

Apia Motorhome 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 Motorhome 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:

Motorhome and Annexe excess

The motorhome and annexe excess is \$500 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.

Contents excess

The contents optional cover excess is \$100 unless stated otherwise on your certificate.

Personal Valuables excess

The personal valuables optional cover excess is \$50.

Inexperienced driver excess

The inexperienced driver excess is \$100.

This applies if an inexperienced driver was driving, using, or in charge of your motorhome at the time of the incident. This excess is in addition to any other excess that applies.

Note: An inexperienced driver is someone who is 25 years or over and hasn't held an applicable driver's licence for at least the past 2 consecutive years, or anyone under 26 years of age.

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 factors we consider important, including but not limited to the address where the motorhome is kept, the amounts covered, the motorhome year of manufacture, age of the driver(s), frequency of use, if a GPS tracking device is fitted, the value of the contents, your claims history (but not where No Claim Bonus or Rating P - Protected applies), any optional covers chosen and the amounts of cover selected, and the amount of your excess(es).

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 further 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 (including Rating P – Protected)

The No Claim Bonus (NCB) and Rating P - Protected will not be offered for new Motorhome Insurance policies with a commencement date on or after 1 August 2026.

For existing policies with a commencement date prior to 1 August 2026:

- if you hold or have qualified for a Rating P – Protected on your first renewal on or after 1 August 2026, it'll be applied on that renewal
- if you have qualified for a NCB other than Rating P - Protected, the NCB 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/motorhome-insurance.

A NCB doesn't apply to optional covers: Personal valuables - specified items, Personal valuables - unspecified items, or Contents cover.

If you have Rating P - Protected, we don't consider claims when calculating your premium. We reserve the right to discontinue or alter the terms of Rating P - Protected in the future. Any such change would only apply to you when you vary or renew your policy. Please call us for more details.

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.