page 24).

Replacement of non-damaged parts

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set.

Revolution, war

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

Sale

- loss (including theft) of your caravan or contents (or the proceeds of sale) by a person authorised to offer your caravan or contents for sale;
- loss of your caravan or contents (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your caravan or contents for sale.

Stone chips/tar flecks

stone chips or tar flecks from the road.

Theft, attempted theft or malicious damage

theft, attempted theft or malicious damage to your caravan, annexe or contents by someone who is using, or in, your caravan or annexe with your consent.

Theft or attempted theft from your caravan or annexe

theft or attempted theft from your caravan or your annexe if;

- it is not securely locked; **or**
- there is no physical evidence of forcible and violent entry.

Theft or attempted theft of your annexe

theft or attempted theft of your annexe:

- if you leave it unattended anywhere for **8** or more consecutive days except at a caravan park that has a resident manager; **or**
- while your annexe is not erected and not securely locked away.

Total loss

See page 53.

Towing a damaged caravan

towing your caravan after it has been damaged in an incident, **unless** we are satisfied that you were not reasonably aware this could lead to further damage of your caravan.

Tree lopping

trees being lopped, felled or transplanted by you or someone authorised by you.

General exclusions (cont.)

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

Tyres

tyre damage caused by punctures, bursts, road cuts or applying brakes.

Unlawful purposes

your caravan being used for unlawful purposes.

Unlawful towing

- your caravan being towed while it is unregistered, or the towing vehicle is unregistered, unless the loss, damage, cost or legal liability was not caused by or did not result from the vehicle or caravan being unregistered;
- your caravan is being towed contrary to any law.

Unlicensed driving

your caravan being towed by, driven by or in the charge of someone who is not licensed, not correctly licensed or not complying with the conditions of their licence, **but we will** pay a claim that would otherwise be covered by your policy if you:

- were not the driver or person in charge of your caravan at the time of the incident; **and**
- can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

Claims

Making a claim

When to make a claim

We understand being involved in an accident or having your caravan damaged by an incident can be a stressful experience. We are here to help you **24** hours a day. Contact us on **13 50 50**.

What you must do

Step 1	Step 2	Step 3	Step 4	Step 5
<p>Make sure everyone is safe.</p> <p>For emergencies call 000.</p>	<p>Try to prevent further loss or damage.</p> <p>You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your caravan off the road and put on your hazard lights).</p> <p>We may provide cover for emergency repairs up to \$1,000 (see page 24).</p>	<p>Report the accident, theft or malicious damage to the authorities.</p> <p>If someone is injured or has stolen, attempted to steal or maliciously damaged your caravan, call the police immediately and record the time, date, report number and the name of the recording officer.</p>	<p>Collect details of all drivers, passengers and witnesses.</p> <p>You will need these when you lodge your claim. Make sure you have their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's insurance details. Do not admit fault to anyone.</p>	<p>Contact us as soon as possible.</p> <p>Make sure you have the details of the incident at hand to assist us with lodging your claim. You will need to arrange a quote for repairs. If you cannot tow your caravan, you need to arrange for towing to your nearest repairer where a quote can be prepared. Please see page 25 for details on what we pay for towing costs.</p>

If you have caused damage to other people's property

Tell us about any incident that has caused damage to other people's property. You also must immediately tell us about any demands made on you to pay compensation to others, any court actions or offers of settlement and send these to us. If you do not tell us about these and it results in further costs, you may have to pay those costs.

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

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

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

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

Any payment we make to settle your claim will be considered to be made in full even if the amount we pay has been reduced as described above.

To process the claim, you must:

You must give us all information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- talking to or meeting with any experts we choose, such as a claims assessor, investigator or repairer;
- when requested, provide us with all proofs of ownership and value, information, co-operation and assistance in relation to a claim (including attending an interview) as we may reasonably require;
- allowing us to inspect the damaged caravan, annexe and/or contents;
- allowing us, or a person nominated by us, to recover, salvage or take possession of your caravan, annexe or contents;
- attending court to give evidence if we ask you to.

Note: In this section 'you' means you and, if you were not using or residing in your caravan, the person that was using or residing in your caravan.

What you must not do

- do not admit liability or responsibility to anyone to pay for any damage **unless** we agree;
- do not negotiate or promise payment;
- do not authorise any repairs, **except** for emergency repairs described on page 24;
- do not dispose of any damaged parts of your caravan, annexe or contents without our consent;
- do not wash or clean or remove debris from any area damaged by fire without our consent **unless** you need to do this to prevent further loss;
- do not accept payment from someone who admits fault for loss or damage to your caravan, contents or annexe. Refer them to us.

If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse your claim and/or recover from you or cancel your policy.

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

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

Proof includes things like registration papers, sales receipts, service records, valuations and warranties. If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident. For example, if your caravan has been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim.

The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess when you make a claim.

The amount and types of excesses are shown on your certificate. The different types of excesses are:

Standard excess	<p>A standard excess applies to all claims unless stated otherwise in the PDS.</p> <p>You may be able to choose:</p> <ul style="list-style-type: none">• to vary the standard excess; and• a different standard excess for your caravan and optional contents and annexe covers.
Inexperienced driver excess	<p>This applies if an inexperienced driver was towing, using or in charge of your caravan at the time of the incident. This excess is in addition to any other excess that applies.</p> <p>Note: An inexperienced driver is someone who is 25 years or over and has not held an applicable driver's licence for at least the past 2 consecutive years or anyone under 26 years of age.</p>

When your claim is for more than one item covered by this policy

When your claim is for loss or damage to more than one item (e.g. your caravan and your contents) arising from the one incident, you must pay whichever is the higher of your applicable standard excesses (plus any other applicable excess).

When we may waive your excess

We will waive your excess if:

- we decide you are not at fault; **and**
- you can provide the name and address of the person at fault and the registration number of the vehicle involved.

How do we determine fault?

At fault means fully or partly responsible for the loss or damage. More than one person can be at fault.

[Refer to the PED Guide for further information](#)

When does an excess apply

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply?	
	Standard excess	Inexperienced driver excess (if applicable)
Theft or attempted theft of your caravan, annexe or contents	Yes	No
Storm, hail, flood or fire damage	Yes	No
Malicious damage	Yes	No
Damage to your caravan whilst parked caused by an unidentified person	Yes	No
Collision with or by an animal	Yes	Yes
An incident where we decide the driver towing your caravan caused or contributed to the damage	Yes	Yes
An incident where we agree the driver towing your caravan was not at fault and you can give us the name and address of the other driver and the registration number of the other vehicle	No	No
An incident where we agree the driver towing your caravan was not at fault but you cannot give us the name and address of the other driver and the registration number of the other vehicle	Yes	Yes

How to pay your excess

We may:

- ask you to pay us the excess;
- ask you to pay your excess to the repairer when you collect your caravan;
- deduct the excess from the amount we pay you; **or**
- deduct the excess from the amount we pay to another person for loss or damage to their property.

We may require you to pay the excess in full before we pay your claim or provide any benefits under your policy. The fact we have asked for payment of your excess does not of itself mean that your claim has or will be accepted by us either in whole or in part.

It will be refunded if we decide to waive your excess (see page 46 for more details).

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

How we settle your claim

We choose how your caravan claim is settled

If we agree to pay a claim for loss, theft or damage to your caravan we will decide if we will:

- repair or replace the damaged parts of your caravan to the same condition, standard and specification as immediately before the incident took place (in some cases we may need to repair or replace with newer items);
- pay you what it would cost us to repair or replace the damaged parts of your caravan;
- settle your claim as a total loss.

See pages 50 and 51 for further information about repairing your caravan.

We choose how your annexe claim is settled

If we agree to pay a claim for loss, theft or damage to your annexe we will decide if we will:

- repair or replace the damaged parts of your annexe to the same condition, standard and specification as immediately before the incident took place (in some cases we may need to repair or replace with newer items);
- pay you what it would cost us to repair or replace the damaged parts of your annexe;
- settle your claim as a total loss; **or**
- give you a voucher, store credit or stored value card for the amount it would cost us to repair or replace your annexe.

We choose how your contents claim is settled

If we agree to pay a claim for loss, theft or damage to your contents we will decide if we will:

- repair or replace to the same condition, standard and specification the contents were in immediately before the incident took place (in some cases we may need to repair or replace with newer items);
- pay you what it would cost us to repair or replace the contents;
- settle some or part of your claim as a total loss;
- give you a voucher, store credit or stored value card for the amount it would cost us to repair or replace your contents.

We can replace your items with a different brand.

For additional features, additional covers or optional covers

If we agree to pay a claim under an additional feature, additional cover or optional cover (which is not for damage to your caravan), we will settle your claim in accordance with that additional feature, additional cover or optional cover.

For legal liability claims

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

Limits

In all cases we will not pay more than the applicable amount covered or policy limit.

[Refer to the PED Guide for further information](#)

If your caravan is damaged

Choice of repairer

You can choose your own repairer.

Assessing the damage and repairs to your caravan

We will ask you to obtain a quote for repairs from a repairer of your choice, or obtain a quote from one of our recommended repairers.

We will consider the quote you provide, and if we agree it is reasonable, we will authorise repairs to your caravan in accordance with the quote.

In some circumstances we or our assessors may also need to inspect the caravan to assess the damage and manage the repair process.

If we don't authorise repairs

If we don't authorise repairs, we will pay you what it would have cost us to repair your caravan and the lifetime repair guarantee will not apply. The amount we pay is determined by obtaining a quote from a repairer we choose.

Lifetime Repair Guarantee

For repairs we authorise, the quality of the materials and workmanship are guaranteed for the life of your caravan. If a defect arises in the lifetime of your caravan as a result of faulty materials or workmanship, then we will rectify the problem. It is a condition of our guarantee that we reserve the right to decide who will undertake the rectification work. Usually we will give the original repairers the opportunity to rectify the problem.

Authorising repairs and caravan parts:

We will:

- ensure the repair work is properly carried out;
- use parts that are consistent with the age or condition of your caravan, including non-original equipment parts;
- ensure that windscreen and window glass and subsequent repairs meets Australian Design Rules, but we might use glass that is different from the original;
- only pay market value of damaged parts we consider to be obsolete.

Unavailable parts

We are not responsible for costs which occur because of delays in delivery of parts. If a part is unavailable in Australia we will pay the cost of surface freight (not airfreight) from the nearest reasonable source of supply.

Sub-contracting repairs

We may sub-contract and any repairer we authorise to repair your caravan may sub-contract some of the repairs.

When we repair your caravan we will not:

- pay extra to repair your caravan to a better standard, specification or quality existing before the loss or damage;
- fix a fault or defect in your caravan that existed before the loss or damage occurred **unless** the fault or defect was from repairs we authorised;
- pay to repair pre-existing damage. If we agree, you can pay the extra cost of repairing this damage.

Matching materials

When repairing your caravan or your annexe, we will try to match materials with those originally used. However, where it is not possible or in our opinion not economically viable, we reserve the right to pay for the nearest equivalent or similar materials.

Contribution to repairs

If we tell you, you will have to contribute to the cost of repairing tyres, fixtures and fittings, paintwork, panels or trims affected by neglect, wear and tear, weathering, rust, mould, mildew or corrosion. We will determine how much you pay depending on how worn these items were when the damage happened.

If you do not agree to pay these amounts, we will pay you the amount determined to be the cost of repairs less any contribution charges.

If your contents are damaged

When we repair or replace your contents we will:

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

Items that form part of a set or collection

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. You cannot claim to replace undamaged parts of the contents.

If you want to change the contents

When repairing or replacing the contents, if we agree, you can choose to change the make and model of the contents item or upgrade to a different make and model of it, providing you pay the extra costs of doing this. If you want to downsize the contents item for less cost than you are entitled to claim, we will not pay more than it costs us to repair or replace the downsized contents item.

If your caravan has been stolen

If your caravan is found within **14** days of it being stolen and is damaged, follow the process of 'If your caravan is damaged' (see page 50).

If your caravan and/or annexe are not found **14** days after being stolen, and before it is found we agree to accept your claim, your caravan and/or annexe becomes a total loss (see 'If your caravan is a total loss' on page 53).

If your caravan is a total loss

Your caravan or annexe becomes a total loss if the item is stolen and unrecovered in the circumstances described under "If your caravan has been stolen", or when we decide the item is uneconomical, impractical or unsafe to repair.

For caravans where the 'New caravan after a total loss less than 2 years old' feature applies, see page 22.

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

Deductions from your total loss claim

When we pay you for a total loss claim we will deduct from the caravan amount covered:

- any excess(es) or unpaid premium including any unpaid instalments for the period of insurance;
- any unused registration and compulsory third party (CTP) insurance (unless we decide to collect this from the relevant authority or insurer);
- any input tax credit entitlement (if applicable), refer to page 44;
- our estimate of the salvage value (if applicable).

We require you to pay these amounts in full before we provide the benefit 'New caravan after a total loss less than 2 years old'.

Caravans under finance

When we pay for a total loss claim, if a credit provider has a financial interest in your caravan then we will pay them what they are entitled to (up to your amount covered) and pay you any balance.

We own the caravan salvage

When we replace your caravan, annexe and/or contents or pay you for the total loss, your salvage, including any unexpired registration and CTP insurance unless we have deducted the amount of these items from your settlement, becomes our property. If we ask, you must provide your written consent to help us collect any unexpired registration and CTP insurance.

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

After we pay your claim

How a claim affects your cover

If we choose to repair your caravan, annexe or contents or pay you the cost of repairs, your policy continues for the period of insurance.

If your caravan is a total loss, all cover under your policy stops and your policy is cancelled. There is no refund of any premium.

If your annexe is a total loss any replacement annexe will be uninsured **unless** you ask us to insure it and pay us the premium we require.

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

Our right to recover claims we pay from those responsible

If you have suffered loss or damage as a result of an event or incident covered, or partially covered by this policy, then we have the right and you permit us to take action or institute legal proceedings against any person or entity liable to you for the recovery of your insured, underinsured or uninsured losses, payments made and expenses in relation to the event or incident ("your loss"). Any action or legal proceeding will be commenced in your name.

If you have commenced action or instituted legal proceedings against any person or entity liable to you for your loss, we have the right and you permit us to take over and continue that action or legal proceeding. Where recovery of your loss forms part of any representative proceeding which has not been instituted under our instructions, we have the right and you permit us to exclude your loss from that representative proceeding for the purpose of including your loss in a separate representative proceeding which is or will be instituted under our instructions.

You must provide us with all information and reasonable assistance in the recovery of your loss, including providing us with any documents that prove your loss.

You must not enter into any agreement, make any admissions or take any action or step that has the effect of limiting or excluding your rights and our rights to recover your loss, without our prior written agreement.

Other Important Information

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium, less any non-refundable government charges if the refund is more than **\$5**. If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is immediately due and payable.

Cancellation by us

We can cancel your cover where the law allows us to do so. We will refund any money we owe you less any non-refundable government charges if the refund is more than **\$5**. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Paying your premium' on page 13.

How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within **5** business days. You can contact us:

By phone: 13 50 50

By email: customerservice@apia.com.au

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

Step 2. Review by our Internal Dispute Resolution Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Internal Dispute Resolution (IDR) Team for review or you can contact them directly:

By phone: 1300 240 531

By Email: idr@apia.com.au

In writing: Apia Internal Dispute Resolution,
PO Box 14180, Melbourne City Mail Centre, VIC, 8001

If we require additional information we will contact you to discuss. IDR will usually contact you with a decision within **15** business days of receiving your complaint.

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1800 367 287

By Fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service Limited
GPO Box 3, Melbourne VIC 3001

By visiting: www.fos.org.au

Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

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

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

General Insurance Code of Practice

We support the General Insurance Code of Practice.

You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning **(02) 9253 5100**.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **1300 55 88 49**.

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PDS dated 7 April 2016.

This insurance is issued by

AAI Limited

ABN 48 005 297 807 AFSL No. 230859

GPO Box 756, Melbourne, VIC, 3001

How to contact Apia:

By telephone: 13 50 50

Via email: customerservice@apia.com.au

On the web: apia.com.au

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

13 50 50
apia.com.au