



Apia Motorhome Insurance

Product Disclosure Statement

Rewarding experience

Apia

Contents

| | |
|---|----|
| Introduction | 3 |
| Welcome to Apia Motorhome Insurance | 3 |
| Important information about us | 6 |
| Glossary of important words and phrases | 7 |
| Summary of additional features, additional covers and optional covers | 11 |
| About your premium | 12 |
| Paying your premium | 12 |
| Your responsibilities | 13 |
| When you need to contact us | 14 |
| No Claim Bonus | 14 |
| About your cover | 15 |
| About your motorhome | 15 |
| About your contents | 15 |
| Comprehensive cover | 18 |
| Additional features | 20 |
| Additional covers | 25 |
| Optional covers | 35 |
| General exclusions | 37 |
| Claims | 44 |
| Making a claim | 44 |
| How to establish your loss | 47 |
| Your excess | 48 |
| How we settle your claim | 51 |
| If your motorhome is damaged | 53 |
| Choice of repairer | 53 |
| Authorising repairs and motorhome parts | 53 |
| If your contents or personal valuables are damaged | 55 |
| If your motorhome has been stolen | 55 |
| If your motorhome is a total loss | 55 |
| Hire car benefit conditions | 57 |
| After we pay your claim | 57 |
| Other Important Information | 59 |
| What happens with cancellations? | 59 |
| How we will deal with a complaint | 60 |
| Report insurance fraud | 61 |
| General Insurance Code of Practice | 61 |
| Financial Claims Scheme | 61 |

Introduction

Welcome to Apia Motorhome 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 Motorhome 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 **1350 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 7) 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 your 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 59.

Who is this product designed for?

This insurance product is designed for owners of motorhomes or motorised campervans that are for private use only (see page 10).

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 motorhome;
- listed drivers;
- 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 38.

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.

Special conditions

We may impose special conditions on your policy that might exclude, restrict or extend cover for a person or particular matter. Any imposed conditions will be listed on your current certificate. It is important that you read your certificate carefully.

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 60.

Glossary of important words and phrases

Accessories

are additions to your motorhome that do not enhance the performance or change the structure of the motorhome e.g. bike racks or bull bar.

Actions or movements of the sea

includes:

- rises in the level of 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

is the maximum amount we will pay for loss or damage to your motorhome or contents caused by an incident less any deductions that apply, **unless** we say otherwise in your policy. For your motorhome it includes the value of any options, accessories and modifications that are fitted to your motorhome and any annexe. The amount covered includes GST and is shown on your certificate.

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.

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 16.

Collection, set and memorabilia

- 'collection' means a set of objects, specimens, writings, and the like, gathered together and which collectively have a special value above that of the items individually if separated;
- 'set' means a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes;
- 'memorabilia' are things saved or collected as souvenirs and/or their historical interest.

Excess

see page 47.

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

includes built in furniture, refrigerator, stove, air conditioning unit, floor coverings, fixed awnings, gas cylinders 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.

Incident or event

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

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 the item in your local market immediately prior to the claimed loss or damage. It takes into account the age, make, model, kilometres travelled (if applicable) and condition of the item immediately before the incident. We might use industry publications to assist when determining the amount.

Modifications

are alterations to the manufacturer's standard body, engine, suspension, wheels or paintwork of your motorhome which may affect its value, safety, performance or appearance e.g. fuel system.

Motorhome

see page 15.

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.

Personal valuables

See page 35.

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 motorhome can be used:

- for social, domestic and leisure purposes;
- in connection with repair and servicing. Private use does not mean used:
 - for hire;
 - in connection with carrying goods for trade purposes;
 - in connection with an occupation or business;
 - in connection with a motorhome hire business or motorhome trade or motor trade.

Usual home

means a property or motorhome that will be your only home for at least six consecutive months.

We, us and our

means Apia on behalf of AAI Limited.

You, your

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

Summary of additional features, additional covers and optional covers

Below are tables identifying the additional features, additional covers and the optional covers. It is a guide only. 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 37 to 43.

| Summary of additional features and additional covers | Page |
|--|-------------|
| New motorhome after a total loss when less than 2 years old | 20 |
| Replacement motorhome cover for up to 14 days | 26 |
| Emergency repairs, up to \$1,000 | 23 |
| Temporary accommodation - limits apply | 21 |
| Motor burnout - limits apply | 25 |
| Hire car following theft or loss or damage, up to 21 days | 22 |
| Personal legal liability cover (up to \$20 million) | 32 |
| Mechanical breakdown, up to \$1,000 | 27 |
| Towing, storage costs & return of motorhome following repair, up to \$3,000 | 23 |
| Food spoilage, up to \$300 | 28 |
| Travelling expenses, up to \$1000 | 24 |
| Removal of debris, up to \$5,000 | 24 |
| Veterinary expenses, up to \$500 | 27 |
| Lost/stolen credit or financial transaction cards, up to \$1,000 | 28 |
| Locks, up to \$1,000 | 29 |
| Fire equipment cover, up to \$500 | 30 |
| Emergency medical treatment, up to \$5,000 | 30 |
| Trailer cover, up to \$1,000 unless higher amount is shown on your certificate. | 30 |
| Boat cover, up to \$1,000 | 31 |

| Summary of optional cover | Page |
|--|-------------|
| Contents cover | 34 |
| Personal valuables - unspecified items | 35 |
| Personal valuables - specified items | 36 |

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 motorhome for, we use many factors about you and your motorhome 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 premium in full, we may reduce the 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 payment is **14** days (or more) late; **and**
- 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:
 - move your motorhome away from rising waters;
 - remove keys when no one is in the motorhome;
 - lock all doors and windows when your motorhome is parked and unattended;
 - accompany anyone test driving your motorhome when it is up for sale;
- keep your motorhome in a roadworthy condition (e.g. replace worn out tyres, brakes and defective lights). See 'General exclusions' on pages 37 to 43 for exclusions that may apply;
- keep your motorhome structurally sound, water tight 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 motorhome (see the 'Replacement motorhome cover' on page 26 where we may give you **14** days cover on your replacement motorhome);
- people other than listed drivers will drive your motorhome;
- there are any changes to the physical condition of your motorhome;
- you plan to, or have, added accessories and modifications to your motorhome (see 'Glossary of important words and phrases' on pages 7 to 10);
- you no longer plan to use your motorhome for private use only (see page 10 for more details).

What we will do when you contact us

When you contact us and tell us about these changes, we may decide to 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.

Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming for. We understand it is not practical to keep proofs for every item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value. For full details refer to page.

No Claim Bonus

A No Claim Bonus (NCB) is a discount off your premium as a reward for your good driving and insurance history. On each renewal, your discount will increase providing you haven't made any claims that affect your NCB, 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 motorhome

What we cover as your motorhome

We cover your motorhome or motorised campervan described on your certificate.

Your motorhome also includes

- standard equipment fitted by the original manufacturer for the particular make and model of motorhome;
- annexe;
- any other options, accessories and modifications fitted to your motorhome;
- any of its fixtures and fittings;
- manufacturer supplied tools and spare parts.

Note: When you have insured your motorised campervan, your motorhome means the motorised campervan shown on your certificate.

What we do not cover as your motorhome

Motorhome does not include:

- anything defined as contents;
- a semitrailer;
- a caravan;
- motor cars, motorcycles, trail bikes, mini bikes, trailers and any equipment that is part of or belonging to any of these;
- fuel or lubricants.

About your contents

You only have cover for contents if you have purchased Optional Contents cover (see page 34) and it is shown on your certificate.

What we cover as your contents

Contents means any of the items listed below that you own or are legally responsible for **but only** when they are securely locked in or to your motorhome or your motorhome's annexe:

- removable furniture, furnishings, carpets, floor rugs;
- portable household electrical appliances;

-
- clothing and personal belongings;
 - food and beverages;
 - cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders, currency no longer in circulation, postal notes and stamps;
 - sporting equipment;
 - personal computers, 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);
 - CDs, DVDs, records, tapes, games cartridges and any other discs;
 - photographic and video equipment;
 - watches, pieces of jewellery;
 - items made of or containing gold or silver (**but not** an item listed under 'What we do not cover as your contents');
 - binoculars;
 - fishing equipment;
 - tools and spare parts not supplied by the manufacturer as original equipment;
 - bicycles, electric scooters, electric bikes and motorised wheelchairs;
 - pictures, works of art and furs;
 - manuscripts, deeds or other documents;
 - unset stones and gems.

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 17 for details.

What we do not cover as your contents

Contents does not include:

- any item that is included in the definition of your motorhome;
- livestock, fish, birds, animals of any kind;
- lawns, hedges, trees, shrubs, plants;
- unregistered or unlicensed firearms;
- motor vehicles, motorcycles, trail bikes, mini bikes, trailers, and any equipment that is part of or belonging to any of these;
- aircraft, watercraft and 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 and any accessories for surfing and diving equipment;
- any antiques, curios, medals or other collectables;
- precious metals,
- bullion;
- musical instruments;
- tents;
- mobile phones, CB radios or satellite phones;
- contents kept in a trailer;
- contents kept in your motorhome 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.

For some items we will only pay up to the limits shown in the tables below.

| Item or type of item | Limits for any one insured incident |
|--|-------------------------------------|
| Cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders, currency no longer in circulation, postal notes and stamps. | \$200 in total |
| Bicycles, electronic scooters, electric bikes and motorised wheelchairs | \$1,000 in total |
| Fishing equipment | \$500 in total |

The following table lists contents that have flexible limits, which you can ask us to increase. An additional premium may apply. If you have not asked us to increase the limit, the most we will pay is the limit shown for the item in the table below.

| Item or type of item | Limits for any one insured incident |
|--|--|
| Pictures, works of art, vases, ornaments, watches, jewellery, unset stones and gems, furs, leather items, gold or silver articles, documents, photographic or video equipment. | \$1,000 per individual item, pair or set and not more than 10% of the sum insured on your contents. This restriction does not apply to items specified on your certificate. |

Comprehensive cover

This cover includes:

- accidental loss or damage cover;
- third party property damage cover;
- additional features and additional covers at no extra cost (see pages 20 to 34).

You can also choose from our range of optional covers (see pages 34 to 36).

Accidental loss or damage cover

✓ We cover

We cover accidental loss or damage to your motorhome 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.

Limit

The most we will pay for your motorhome is the amount covered for your motorhome shown on your certificate, **unless** we say otherwise in your policy.

X We do not cover

- contents **unless** you have optional contents cover (see page 34);
 - See 'What we do not cover as your motorhome' on page 15;
 - See 'General exclusions' on pages 37 to 43.

Third Party Property Damage cover

✓ We cover

We will cover you or anyone you authorise to drive your motorhome for legal liability for loss or damage to another person's vehicle or property resulting from an incident caused by the use of your motorhome in the period of insurance.

Some examples of incidents covered include:

- your legal liability for damage to another vehicle arising from an accident involving your motorhome;
- your legal liability for property damage because a vehicle collided with or tried to avoid colliding with:
 - property falling from your motorhome; **or**
 - property being loaded or unloaded from your motorhome.
- your legal liability for the cost of repairing public property, such as road signage, after an accident involving your motorhome.

Limit

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

✗ We do not cover

See 'General exclusions' on pages 37 to 43.

! Third Party Property Damage (TPPD) insurance is often confused with Compulsory Third Party (CTP). Your CTP insurance only covers your liability to pay compensation for injuries to other people, whilst TPPD covers your liability to pay compensation for damage to the property of others.

Refer to the PED Guide for further information

Additional features

When we accept 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.

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 can recover from you the amounts paid.

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 20 to 24 and in the 'General exclusions' on pages 37 to 43. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

New motorhome after a total loss when less than 2 years old

✓ We cover

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

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

We will:

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

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

For full details of how we settle total loss claims see page 55.

✗ We do not cover

The cost of replacing or purchasing an extended warranty.

Temporary accommodation – if your motorhome is not your usual home

✓ We cover

If your motorhome is not your usual home and it is stolen, or suffers loss or damage and we agree it cannot be driven or is uninhabitable in 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 motorhome with you.

Limit

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

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

We will pay up to **\$300** in total to accommodate any domestic pet travelling with you.

✗ We do not cover

This cover ceases when your motorhome has been replaced, the repairs have been completed or we settle your claim, whichever happens first.

Temporary accommodation – if your motorhome is your usual home

✓ We cover

If your motorhome is your usual home and it is stolen, or suffers loss or damage and we agree it is not fit to stay in 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 motorhome with you.

Limit

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

We will pay up to **\$300** in total to accommodate any domestic pet living with you.

✗ We do not cover

This cover ceases when your motorhome has been replaced, the repairs have been completed or we settle your claim, whichever happens first.

Hire car following theft or loss or damage

✓ We cover

If we have agreed to pay your claim as a result of theft or loss or damage to your motorhome, we will choose to:

- arrange and pay the cost of a 'compact' category hire car using our provider (**but** this is only an option if our provider has a car available, and is within a reasonable distance of your location); **or**
- arrange a hire car using a provider of your choice.

Where we:

- agree to your choice of provider, we will reimburse you the reasonable hire cost of a 'compact' category hire car;
- do not agree to your choice of provider, we will only pay you the amount we would have paid had you used our hire car provider.

If there are no 'compact' category hire cars available from any provider within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a 'compact' category hire car using our nearest provider (had one been available); **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

If you allow us to arrange a hire car with our provider, we will cover accidental loss or damage to the hire car under this policy as if the definition of 'motorhome' in the policy had been extended to include the hire car, **provided that** if the hire car is lost or damaged whilst on hire to you, you authorise us to lodge a claim on your policy and your excess is due and payable to us as if the car was your motorhome.

Limit

Up to **21** days. The benefit stops before the **21** day limit when:

- your motorhome is found and returned undamaged;
- we repair your motorhome and return it to you;
- we settle your claim.

Note: Receipt of benefits under this feature is subject to the hire car benefit conditions detailed on page 55.

✗ We do not cover

Left blank intentionally

Emergency repairs

✓ We cover

Following loss or damage to your motorhome in an incident covered by your policy, we will cover emergency repairs that are directly attributable to the damage covered by your policy and which are required to allow you to drive your motorhome.

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, storage costs & return of motorhome following repair

✓ We cover

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

- towing your motorhome to the nearest repairer;
- storing your motorhome.

Once the motorhome has been repaired, if the repairer's premises are more than **100** kilometres from your usual home or usual place of work, we will pay the reasonable costs of returning the motorhome to you.

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 after the date your claim is settled.

Travelling expenses

✓ We cover

If your motorhome cannot be driven following loss or damage in an incident covered by your policy, we will pay the reasonable travel costs for you and your travelling companions who are travelling and staying in your motorhome with you, to get from the place the loss or damage occurred to your usual home if the loss or damage occurred more than **100 kilometres** from your usual home.

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

We do not provide any cover under this benefit if you claim under the 'Hire car following theft or loss or damage' additional feature (see page 22).

Removal of debris

✓ We cover

If we have agreed to pay a claim following loss or damage to your motorhome, we will pay the reasonable costs to remove and dispose of the damaged motorhome 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 motorhome. In all cases the incident that causes the loss or damage must happen in the period of insurance.

Some additional covers are only provided if you have purchased optional contents 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 25 to 34 and in the 'General exclusions' on pages 37 to 43. 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 motorhome, annexe or contents; **and**
- the motor is burnt out during the period of insurance by an electric current while the electrical machine or appliance is in your motorhome.

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 what it would 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.

✗ We do not cover

- 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.
-

Replacement motorhome cover

✓ We cover

If you replace your motorhome with another motorhome in the period of insurance we will insure the replacement motorhome 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 motorhome; **and**
- we agree in writing to insure the replacement motorhome; **and**
- you pay any additional premium we require.

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

Limit

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

✗ We do not cover

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

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

Mechanical breakdown

✓ We cover

If your motorhome is unable to be driven due to a mechanical breakdown during the period of insurance, we will pay for the reasonable cost of towing your motorhome to the nearest repairer.

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

- costs if you were entitled to towing from a motoring or breakdown service;
- more than **2** mechanical breakdown tows in any one period of insurance;
- the cost to repair the motorhome as a result of mechanical breakdown.

Veterinary expenses

Only applies if the Optional cover - Contents cover is selected

✓ We cover

If your domestic pet is injured as a result of being hit by a vehicle when your pet is living with you in your motorhome, we will pay for reasonable veterinary expenses you incur.

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

Any veterinary expenses for any pet not travelling or living with you in your motorhome.
If your motorhome or another vehicle you are driving hits your pet.

Lost/stolen credit or financial transaction cards

Only applies if the Optional cover - Contents cover is selected

✓ We cover

If your credit card or other financial transaction card is lost or physically stolen anywhere in Australia during the period of insurance, we will cover your loss from fraudulent use of the card during the period of insurance.

Limit

We pay up to **\$1,000** for all claims in any one period of insurance.

✗ We do not cover

- if the unauthorised user was a member of your family or a person travelling or living with you in your motorhome;
- gifts cards or cash passports;
- loss or theft occurring because you did not:
 - follow the terms and conditions for your card and someone used your card after they found or had access to your PIN; **or**
 - tell the financial institution or credit provider who issued your card within **24** hours after you discover the card is lost or stolen.

Food spoilage

Only applies if the Optional cover - Contents cover is selected

✓ We cover

We cover spoilage of food in your domestic refrigerator or freezer contained in your motorhome during the period of insurance following:

- an insured incident;
- mechanical, electrical or electronic breakdown, failure or malfunction;
- the escape of refrigerant fumes;
- the public electricity supply failing to reach your motorhome.

Limit

We pay up to **\$300** in total.

✗ We do not cover

loss or damage:

- to a refrigerator or freezer caused by spoiled food;
- when the failure was caused by industrial action;
- due to the accidental act or omission of a power supply authority;
- due to the deliberate act or omission of a power supply authority **unless** this action is in the interest of public safety.

Locks

✓ We cover

We will pay the reasonable costs incurred for rekeying or replacing the locks and lock cylinders of your motorhome if the keys designated to operate those locks are stolen during the period of insurance and the theft is reported to the police.

Limit

We pay up to **\$1,000** in total.

✗ We do not cover

Left blank intentionally

Fire equipment cover

✓ We cover

We will pay the reasonable costs you incur for the replenishment or replacement of fire fighting equipment used whilst protecting your motorhome against loss or damage from any cause not excluded by this policy.

Limit

We pay up to **\$500** in total.

✗ We do not cover

Left blank intentionally

Emergency medical treatment

✓ We cover

If, during the period of insurance, at the recommendation of a doctor or specialist, you or a family member travelling with you in the motorhome, need to return to your usual home as a result of you or a family member who is travelling with you in the motorhome receiving emergency medical treatment, we will cover the reasonable costs to return you, your family member(s) and your motorhome to your usual home.

We only provide this benefit when your motorhome is more than **100** kilometres from your usual home.

Limit

We pay up to **\$5,000** in total for all claims during any one period of insurance.

✗ We do not cover

We will not pay **unless** the emergency medical treatment:

- results in death;
- is likely to result in death; **or**
- requires at least **5** days hospitalisation.

Trailer cover

✓ We cover

Your trailer when it is attached to your motorhome and is damaged or stolen in an incident that is covered by your policy.

Limit

We pay up to **\$1,000 unless** a higher amount is shown on your certificate.

✗ We do not cover

Your trailer contents.

Boat cover

✓ We cover

Your boat if it is less than **3** metres in length when it is attached to your motorhome and is damaged or stolen in an incident that is covered by your policy.

Limit

We pay up to **\$1,000**.

✗ We do not cover

Your boat contents.

Personal legal liability cover

✓ We cover

When your motorhome is your usual home, we cover you 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.

When we pay

We will pay a claim for personal legal liability if the incident:

- was not expected or intended; **and**
- is not excluded by:
 - the 'When we will not pay' section below; **or**
 - the 'General exclusions' section on pages 37 to 43.

Limit

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

✗ We do not cover

When we will not pay

We do not cover legal liability caused by or resulting 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;
 - 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 or a family member or your or their employer;
 - belonging to someone else which is in your physical or legal custody or control.

X We do not cover (continued)

- 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;
- watercraft **unless** it is a canoe, surfboard, surf ski, sailboard, kayak non-motorised watercraft surf ski or remote controlled watercraft;
- owning, occupying or renting any building, property or land;
- any business activity, including hiring your motorhome for reward;
- loss or damage to property:
 - owned or controlled by you or a family member or your or their employer;
 - belongs to someone else and 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;
- watercraft **unless** it is a canoe, surfboard, surf ski, sailboard, kayak non-motorised watercraft surf ski or remote controlled watercraft;
- owning, occupying or renting any building, property or land;
- any business activity, including hiring your motorhome for reward;
- using or towing a caravan, motorhome or trailer;
- illness, disease or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it;
- defamation;
- the use or ownership of a motor vehicle or motorcycle or instructing someone how to use it unless at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:
 - a remote controlled car;
 - a wheelchair or mobility scooter designed to accommodate physical disabilities or the elderly;
 - a golf cart or buggy;
 - domestic gardening equipment.

X We do not cover (continued)

We will also not pay:

- if you or the liable family member were not temporarily or permanently residing in your motorhome 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 accepted a claim under third party property damage cover arising from the same incident;
- for legal or other costs incurred without our agreement.

We will not provide cover for:

- any penalties, fines or punitive, exemplary, multiple or aggravated damages;
- 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.

Optional covers

Any optional covers you select, and we agree to give you, will be shown on your certificate. An extra premium will apply.

There are some things we do not cover and these are shown in the below table and in the section 'General exclusions' on pages 37 to 43. All conditions of this policy apply to the optional covers unless the cover says otherwise.

Contents cover

✓ We cover

We cover accidental loss or damage to your contents caused by an incident during the period of insurance when your contents are securely locked in or to your motorhome (including securely locked in or to the motorhome's annexe).

Limit

The most we will pay is the contents amount covered shown on your certificate.

Fixed limits apply to contents items or types of items. See the table on page 17 for the limits that apply.

Note: For the meaning of 'contents' see pages 16 to 17.

✗ We do not cover

- see 'What we do not cover as your contents' on page 16;
- see 'General exclusions' on pages 37 to 43.

Personal valuables

You can ask us to add either the 'Personal valuables - unspecified items' optional cover or the 'Personal valuables - specified items' optional cover or both to your contents policy. This optional cover has its own excess shown on your certificate of insurance.

What we cover - personal valuables

Personal valuables are items belonging to you and normally carried with you away from the motorhome such as:

- a watch or handbag;
- sporting, recreational and leisure goods and equipment **but not** whilst they are being used. However we will cover bicycles whilst in use providing they are not being used for racing or pace-making;
- portable electronic and electrical items and their accessories;
- photographic and optical equipment.

Personal valuables - Unspecified items

✓ We cover

We will cover accidental loss or damage to your personal valuables - unspecified items anywhere in Australia during the period of insurance. Personal valuables - unspecified items that we agree to insure do not need to be included in your contents amount covered.

Limit

We pay up to **\$1,000** per item, set or collection and up to the amount covered shown on your certificate for this option. (The contents limits do not apply).

✗ We do not cover

- any personal valuables covered under personal valuables - specified items;
- damage to sporting or recreational and leisure goods and equipment whilst in use. However we will cover bicycles whilst in use providing they are not being used for racing or pace-making;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- restoration of your computer records.

Personal valuables - Specified items

✓ We cover

We will cover accidental loss or damage to your personal valuables - specified items anywhere in Australia during the period of insurance. Personal valuables - specified items that we agree to insure do not need to be included in your contents amount covered.

Limit

The most we will pay is the amount covered for each item shown on your certificate. (The contents limits do not apply).

✗ We do not cover

- damage to sporting or recreational and leisure goods and equipment whilst in use. However we will cover bicycles whilst in use providing they are not being used for racing or pace-making;
- restoration of your computer records.

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 (including storm surge) or tidal wave.

Agreements you enter into

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

Alcohol or drugs

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

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

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

Animals

- animals of any kind that you own or are in your custody or control **but we will** cover certain expenses for your domestic pet under temporary accommodation (see page 21 for details) and veterinary expenses (see page 27 for details);
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds and bats) **but we will** cover impact damage by an animal you do not own.

Application of heat

loss or damage to property occasioned by its undergoing any process involving the application of heat.

Asbestos

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

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:

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 motorhome; or
- that another policy covering your motorhome 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 motorhome while it is being used for business purposes including in connection with:

- an occupation or business;
- carrying goods for trade purposes;
- a motorhome hire business;
- 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 motorhome 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 motorhome if it was damaged, unsafe or un-roadworthy at the time of the incident.

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

(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 motorhome's value (including its trade-in or resale value) following repairs;
- cleaning costs;
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- medical expenses;
- the cost of your time (e.g. inconvenience);
- 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 motorhome;
- any costs related to stress or anxiety;
- any costs not covered by your policy.

Confiscation, destruction or repossession of your motorhome

any person or organisation who lawfully confiscates, destroys or repossess your motorhome or its contents.

Contents whilst in use

breakage of glassware, porcelain, china, pottery, crystal and mirrors whilst in use or being carried by hand.

Conversion/modification

your motorhome having being converted or modified in a way that materially increases its designed top speed or performance and a Certificate from an Engineer or a Government Roads Authority cannot be produced to verify its road worthiness.

Dangerous goods

your motorhome being used to illegally store or transport:

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

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.

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:

Deliberate acts

Intentional or deliberate acts of:

- you or a member of your family;
- a person who owns any part of your motorhome;
- a person acting with your consent;
- a person authorised by you to use your motorhome.

Driving a damaged motorhome

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

Electrical fault

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

Exceeding loading or passenger limits

your motorhome when it is:

- carrying more passengers than the motorhome is designed for, or than the driver is permitted to carry by law;
- carrying any load which is not secured according to law, over the legal limit or more than what your motorhome is designed to carry.

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 motorhome is being driven.

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 motorhome for reward.

Incorrect fuel usage

loss or damage to your motorhome (including damage to your motorhome's engine or fuel system) caused by the incorrect type of fuel being used.

Keys

replacement of keys and locks, except to the extent covered under additional feature 'Locks'.

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.

Misplaced

any item being misplaced rather than stolen.

Mechanical, electrical and other failures

mechanical, structural, gas, electrical or electronic breakdown, failure or breakage (except to the extent covered under the additional cover 'Mechanical breakdown').

Motor sports or similar

your motorhome being driven or used in racing, pacemaking, a reliability trial, a speed or hill-climbing test or while being tested in preparation for any of these.

Power surge

power surge, unless the loss or damage caused by the surge is covered under additional covers:

- Motor burnout; **or**
- Food spoilage.

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.

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:

Reckless acts

any reckless act or omission by you, the driver of your motorhome or by a person acting with your express or implied consent, for example driving into water, illegally using a mobile telephone, driving at excessive speed.

Repairs done without written consent

repairs that are done without first getting our written consent **but we will** cover emergency repairs (see page 23 for details).

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 motorhome, contents or personal valuables (or the proceeds of sale) by a person authorised to offer your motorhome, contents or personal valuables for sale;
- loss of your motorhome contents or personal valuables (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your motorhome, contents or personal valuables for sale.

Stone chips/tar flecks

stone chips or tar flecks from the road.

Test drives

loss or damage to your motorhome while it is being demonstrated for private sale **but we will** pay a claim if your motorhome is being demonstrated for private sale and you or a listed driver are a passenger in your motorhome.

Theft, attempted theft or malicious damage

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

Theft or attempted theft from your motorhome

theft or attempted theft from your motorhome if;

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

Total loss

See page 55.

Towing a commercial trailer

your motorhome is being used to tow a commercial trailer that you knew or should have known to be unsafe or unroadworthy, **unless** it can be proved that this did not contribute to the claim.

Tyres

damage to your motorhome's tyres caused by braking, punctures, road cuts or bursting.

Unlawful purposes

your motorhome being used for unlawful purposes.

Unlicensed driving

your motorhome being driven by, or is 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 motorhome 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.

Unregistered motorhome

your motorhome being driven while it is unregistered, **unless** the loss, damage, cost or legal liability was not caused by or did not result from your motorhome being unregistered.

Claims

Making a claim

When to make a claim

We understand being involved in an accident or having your motorhome damaged by an incident covered by this policy 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 |
|--|---|---|--|---|
| Make sure everyone is safe. For emergencies call 000. | Try to prevent further loss or damage. You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your motorhome off the road and put on your hazard lights). We may provide cover for emergency repairs up to \$1,000 (see page 23 for details). | Report the accident, theft or malicious damage to the authorities. If someone is injured or has stolen, attempted to steal or maliciously damaged your motorhome, call the police immediately and record the time, date, report number and the name of the recording officer. | Collect details of all drivers, passengers and witnesses. You will need these when you call us. 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. | Contact us as soon as possible on 1350 50. Make sure you have the details of the incident at hand to assist us with lodging your claim. If towing is required, we will help arrange the towing of your motorhome to one of our repair facilities, or another location nominated or agreed to by us (e.g. a repairer). Please see page 23 for details on what we pay for towing costs. |

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 motorhome 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;
- allowing us to inspect the damaged motorhome and/or contents;
- when requested, provide us with all proofs of ownership and value, information, cooperation and assistance in relation to a claim (including attending an interview) as we may reasonably require;
- either driving (if it is safe to do so) or letting us move your motorhome to one of our repair facilities, or another location nominated or agreed to by us, so we can assess the damage and progress your claim;
- allowing us or a person nominated by us to recover, salvage or take possession of your motorhome and/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 motorhome, the person that was using or residing in your motorhome.

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 23;
- do not dispose of any damaged parts of your motorhome 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 motorhome or contents. 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 costs from you or cancel your policy.

Minimum proofs of ownership and value

You **must** provide the following:

- proof of purchase, such as a sales receipt, sales invoice or sales contract. These must show a description of the motorhome, the amount paid, where and when it was purchased and from whom; **or**
- an inspection report such as a survey or pre-purchase report and valuation.

Other acceptable proof which can be used in conjunction with the above:

- registration papers if your motorhome is registered;
- service records from a repairer or mechanic showing details of your motorhome;
- a close up photograph;
- bank statement or credit card receipt.

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.

Proving your loss or damage

Usually allowing us, a repairer or an expert appointed by us, to look at what is damaged is all that is needed to prove your loss. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We have minimum proof requirements for some items, for full details of these requirements see 'Minimum proofs of ownership and value' on page 46.

For all other items we will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

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 when you make a claim. For example, if your motorhome 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:

| | |
|------------------------------------|--|
| Motorhome and Annexe excess | The motorhome and annexe excess applies to all claims for loss or damage to, or legal liability involving, your motorhome and/or annexe (unless the PDS states no excess applies). You may be able to choose to vary the motorhome and annexe excess. |
| Contents excess | The optional Contents cover has its own excess which applies if you make a claim under this cover. |
| Personal valuables excess | The optional cover Personal valuables has its own excess which applies if you make a claim under this cover. |
| Inexperienced driver excess | This excess applies if an inexperienced driver was driving 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 has not held an applicable driver's licence for at least the past 2 consecutive years or anyone under 26 years of age. |

When you claim for both motorhome and contents

When both your motorhome and contents are insured under this policy and your claim is for loss or damage to both arising from the one incident, you must pay whichever is the higher of your motorhome or contents excess plus the inexperienced driver excess (if applicable).

When your claim is for contents and personal valuables

When both your contents and personal valuables are insured under this policy and your claim is for loss or damage to both arising from the one incident, you must pay whichever is the higher of your contents or personal valuables excess plus the inexperienced driver excess (if applicable).

Excesses that apply to common claim types

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? |
|--|---|
| Theft of your motorhome and contents | Higher of your motorhome and annexe excess or contents excess |
| Storm, hail, flood or fire damage to your motorhome and contents | Higher of your motorhome and annexe excess or contents excess |
| Mechanical breakdown (under the additional cover) | Motorhome and annexe excess |
| Malicious damage to your motorhome | Motorhome and annexe excess |
| Damage to your motorhome whilst parked caused by an unidentified person | Motorhome and annexe excess |
| Collision with or by an animal causing damage to your motorhome | Motorhome and annexe excess and, if applicable, inexperienced driver excess |
| Theft of your contents and personal valuables | Higher of your contents or personal valuables excess |
| An incident where we decide the driver of your motorhome caused or contributed to the damage | Motorhome and annexe excess and, if applicable, inexperienced driver excess |
| An incident where we decide the driver of your motorhome caused damage to another party's property | Motorhome and annexe excess and, if applicable, inexperienced driver excess |

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 motorhome;
- 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.

You must pay the excess in full (if we ask for it) before we pay any claim, or provide any benefits under this 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.

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

How we settle your claim

We choose how your motorhome claim is settled

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

- repair or replace the damaged parts of your motorhome 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 motorhome;
- settle your claim as a total loss.

See pages 53 and 54 for further information about repairing your motorhome.

We choose how your contents and personal valuables claims are settled

If we agree to pay a claim for loss, theft or damage to your contents and/or personal valuables 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 or personal valuables; **or**
- settle some or all 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 or personal valuables.

We can replace your item with a different brand.

If we agree to compensate you in cash, we will reduce the cash compensation by an amount equal to any trade discount which we would have obtained from a supplier, had we repaired or replaced your contents or personal valuables.

For additional features and additional covers

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

For third party property damage or personal legal liability claims

If you make a third party property damage claim or personal 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 motorhome is damaged

Choice of repairer

You can choose your own repairer.

Assessing the damage and repairs to your motorhome

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 motorhome in accordance with the quote.

In some circumstances we or our assessors may also need to inspect the motorhome 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 motorhome and the lifetime repair guarantee will not apply. The amount we pay is determined by obtaining a quote from a repairer we choose.

Lifetime guarantee on repairs

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

Authorising repairs and motorhome parts

We will:

- ensure the repair work is properly carried out;
- use parts that are consistent with the age or condition of your motorhome, including non-original equipment parts.

The following conditions also apply:

Glass repairs

For windscreen or window glass repairs, we might use glass that is different from the original but the glass and repairs will meet Australian Design Rules.

Radiators and air conditioning

Parts produced by genuine parts suppliers may be used in the repair of components such as radiators and air conditioners.

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.

Obsolete items and parts

In all cases we will only pay the market value of damaged parts we consider to be obsolete.

Secure compliance labels

Where your motorhome is fitted with secure compliance (or motorhome security) labels and these components are damaged, we will try to source replacement labels from the manufacturer. If we cannot source these for you, we will still repair your motorhome without replacing the secure compliance label.

Sub-contracting repairs

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

When we repair your motorhome we will not:

- pay extra to repair your motorhome to a better standard, specification or quality existing before the loss or damage;
- fix a fault or defect in your motorhome 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 motorhome, we will try to match materials with those originally used. However, where it is not possible or in our opinion economically not 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, accessories, paintwork, bodywork 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 or personal valuables are damaged

When we repair or replace your contents or personal valuables 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 or personal valuables 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 or personal valuables

When repairing or replacing the contents or personal valuables, if we agree, you can choose to change the make and model of the 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 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 item.

If your motorhome has been stolen

If your motorhome is not found **14** days after being stolen, and before it is found we agree to accept your claim, your motorhome becomes a total loss (see below). Otherwise if your motorhome is stolen, follow the process of 'If your motorhome is damaged' (see page 53).

If your motorhome is a total loss

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

For motorhomes where the 'New motorhome after a total loss when less than **2** years old' feature applies, see page 20. For all other motorhomes we will pay you the 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 amount covered:

- any excess 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 45;
- our estimate of the salvage value (if applicable);
- any unpaid excesses arising from damage to the hire car (see page 22).

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

Motorhomes under finance

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

We own the salvage

When we replace your motorhome, contents or personal valuables or pay you for the total loss, your salvage, including any unexpired registration and CTP insurance (except for NSW), becomes our property. If we ask, you must provide your written consent to help us collect any unexpired registration and CTP insurance.

If another party is entitled to the salvage, we will deduct our estimate of the salvage value from the total loss settlement.

Hire car benefit conditions

Where you are making a claim under any hire car benefit in your policy you:

- may be required to enter into a hire agreement with the hire car provider;
- are required to collect the hire car from and return it to the place nominated by us or the hire car provider;
- are responsible for all running costs and extras of the hire car, including paying the deposit, security bond, fuel and upgrade costs, and the cost of reducing the standard hire car excess;
- are responsible for arranging and paying all hire car costs for any period you continue to use the hire car beyond the authorised hire period;
- agree and authorise us to lodge a claim on your policy in the event that the hire car is lost or damaged whilst on hire to you and we insure you pursuant to the cover provided in Additional feature 'Hire car after theft or loss or damage'; **and**
- may be required to refund to us any costs (including any insurance costs) we incur for the hire car, if you withdraw your claim or we refuse to accept it.

After we pay your claim

How a motorhome claim affects your cover

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

If your motorhome is a total loss all cover under your policy stops and your policy is cancelled (except where the Additional feature 'New motorhome after a total loss less than 2 years old'). There is no refund of premium.

How a contents claim or personal valuables claim affects your cover

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

If we agree to pay a claim for the total loss of a specified personal valuable, cover for that item ends. You can ask us to insure the replaced item 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 the 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 12.

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 **1300558849**.

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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
