

SECURE™
CARAVAN
INSURANCE
PRODUCT DISCLOSURE
STATEMENT AND
POLICY WORDING



Product Disclosure Statement

The purpose of this Product Disclosure Statement (PDS) is to help you understand the insurance policy and provide you with sufficient information to enable you to compare and make an informed decision about it.

You will still need to read the policy for a full description of the policy terms, conditions, limits and definitions.

Welcome to CIL Insurance

CIL Insurance was formed in 1962 to cater for the needs of the caravan industry. Since then, CIL Insurance has grown to be the specialist market leader in Recreational Vehicle (RV) Insurance. Today CIL Insurance offers a range of insurance products including caravans, campers, motorhomes and trailers.

CIL Insurance is part of Vero Insurance Limited, who can trace its origins back to 1833 in Australia. Since then, we have successfully protected our customers' personal and business assets.

Vero aims to provide our customers with certainty and peace of mind, through innovative, specialised and expert insurance offerings.

Who is the insurer?

Vero Insurance Limited ABN 48 005 297 807, AFS Licence No. 230859 is the insurer and issuer of the insurance policy and is the issuer of this PDS.

How you contact us

You may contact CIL Insurance by calling:

- ▼ the telephone number shown in your schedule;
- ▼ your insurance adviser; or
- ▼ 1800 112 481,

or alternatively by writing to us at the following address:

GPO Box 1619
Adelaide SA 5001

Significant benefits and features

The Secure™ Caravan Insurance policy has five Sections of cover. The first Section provides cover for your caravan and annexe based on an agreed value, Australia wide. Cover and Benefits of this Section include:

- ▼ If a total loss occurs in the first registration year, the caravan will be replaced with a new caravan.
- ▼ Flood cover.
- ▼ Storm and Hail cover.
- ▼ Reasonable costs up to \$5,000 in total to return your caravan to your home if an accident occurs more than 100 kms away from your home and the towing vehicle cannot be driven or you become ill or injured and cannot drive the towing vehicle.
- ▼ Up to \$100 a day for alternative temporary accommodation, following an accident more than 100 kms away from your home, if your caravan is not fit to stay in. Maximum of \$500 in total for this benefit.
- ▼ Up to \$100 a day for alternative temporary accommodation if your caravan is not fit to stay in and it is your usual home. Maximum of \$2,000 in total for this benefit.
- ▼ Emergency repairs up to \$500 if the caravan cannot be towed without being repaired.
- ▼ If the caravan is repaired more than 100 kms away from your residence, reasonable costs to collect or deliver the caravan.
- ▼ Reasonable costs for removing and storing your caravan, if the caravan cannot be towed following loss or damage.
- ▼ Following loss or damage to your caravan, up to \$300 for food damaged which cannot be eaten as a result of the same event.
- ▼ Electrical motor burnout cover to repair or replace an electrical motor that forms part of your caravan or annexe.

The second Section provides cover for loss or damage to your contents in your caravan and in your annexe, where cover for your annexe is shown in the schedule. This policy offers up to \$1,000

automatic cover for your contents, with an option to increase this limit by payment of an additional premium. Benefits of this section include:

- ▼ Electrical motor burnout cover to repair or replace an electrical motor that forms part of your contents in your caravan or annexe.
- ▼ Following loss or damage to your contents, up to \$300 for food damaged which cannot be eaten as a result of the same event.
- ▼ Up to \$1,000 in total to transport your contents to your home if your caravan is a total loss following an accident more than 100 kms away from your home.
- ▼ Flood cover.

The third Section protects you against legal liability for:

- ▼ Loss or damage to other people's property, and
- ▼ Death or bodily injury to other people where the legal liability is not required to be insured by any law or statute,

caused by you owning or using your caravan, up to \$20 million.

The fourth Section provides cover for personal legal liability when you are temporarily or permanently residing in your caravan and only if the legal liability is not covered by the third section. This section covers you against legal liability for:

- ▼ Loss or damage to property owned by someone other than you or a family member, and
- ▼ Death or bodily injury to someone other than you or a family member,

up to \$20 million in total.

The fifth Section offers a number of optional endorsements that will change or extend the cover for your caravan and adjust the premium payable. Where an endorsement is selected, details will be shown in your schedule. Details of the endorsements are as follows:

- ▼ On site cover only. The following benefits apply where this cover is selected:
 - ▼ up to \$1,000 for removal of debris from the site following a loss, and
 - ▼ temporary accommodation costs following loss or damage which results in your caravan being unfit to live in:

- up to \$100 a day, maximum limit of \$500 if the caravan is not your usual home, or
- up to \$100 a day, maximum limit of \$2,000 if the caravan is your usual home.

- ▼ Hire use cover.
- ▼ Cover for transporting your caravan and contents by road or rail.
- ▼ Cover for your horsefloat.

This summary of the benefits available under this policy is not exhaustive and limitations and conditions will apply. Please refer to the policy for further details of this insurance cover.

When and how benefits are provided

The benefits for which you are insured under the policy are payable:

- ▼ when an insured event occurs during the period of insurance causing you to suffer loss or damage or incur legal liability, and
- ▼ your claim is accepted by us.

After calculating the amount payable we will either:

- ▼ use it to pay for benefits covered under the policy, such as repair or replacement of your caravan, contents or annexe or towing costs;
- ▼ pay the person to whom you are legally liable; or
- ▼ pay you.

The amount you pay for this insurance

The amount we charge you for this insurance policy is the total amount of the premium that we calculate to cover the risk, plus GST and any relevant government charges (such as stamp duty). These amounts will be shown in the policy schedule.

If you change your policy you may be entitled to a partial refund of premium or be required to pay an additional amount.

How various factors affect your premium

The following table is a guide to which factors may impact your premium.

FACTOR	REDUCES PREMIUM	INCREASES PREMIUM
Type of use	Private use	Hire use
Residing Postcode	Low risk Area	High risk Area
Value of Caravan, Annexe & Contents	Lower value	Higher value
No Claim Bonus	Higher	Lower
Coverage area for caravan	On-site location	Australia Wide

The amount you pay towards a claim

An excess is an amount that you are required to pay in the event of a claim. A basic excess of \$100 will apply to your policy unless we agree that you do not have to pay this amount.

In some circumstances we may require you to pay one or more additional excesses in relation to one claim. These include:

- ▼ **Transportation excess** – the basic excess will be increased to \$300
- ▼ **Hire use excess** – the basic excess will be increased to \$500
- ▼ **Age excess** – drivers of towing vehicle aged 16-20 years old have an additional excess of \$500
- ▼ **Age excess** – drivers of towing vehicle aged 21-24 years old have an additional excess of \$300
- ▼ **Inexperienced excess** – drivers of towing vehicle licensed less than 2 years have an additional excess of \$400
- ▼ **Off road excess** – an additional excess of \$200 applies if your caravan is damaged whilst driven on any beach or any dirt and unsealed road

- ▼ **Underwriting Excess** – an additional excess may also be imposed, usually in the range of \$500 to \$2000 which is calculated on our assessment of risk, based on factors such as poor driving history and/or overall claims history, in the last 5 years. We will inform you if this excess applies at the time of issue or renewal of the policy and it will be shown in your schedule

In the event of a claim, depending on the circumstances, more than one of these types of excess may apply. For example, if the schedule shows the transportation endorsement and the caravan is damaged whilst being moved, both the basic excess and the transportation excess will apply.

This is only a summary of how excesses will be applied. For full details please refer to your policy wording and your schedule.

How to make a claim

As soon as possible after an accident or event that causes the loss or damage, you must contact CIL by phone by calling 1800 112 481 and tell us what happened. We will advise you of the claims process and assist you through the next steps.

How a claim payment is calculated

When we pay a claim we consider a number of aspects in calculating the amount payable.

These can include:

- ▼ amount of the loss or damage or liability;
- ▼ excess;
- ▼ sum insured;
- ▼ policy limit; and
- ▼ terms and conditions of the policy.

The following example shows how we will calculate the amount payable for a claim.

There is \$30,000 worth of contents cover for the caravan. The caravan is broken into, and \$6,300 worth of general contents are stolen along with a watch valued at \$2,250. Based on the caravan and use being private, a basic excess of \$100 applies to the claim.

The amount payable following the claim would be:
\$6,300 – contents, plus
\$2,000 – maximum limit payable for watches
equals \$8,300 total.

A basic excess of \$100 is then deducted, which results in a final claim payment of \$8,200.

Important information

It is important that you:

- ▼ read all of the policy before you buy it to make sure that it gives you the protection you need, and
- ▼ are aware of the limits on the cover provided and the amounts we will pay you, (including the total excess that applies).

You will find the policy definitions on page 62 of the policy wording.

For the policy limits:

- ▼ some of these will be stated in the policy itself (these are our standard policy limits), and
- ▼ the remainder will be stated in your policy schedule.

Duty of Disclosure

You have a legal duty of disclosure to us whenever you apply for, change or renew an insurance policy.

What you must tell us

You have a general duty to disclose to us everything that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and, if we do, on what terms.

However, your duty does not require you to disclose anything:

- ▼ that reduces the risk to be undertaken by us,
- ▼ that is generally well known,
- ▼ that we know or, in the ordinary course of our business, ought to know, or
- ▼ in respect of which we have waived your duty.

Your general duty applies to renewals and changes

Your general duty applies in full when you renew an insurance policy or change an existing policy including when you extend or reinstate it.

Your general duty is limited for new policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to us unless we specifically ask you about it. However, you must be honest in answering any questions we ask you. You have a legal duty to tell us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are disclosing to us and answering our questions for yourself and anyone else you want to be covered by the policy.

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed.

How we resolve your complaints

Resolving your complaints

If you think we have let you down in any way, or our service is not what you expect (even if through one of our representatives), please tell us so we can help. To contact us please refer to the “How you contact us” section on page i of this document.

You can tell us . . .

By phone

We will put you in contact with an appropriate person to deal with your complaint.

In writing

Please send us the full details of your complaint together with any supporting documents and an explanation of what you want us to do. Your letter will be directed to the appropriate person.

In person

If you would like to come in to talk to us face to face, please call and we will arrange an appointment for a meeting.

What we will do to resolve your complaint

When you first let us know about your complaint or concern:

- ▼ it will be handled by the person who has authority to deal with it, and
- ▼ this person will listen to you, consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours.

If you are not satisfied with this person’s decision on your complaint, then it will be referred to the relevant Operational Manager, who will contact you within 5 working days. If you are not satisfied with the State or Operational Manager’s decision, then it will be referred to our General Management in Head Office. We will send you our final decision within 15 working days from the date you first made your complaint.

What if you are not satisfied with our final decision?

We expect our procedures will deal fairly and promptly with your complaint. However, if you are not satisfied with our final decision you can choose to have the matter resolved externally – for example mediation, arbitration or legal action.

You can also raise your complaints directly with Financial Ombudsman Service Limited (FOS). This is an independent body and its services are free to you. We agree to accept the FOS’s decision. Again, you have the right to take legal action if you disagree with the FOS’s decision.

You must contact the FOS within 3 months of receiving our final decision.

You can phone the FOS from anywhere in Australia on 1300 780 808 or write to them at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001.

Cooling off

You have the right to cancel and return the insurance policy within 30 days of the date it was issued to you (“cooling off period”), unless you make a claim under the policy within the cooling off period.

If you cancel it in this time, we will return the amount you have paid.

To cancel at other times, please see “Cancelling your policy” on page 5 in your policy.

We respect your privacy

Privacy Statement

The Privacy Act 1988 (Cth) (as amended) requires us to inform you that:

Purpose of collection

We collect personal information (this is information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) from or about you, for the purpose of:

- ▼ providing insurance services to you,
- ▼ evaluating your application for insurance,
- ▼ evaluating any request for amendment to any insurance provided,
- ▼ issuing, administering, and managing the insurance provided following acceptance of an application, and
- ▼ investigating and, if covered, managing claims made in relation to any insurance you have with us or other companies within the Promina group.

The personal information collected can be used or disclosed by us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect us to use or disclose the information for this secondary purpose.

However for sensitive information, the secondary purpose must be directly related to the purposes listed above.

Disclosure

When necessary and in connection with the purposes listed above, we may disclose your personal information to, and/or receive some personal information from:

- ▼ other companies with the Promina group,
- ▼ your insurance intermediary or our agent,
- ▼ Government bodies, loss assessors, claims investigators, reinsurers,

- ▼ other insurance companies, mailing houses, claims reference providers, legal and other professional advisers, and
- ▼ other service providers, hospitals, medical and health professionals.

Consequences if information is not provided

If you do not provide us with the information we need we will be unable to consider your application for insurance cover, administer your policy or manage any claim made under your policy.

Access

You can request access to the personal information we hold about you by contacting us at: Vero GPO Box 1619 Adelaide SA 5001.

In some circumstances we may not agree to allow you access to some or all of the personal information we hold such as when it is unlawful to give it to you. In such cases we will give you reasons for our decision.

Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to promote good relations and good insurance practice between insurers, authorised representatives, distributors and consumers.

The Code sets out what we must do when dealing with you. Please phone us if you want more information about the Code.

Secure™ Caravan Insurance

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General Terms and Conditions

This policy has headings and examples, which are not part of the policy itself. Their only purpose is to give the reader a general guide about the content of the text.

Words with special meaning

In your policy:

“you” or “your” means the people, company or business named as the insured in your **schedule**.

We will treat a statement or claim, or an act or omission by *any one* of those persons as a statement or claim, or an act or omission by *all* of those persons.

Where we talk about paying you, “you” includes any person we pay to fix the **loss** or damage (for example, a caravan repairer).

“we” or “our” or “us” means Vero Insurance Limited ABN 48 005 297 807.

Some other words used in the policy have special defined meanings, these words are in **bold** each time they are used. The definition of these words can be found in the Definitions section on page 62. We also explain the meaning of some words in the policy itself.

Our contract with you

The contract

In the contract between you and us:

- ▼ we will agree to provide you with the insurance you select and which is shown in your **schedule**, and
- ▼ in return, you agree to pay us:
- ▼ your **premium**,
- ▼ **GST**, and
- ▼ *any other* relevant government charges.

These amounts add up to the amount payable, which is shown in your **schedule**.

You must pay this total amount:

- ▼ when you first take out your policy, and
- ▼ *each* year when you accept *any* offer we may make to renew your policy with us. This is because a renewal is a new contract with us.

Your insurance only starts when you pay this total amount. If you have not paid, you are not insured.

Terms and conditions of the contract

All the terms and conditions of the insurance contract are set out in:

- ▼ this policy, including *any* section you select from it, and
- ▼ the **schedule**.

These terms and conditions apply if you have to make a claim, so it is important that you:

- ▼ read this policy and your **schedule** carefully, and
- ▼ check that your details shown in your **schedule** are correct and up to date, and
- ▼ keep the policy and **schedule** together in a safe place.

Change of terms and conditions

In some circumstances the terms and conditions of this policy may be amended by endorsement. If your policy is endorsed you will receive notification of the endorsement.

Paying by instalments

If we agree that you can pay us the total amount in a number of payments instead of all at once, this is called paying by instalments.

If you are a month (or more) late in paying an instalment, we may cancel your policy (see page 6).

We will not pay a claim if at the date of the event you are claiming for, you are a month (or more) late in paying an instalment.

About the authorised representative or distributor

If an authorised representative or distributor of ours arranges this policy:

- ▼ they will be acting with the authority of Vero and be our authorised representative or distributor, not your agent, in all matters concerning this insurance,
- ▼ they will receive a commission, and
- ▼ neither the authorised representative, distributor nor any of its related companies guarantees the benefits payable under the contract.

Your choice

You may take out this type of insurance with any insurer of your choice.

Information you need to tell us

We will not cover a change in the risk unless you inform us of it and we have agreed to cover it under the policy.

You must tell us as soon as possible:

- ▼ details of any conversion or modification to **your caravan** made by someone other than the manufacturer,
- ▼ if there is any change in the use of **your caravan**.

We may refuse a claim and/or cancel this policy if you do not advise us of the above information as soon as possible. In some circumstances, we may also refuse cover, adjust your **premium** or cancel your policy when you provide us with this information.

You must tell us no later than at renewal:

- ▼ if you or any person who is likely to tow **your caravan** has been charged with or convicted of any motor offence or motor infringement (but not parking fines),
- ▼ details of any motor accidents that you or any person likely to tow **your caravan** has had whether or not involving **your caravan**, and
- ▼ if you or any person who is likely to tow **your caravan** has been charged with, convicted of, or has any charge pending for a criminal offence.

We may refuse a claim and/or cancel the renewed policy if we are not advised of the above information by the renewal date. We may also refuse to offer renewal when you provide this information.

If you prevent our right to recover from someone else

If you have agreed not to seek compensation from a person who is liable to compensate you for any **loss**, damage or liability (which is covered by this policy), we will not provide you with cover under this policy for that **loss**, damage or liability.

Cancelling your policy

How you may cancel

You may cancel a policy at any time by telling us that you want to cancel it.

We subtract from any **premium** you have paid us, an amount to cover the period that we have already insured you for. We then return the rest of the **premium**, along with **GST** and any relevant government charges where this is allowed.

How we may cancel

We may only cancel a policy when the law says we can.

When we cancel your policy we will tell you so in writing. This notice of cancellation will be given to you in person or sent to your last known address.

We will subtract from any **premium** you have paid us, an amount to cover the period that we have already insured you for. We then return the rest of the **premium**, along with **GST** and any relevant government charges where this is allowed.

If you pay by instalments

We may cancel your policy, by telling you in writing:

- ▼ after 3 business days, if you do not pay an instalment on the agreed date, or
- ▼ straight away, if you are a month (or more) late in paying an instalment.

If we cancel your policy, we will require you to pay us the amount owing up to the date of cancellation. You do not have to pay us any further instalment due after the date of cancellation.

Goods and Services Tax (GST)

This section of the policy deals with:

- ▼ *how **GST** is part of what you have to pay us for the policy,*
- ▼ *your obligation to tell us about any **input tax credit** entitlement you may have for that **GST**, and*
- ▼ *how **GST** affects what we pay you for any claims you make and any limits on what we pay.*

As part of the total amount payable for this insurance policy, we will include **GST**.

Each time you make a claim under this Policy, you must tell us if you are entitled to claim an **input tax credit** for the **GST** amount charged on your policy and, if you are, the proportion of the **GST** that you can claim as an **input tax credit**.

If you are entitled to claim an input tax credit for the GST included in the amount payable:

If you do not tell us that you are entitled to an **input tax credit**, or you give us incorrect information about the proportion of the **GST** you claim as an **input tax credit**, then you may have a **GST** liability for claim payments we make. Any such **GST** liability you have remaining when we make a cash settlement (whether it is made to you or to a third party to whom you are liable) will be your responsibility, even if you tell us your correct **input tax credit** entitlement after the payment has been made.

If you use the **caravan, annexe or contents** for business purposes and we settle your claim by making a cash payment to you, then we will reduce the amount we pay you by the amount of any **input tax credit** to which you would be entitled if you were to purchase replacement goods or services.

If the sum insured or the policy limit is not sufficient to cover your **loss**, we will only pay the sum insured or the amount of the policy limit, less any **excess**. We will not pay any **GST** in addition to this amount.

If the **caravan** insured is a **total loss**, we will not deduct any **input tax credit** entitlement from the amount of the **agreed value** shown in the **schedule**.

If you are NOT entitled to claim an input tax credit for the GST included in the amount payable:

If the sum insured or the policy limit is not sufficient to cover your **loss**, we will pay the **GST** that relates to our proportion of your **loss**, less any **excess**. We will pay that **GST** in addition to your sum insured or policy limit.

Please remember, we will apply these terms and conditions in addition to any other terms and conditions in the policy.

Making a claim

Action to take in the event of loss or damage

We do understand that being involved in an accident or if **your caravan, your annexe or your contents** are damaged or stolen, it can be a traumatic experience. To assist with practical help and to allow us to settle your claim quickly and fairly, please take the following steps:

1. Avoid discussing responsibility for the accident

In the event of an accident involving injury to another person or damage to property owned by another person, avoid any discussions with witnesses or any other party involved in the accident about who was responsible.

2. Obtain details of other parties involved

Where another vehicle is involved, we need you to supply the following details:

- ▼ name, current address and driving licence number of the other driver(s),
- ▼ the registration number of the other vehicle, a general description of it along with a description of the damage to their vehicle,
- ▼ details of any injuries, and
- ▼ the name(s) and address(s) of any witness(s).

Where other property is damaged, we will need you to supply the following details:

- ▼ name and postal address of the owner of the damaged property,
- ▼ the address of the damaged property, along with a description of the damage to their property, and
- ▼ the name(s), and address(s) of any witness(s).

3. Contact the police

The police will need to be contacted immediately and may attend the scene of an accident if:

- ▼ there are injuries as a result of the accident, or
- ▼ any driver involved is under the influence of alcohol or any drugs.

In any event, the police must be contacted for all **losses** including malicious damage, theft or attempted theft of **your caravan, your annexe or your contents**, within 24 hours of the incident. If in doubt, call the police. We may require a written statement from the police confirming that the event was reported to them.

4. Contact us

Contact us as soon as possible after the accident or **loss** by telephoning **1800 112 481** anytime of the day or night. We will help and advise you, along with explaining the next step you should take. We may arrange to have **your caravan** removed and taken to the nearest repairer if it cannot be towed.

Settling or defending your claim

If we agree you have a claim, only we have the right to:

- ▼ make or accept any offer or payment, or in any other way admit you are liable,
- ▼ settle, or attempt to settle any claim, or
- ▼ defend any claim.

You must co-operate with us in defending or settling your claim. You must tell us about *and* send us a copy of any notice, letter, claim, writ or summons as soon as possible after you receive it.

Damaged or stolen property

You must keep any:

- ▼ damaged property, or
- ▼ stolen property that you recover,

and let us inspect it if we need to.

Please remember that we take over your legal right to recover the insured property.

When we may refuse a claim

We may refuse a claim for any of the following reasons. We have divided these reasons into separate parts.

The parts below show those exclusions that relate to:

- ▼ **Part 1** – your actions or your failure to act
- ▼ **Part 2** – the actions of the driver or person towing **your caravan**
- ▼ **Part 3** – the caravan at the time of the **loss** or damage
- ▼ **Part 4** – the **loss** or damage
- ▼ **Part 5** – legal liability only.

Part 1 – Your actions or your failure to act

We may refuse to pay a claim or limit the amount payable under this policy if:

- ▼ there has been a change in the risk, unless you inform us of it and we have agreed to cover it under the policy.
- ▼ you do not comply with your duty of disclosure – (refer to the Product Disclosure Statement on page vii).

- ▼ when applying for this insurance or when making a claim you:
 - ▼ are not truthful,
 - ▼ have not given us full and complete details, or
 - ▼ have not told us something when you should have.
- ▼ you do not at all times:
 - ▼ protect **your caravan, your annexe and your contents** against any initial or further **loss** or damage,
 - ▼ keep **your caravan** in good condition,
 - ▼ obey any laws or regulations that safeguard people or their property,
 - ▼ you do not give us the documents and information we may need to assist with our decision in relation to a claim.
- ▼ you do any of the following without us agreeing to it first:
 - ▼ make or accept any offer or payment, or in any other way admit you are liable,
 - ▼ settle, or attempt to settle any claim, or
 - ▼ defend any claim.
- ▼ you do not as soon as possible make a report to the police about:
 - ▼ any accident involving **your caravan** (if the law requires you to report the accident),
 - ▼ any malicious damage, or
 - ▼ any theft or attempted theft.

Part 2 – The actions of the driver or person towing your caravan

We may refuse to pay a claim under this policy if:

- ▼ **your caravan** is being towed by any person who:
 - ▼ is under the influence of alcohol or of any drug, or
 - ▼ has a blood alcohol level in excess of the legal limit prescribed by the law applying in the State or Territory where the accident or event occurs, or
 - ▼ refuses to allow police to conduct a breath or blood test for the purpose of determining the blood alcohol content, or
 - ▼ refuses to allow police to conduct a random drug test, or

- ▼ refuses to accompany police and undergo a drug test, for the purpose of determining whether a driver has recently consumed illicit drugs.

This exclusion will not apply:

- ▼ to the extent that there are any relevant laws which make it unenforceable,
- ▼ if you prove that you did not consent to **your caravan** being towed by the person, or
- ▼ if you prove that you had no reason to suspect that the person towing **your caravan** with your consent was affected by alcohol or drugs.

- ▼ **your caravan** is being towed by any person:
 - ▼ who is not the holder of a current driver's licence that allows the person to drive a vehicle for the purpose for which it is being used, or
 - ▼ who does not comply with all conditions imposed on their licence.

This exclusion will not apply if you prove that:

- ▼ you did not consent to **your caravan** being towed by the person, or
- ▼ you had no reason to suspect that the person towing **your caravan** with your consent was unlicensed or was not compliant with any conditions imposed on their licence.

- ▼ **your caravan** is being towed or used other than for **private use**.
- ▼ **your caravan** is being used for an unlawful purpose by:
 - ▼ you, or by
 - ▼ someone with your permission.
- ▼ **your caravan** is being used to carry flammable substances, chemicals (other than for normal domestic purposes) or explosives.

Part 3 – The caravan at the time of the loss or damage

We may refuse to pay a claim under this policy if:

- ▼ **your caravan** is being towed while in an unroadworthy or unsafe condition. This exclusion will not apply if you prove that:
 - ▼ you could not reasonably have detected the unsafe or unroadworthy condition, or

- ▼ the **loss**, damage or liability was not caused or contributed to by the unsafe or unroadworthy condition.
- ▼ **your caravan** has been converted or modified by someone other than the manufacturer and these conversion or modification details are not shown in your **schedule**.
- ▼ **your caravan** is being towed while it is unregistered, or the towing vehicle is unregistered.
- ▼ **your caravan** is being towed contrary to any law.
- ▼ **your caravan**, or the way it is loaded, interferes with the proper control of the vehicle towing it or **your caravan**.

Part 4 – Loss or damage

We do not insure you for:

- ▼ any **loss**, damage or **caravan legal liability** or **personal legal liability** incurred outside Australia,
- ▼ any **loss**, damage or **caravan legal liability** or **personal legal liability** intentionally caused by you or a person acting with your consent.

We also do not insure you under this policy for **loss** or damage caused by, or **caravan legal liability** or **personal legal liability** arising from:

- ▼ any person or organisation who lawfully destroys or takes possession of **your caravan**.
- ▼ any war, whether it has been formally declared or not, any hostilities, uprising, insurrection, revolt, rebellion, usurped power, revolution or coup d'état, or theft or confiscation of property as a result of any of these.
- ▼ radio-activity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.
- ▼ insects, moths, termites, vermin or birds.
- ▼ any **loss**, damage, **caravan legal liability** or **personal legal liability**, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the **caravan legal liability** or **personal legal liability**, **loss**, damage, cost or expense.

- ▼ any **caravan legal liability** or **personal legal liability**, **loss**, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.

Part 5 – Legal liability only

We may refuse to pay a claim under this policy for **caravan legal liability** or **personal legal liability** that arises because you:

- ▼ are only liable under a contract you have entered into, or
- ▼ have accepted liability without us agreeing to it first.

Excess payable in the event of a claim

An **excess** is an amount that is payable by you when you make a claim under your insurance policy. Your policy **schedule** will show you the actual amount(s) that apply to your policy.

There are 8 types of **excess** that may apply to your claim:

1. Basic excess

A basic **excess** is an amount that is payable by you when you make a claim under your insurance policy. Your policy **schedule** will show you the actual amount(s) that apply to your policy for all claims.

2. Transportation excess

If the 'transporting **your caravan**' endorsement shows in your **schedule**, in the event of a claim where **your caravan** is being transported by road, rail or sea, the basic **excess** will be increased to \$300.

3. Hire use excess

If at the time of **loss** or damage **your caravan** is hired out for the use of another party, the basic **excess** will be increased to \$500.

4. Age excess (drivers of towing vehicle aged 16-20 years old)

An age **excess** applies if the driver of the towing vehicle at the time of the event giving rise to the claim is aged 16 to 20 years old. In addition to the age **excess**, a basic **excess** and inexperienced driver **excess** will also apply where applicable.

5. Age excess (drivers of towing vehicle aged 21-24 years old)

An age **excess** applies if the driver of the towing vehicle at the time of the event giving rise to the claim is aged 21 to 24 years old. In addition to the age **excess**, a basic **excess** and inexperienced driver **excess** will also apply where applicable.

6. Inexperienced driver excess

In addition to the basic **excess** and any age **excess**, an inexperienced driver **excess** may also apply. We apply this **excess** if the driver of the towing vehicle at the time of the **loss** or damage, has been licensed to drive for less than 2 years.

7. Off Road excess

In addition to the basic **excess**, an additional **excess** of \$200 is payable under the policy if **your caravan** is damaged whilst driven on any beach or any dirt and unsealed road.

8. Underwriting excess

An additional **excess** may be imposed based on a driver's history or the overall claims experience - this will be shown in the **schedule** and payable in addition to all other applicable **excesses**.

Excess payable for legal liability claims

If we agree to pay a claim to a third party for your **caravan legal liability** or **personal legal liability**, you must first pay us any **excess** that applies to that claim. This **excess** will not apply if you have already paid an **excess** for theft or damage to **your caravan**, **your annexe** or **your contents** for the same event.

Please remember, the amount of any **excess** that applies to your claim is shown in the **schedule**.

If an accident is not your fault

If we consider that an accident you are claiming for is **not your fault**, you will not have to pay any **excess** at all on your claim.

We consider an accident that occurs not to be your fault if:

- ▼ we agree that it is **not your fault**, and
- ▼ you prove that another person was completely responsible, and
- ▼ you tell us that person's name, current address and the registration number of their vehicle.

No claims bonus

A no claims bonus recognises your good driving and claims history record where you have been previously insured. If you are entitled to a no claims bonus, your **schedule** will reflect this in the **premium** you are charged.

How making a claim could affect your no claims bonus

When you renew your policy, we reduce your no claim bonus for each **penalty claim** you make during the **period of insurance**. If we reduce your no claim bonus, it means your **premium** will increase.

When you renew your policy, if an accident you have claimed for was **not your fault**, then your no claims bonus will not be affected.

Section 1 – Theft or damage to your caravan or annexe

Definition of your caravan

✓ Your caravan means

- the caravan shown in your **schedule**, including:
- ✓ any of its standard **fixtures and fittings**, and
 - ✓ standard equipment for the particular make and model of **your caravan** fitted by the original manufacturer,
 - ✓ any accessories or optional extra's included in the total sum insured,
 - ✓ built in furniture and floor coverings,
 - ✓ built-in equipment or appliance,
 - ✓ gas cylinder(s), and
 - ✓ other tools and spare parts for **your caravan** whilst in or on the caravan, up to \$250 in total.

Your caravan must be structurally sound, water tight and well maintained.

Important – If **your caravan** is *replaced* under this policy (see page 36), we consider the **replacement caravan** to be **your caravan**.

Definition of your annexe

✓ Your annexe means

- ✓ the structure designed to be attached to **your caravan** for the purpose of providing additional accommodation, and which is listed in the **schedule**.

✗ Your caravan does not mean

- ✗ a motorised caravan,
- ✗ a motor home or a converted bus, or
- ✗ a semitrailer.

Types of loss or damage you can claim for

You can only claim for **loss** of or damage to **your caravan** or **your annexe** if:

- ▼ that **loss** or damage is caused by one or more of the events shown in the following table under “what we cover”, and
- ▼ the event occurs during the **period of insurance**, and
- ▼ the **loss** or damage is not excluded by:
 - ▼ the “what we do not cover” section in the following table, or
 - ▼ the “when we may refuse a claim” section (see page 9).

Please check carefully that your claim satisfies all of these requirements.

✓ What we cover

We will pay you for **loss** of or damage to **your caravan** or **your annexe** caused by:

- ✓ accident,
- ✓ theft or attempted theft,
- ✓ fire,
- ✓ storm,
- ✓ **flood**,
- ✓ malicious damage,
- ✓ hail,
- ✓ any other event that is not expressly excluded.

✗ What we do not cover

We will not pay for:

- ✗ repairs that are done without first getting our written consent *other than emergency repairs* (see page 30).
- ✗ theft or attempted theft of **fixtures and fittings** of **your caravan** if:
 - ▼ it is not securely locked, or
 - ▼ there is no physical evidence of forcible and violent entry.
- ✗ theft, attempted theft or malicious damage of **your caravan** or **your annexe** by someone who is using **your caravan** with your consent.
- ✗ theft or attempted theft of **your annexe**:
 - ▼ if you leave it unattended anywhere for 8 or more days except at a caravan park that has a resident manager, or
 - ▼ while not erected and it is not securely locked away.
- ✗ **loss** of or damage to **your caravan** or **your annexe** caused when erecting, dismantling, modifying or repairing the annexe.
- ✗ any tools not supplied by the manufacturer of **your caravan** as original equipment.

✓ What we cover

Refer to page 18.

✗ What we do not cover

- ✗ **loss** of or damage to **your caravan** or **your annexe** caused by:
 - ▼ action of the sea, or
 - ▼ tidal wave.
- ✗ **loss** of or damage to **your annexe** caused by a **named cyclone**, if **your annexe** does not have a hard roof and **hard walls**.
- ✗ **loss** of or damage to **your caravan** caused by a **named cyclone** where on-site cover is shown in your **schedule** and **your caravan** is not securely anchored to the ground so that it complies with any by-law or ordinance in force at the time.
- ✗ the cost of repairing damage not caused by the accident or event you are claiming for.
- ✗ the cost of fixing faulty repairs that were done before this policy was taken out.
- ✗ wear and tear, gradual deterioration, corrosion, rusting or depreciation.
- ✗ mechanical, structural, gas, electrical or electronic breakdown, failure or breakage.

We will also not pay for:

- ✗ tyre damage caused by punctures, bursts, road cuts or applying brakes.
- ✗ **loss** or damage caused by you failing to protect **your caravan** after it:
 - ▼ breaks down,
 - ▼ is damaged in an accident, or
 - ▼ is stolen and later found.
- ✗ that occurs because you cannot use **your caravan**.
- ✗ **loss** or damage due to wear and tear and deterioration of roof or body seals.
- ✗ damage to lighting or heating elements, fuses or protective devices.
- ✗ **loss** or damage while **your caravan** is being transported by road, rail or sea, if you have not selected the optional cover of "Transporting **your caravan**" shown on page 60 and this is not shown in your **schedule**.

✓ What we cover

Refer to page 18.

✗ What we do not cover

- ✗ **loss** or damage caused by an electrical fault in the wiring of **your caravan** if the wiring does not comply with the Standards Association Code for Electrical Installation in Caravans.
- ✗ **loss** of or damage to **your caravan** caused by manufacturing faults, faulty repairs and workmanship not authorised by us or faulty warranty repairs.
- ✗ the cost of repairing or replacing any defective or faulty product, appliance or part.

Caravan Electrical Motor Burnout cover

✓ What we pay

- ✓ We will also pay for **loss** or damage caused by electrical motor burnout in **your caravan**.
- ✓ We will pay to repair or replace any motor in a household electrical machine or appliance, but only if:
 - ▼ the electrical machine or appliance forms part of **your caravan** or **your annexe**, and
 - ▼ the motor is burnt out:
 - by an electric current while in **your caravan** or in **your annexe**, and
 - during the **period of insurance**, and the **loss** or damage is not excluded by the “when we will not pay” section in this table, or “when we may refuse a claim” section on page 9.

✗ What we will not pay

We will not pay:

- ✗ to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use, or
- ✗ for damage to mechanical parts of any description, or
- ✗ the costs of hiring a replacement appliance or machine, or
- ✗ for any parts or labour for motors that are more than 15 years old.
- ✗ We will also not pay if the **loss** or damage is excluded in the “when we may refuse a claim” section on page 9.

What we pay

Repair

If we agree to pay you under this policy, and the motor can be **economically repaired**, we may apply depreciation before we pay the cost of repairing it.

Replacement

If the motor is damaged so that it cannot be **economically repaired**, we may apply depreciation before choosing to either:

- ▼ get you a replacement motor, or
- ▼ pay the amount it would cost us to replace the motor.

How we will apply depreciation

Where the electrical machine or appliance was manufactured more than 10 years from the date of **loss**, you will have to contribute towards the total cost of the repairs or replacement at the rate of 20% per year beginning with the 11th year. No electrical machine or appliance is covered once it reaches 15 years from the date of manufacture.

Partial loss or damage

If we pay you any claim for **partial loss** or damage, your insurance under this policy remains at the same amount as it was before you made your claim.

✓ What we pay

We will pay:

Where we pay a claim for **partial loss** or damage we may choose to:

- ✓ repair **your caravan** or **your annexe**, or any part of them, or
- ✓ replace any part of **your caravan** or **your annexe**, or
- ✓ pay you the costs of repairing or replacing **your caravan** or **your annexe**, or any part of them.

Depreciation value of your annexe

If **your annexe** is more than 5 years old – and we decide to replace it or pay you the costs of replacing it – we may subtract an amount for depreciation. Any depreciation is based on the age and condition of **your annexe** at the time of **loss** or damage.

Repairing your caravan or annexe

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

Parts not available in Australia

For parts, accessories and awnings that we agree to replace that are not readily available in Australia, we will only pay the last list price of these items in Australia, or the cost of similar comparable items, plus the reasonable cost of fitting. We will subtract any **excess** that may apply.

Total loss of your caravan

If **your caravan** is a **total loss** we will pay the total finance amount that you owe on **your caravan** to the financier up to the **agreed value**, and then pay you the balance of the **agreed value**, less the **excess** (if any), that applies. If **your caravan** is not financed, we will pay up to the **agreed value**, less the **excess** (if any), that applies.

✗ What we will not pay

We will not pay for more than:

- ✗ the quote from the repairer you choose as adjusted by our assessor, or
 - ✗ the **agreed value**
- whichever is less.

We will not pay for more than:

- ✗ for any consequent **loss** that occurs as a result of or directly or indirectly resulting from a **loss**, or for any repair or replacement that results in an improvement on the properties condition compared to its condition immediately prior to the **loss**, or
- ✗ for any undamaged panel, sheeting, cladding (whether internal or external) that cannot be matched to the replacement material.

The end of the contract following a total loss

Once a claim has been paid for a **total loss**, your policy will no longer be operative as the contract has ended. You will not be entitled to any refund of **premium**.

Instalment policies – If you pay your **premium** by instalments, we will deduct any remaining instalments from the amount of the claim before we pay it to you. This is because it is an annual contract that is paid by instalments.

The salvage

When we pay for a **total loss**, **your caravan** or its wreck becomes our property.

If you wish to purchase the salvage of **your caravan** we will give you first option to buy the salvage at the price established by an Auction or Salvage

New caravan replacement if your caravan is a total loss

✓ What we pay

We will pay to replace **your caravan** if:

- ✓ the **total loss** occurs within 1 year of the date **your caravan** was first registered, and
- ✓ the **agreed value** of **your caravan** is not less than the purchase price, and
- ✓ you want us to, and
- ✓ any finance company with an interest in **your caravan** gives its consent.

We will replace **your caravan** with a new caravan of the same make and model (or similar if it is no longer available), including similar **fixtures and fittings**, tools and spare parts (all subject to local availability).

We will also pay the following costs on your new caravan replacement:

- ✓ statutory charges, and
- ✓ dealer delivery charges.

We will pay any additional costs for:

- ✓ the first 12 months registration costs, and
- ✓ any statutory compulsory insurance where applicable.

Remember, we will require you to pay us any total **excess** that may apply.

Company agreed to by both of us.

If you purchase the salvage of **your caravan** we will contribute up to \$1,000 towards moving **your caravan** to your residence or a place of your choice.

If we replace **your annexe**, or pay for the costs of replacing **your annexe**, **your annexe** that is currently insured with us becomes our property.

Total loss of your annexe

If we agree to pay a claim to replace **your annexe**, you must tell us if you want the replacement annexe to be insured. Otherwise you have no insurance for this annexe.

✗ What we will not pay

- ✗ We will only pay for the used portion of the first 12 months registration and statutory compulsory insurance where you are entitled to a refund on these for the **total loss** caravan.

Note: We will need proof of the refund amount that you are entitled to for the unused registration costs and statutory compulsory insurance, where applicable; this amount must then be paid to the dealer upon delivery of your new caravan.

Additional benefits

Below are listed a number of additional benefits to assist you in the event of a claim.

✓ What we cover

✓ 1. Removal and storage

We will pay the reasonable costs to have **your caravan** removed and stored following an accident or **loss** where **your caravan** cannot be towed.

✓ 2. Emergency repairs

We will pay for **emergency repairs** that are required to allow you to tow **your caravan** following an accident or **loss**.

✓ 3. Returning **your caravan** to you after repair

If **your caravan** has been repaired at repairer's premises that are over 100 kilometres away from your home, we may choose to:

- ▼ pay you the reasonable cost of travel to the repairer's premises to collect **your caravan**, or
- ▼ deliver **your caravan** to you.

✓ 4. Cost of **alternative temporary accommodation** if **your caravan** is not your **usual home**

If the **loss** or damage:

- ▼ occurred more than 100 kilometres away from your home, and
- ▼ means **your caravan** is not fit to stay in,

we will pay the cost of temporary accommodation while **your caravan** is being replaced or repaired.

We will pay for temporary accommodation costs:

- ▼ up to \$100 a day, and
- ▼ up to a total of \$500 for all claims in each **period of insurance**.

✗ What we do not cover

✗ We will not pay

- ▼ more than the reasonable costs to remove and store **your caravan**.

✗ We will not pay

- ▼ for any **emergency repairs** over \$500 unless they have been approved by us before being completed.

✗ We will not pay

- ▼ if the repairer's premises are less than 100 kilometres away from your home.
- ▼ more than the reasonable cost of travel if we agree that you can collect **your caravan**.

✗ We will not pay

- ▼ if the **loss** or damage occurred less than 100 kilometres away from your home,
- ▼ more than \$100 a day, and
- ▼ more than \$500 in total for all claims for temporary accommodation.

✓ What we cover

✓ 5. Cost of **alternative temporary accommodation** if **your caravan** is your **usual home**

If the **loss** or damage means **your caravan** is not fit to stay in, we will pay the cost of temporary accommodation while **your caravan** is being replaced or repaired.

We will pay for temporary accommodation costs:

- ▼ up to \$100 a day, and
- ▼ up to a total of \$2,000 for all claims in each **period of insurance**.

✓ 6. Unexpired registration

We will pay you for the unexpired portion of the registration paid on **your caravan**, following a **total loss**.

✓ 7. Your liability under maritime law

If **your caravan** is being transported by sea between places within Australia and you are liable under Maritime Law we will cover you for your liability for the following:

- ▼ *General average*. General average means that if a ship's captain finds it necessary to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the **loss** suffered by the other owners.
- ▼ *Salvage charges*. Salvage charges means costs incurred in recovering a marooned or disabled ship.

You may be liable for these costs even if **your caravan** is not damaged.

✗ What we do not cover

- ✗ We will not pay
 - ▼ more than \$100 a day, and
 - ▼ more than \$2,000 in total for all claims for temporary accommodation.
- ✗ We will not pay
 - ▼ if the unexpired registration can be recovered from the appropriate authorities.
- ✗ We will not pay
 - ▼ more than the value of **your caravan**.

✓ What we cover

✓ 8. Damaged food

When we pay a claim for **loss** of or damage to **your caravan**, we will pay for food that is damaged by the same event and cannot be eaten.

✓ 9. Removal of debris

If we agree to pay a claim for **loss** or damage to **your caravan**, we will pay the reasonable costs incurred in the removal of debris.

x What we do not cover

x We will not pay:

- ▼ more than \$300 in total for the damaged food.

x We will also not pay you if:

- ▼ the **loss** or damage to the refrigerator or freezer, or the interruption to the electricity supply is a direct result of a strike, or
- ▼ you or your **family** cause the frozen or refrigerated food to spoil, or
- ▼ the **loss** or damage to the refrigerator or freezer is a direct result of the odour or residue caused by food spoilage.

x We will not pay:

- ▼ more than \$5,000 in total for any one event.

Additional Features

✓ What we cover

✓ 1. Returning **your caravan**

We will pay the reasonable costs of returning **your caravan** to your home, if:

- ▼ the vehicle towing **your caravan** is involved in an accident, more than 100 kilometres from your home, and cannot be driven, or
- ▼ due to illness or injury suffered more than 100 kilometres from your home, you become unable to drive the towing vehicle.

✓ 2. Purchase of a **replacement caravan**

If you sell **your caravan** and purchase a replacement, we will insure your **replacement caravan** under this policy for 14 days from the date of purchase.

We will only continue to insure your new caravan after 14 days if:

- ▼ you give us the details about the caravan, and
- ▼ we agree that cover has been provided, and
- ▼ you pay any extra **premium** that is required.

*Please remember, the **replacement caravan** is only covered when the caravan it is replacing has been sold.*

✗ What we do not cover

✗ We will not pay to return **your caravan** if:

- ▼ in the case of illness or injury, you do not provide a medical certificate establishing that you were unable to drive the towing vehicle.
- ▼ we will not pay more than \$5,000 in total

✗ We will not pay

- ▼ more than the purchase price of the **replacement caravan** in the event of a claim.

Section 2 – Contents

This section provides automatic cover for **your contents** up to \$1,000. If you have increased this amount, the sum insured will be shown in your **schedule**.

What are contents?

Contents means any of the items listed under “what we cover” in the following table, that you either:

- ▼ own, or
- ▼ are legally responsible for,

but only when they are:

- ▼ in **your caravan**, or
- ▼ in **your annexe**.

✓ What we cover for contents

Contents means any of the items we list below:

- ✓ furniture, furnishings, carpets, floor rugs
- ✓ portable household electrical appliances
- ✓ household goods
- ✓ clothing and personal belongings
- ✓ money, **negotiable instruments**
- ✓ sporting equipment
- ✓ personal computers and any equipment that is part of or belongs to them, or
- ✓ standard purchased software (but not data of any kind or custom written software)
- ✓ camera's and photographic equipment
- ✓ watches, pieces of jewellery
- ✓ any items made of or containing gold or silver
- ✓ binoculars
- ✓ bicycles.

Limits apply to a number of these contents items. Refer to the “what we pay” section on page 40 for details of these limits.

✗ What we do not cover for contents

Contents does not mean any of the items listed below:

- ✗ any item that is included in the definition of **your caravan**
- ✗ livestock, fish, birds, animals of any kind
- ✗ lawns, hedges, trees, shrubs, plants
- ✗ unregistered or unlicensed fire arms
- ✗ motor vehicles, motor cycles, trail bikes, mini bikes, trailers, and any equipment that is part of or belongs 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
- ✗ any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins, or other collectables
- ✗ precious metals, uncut gems and stones
- ✗ bullion
- ✗ musical instruments
- ✗ tents
- ✗ mobile phones, CB radios or satellite phones
- ✗ contents items kept in **your caravan** that you do not own or are not legally responsible for.

✓ What we pay

We will pay up to the sum insured shown in your **schedule** for **your contents**, unless the item is listed below, in which case limits will apply:

We will pay up to \$3,000 for any individual item of:

- ✓ portable household electrical appliances, or
- ✓ clothing, personal belongings, or
- ✓ sporting equipment, firearms, or
- ✓ personal computers, laptops and any equipment that is part of or belongs to them, or
- ✓ standard purchased software (but not data of any kind or custom written software).

We will pay up to:

- ✓ \$100 in total for money or **negotiable instruments**.
- ✓ \$300 in total for bicycles.
- ✓ \$2,000 in total for:
 - ▼ watches, and
 - ▼ pieces of jewellery, and
 - ▼ any items made of or containing gold or silver, and
 - ▼ binoculars, and
 - ▼ camera's and photographic equipment.

x What we will not pay

x We will not pay more than the limit specified in the "what we pay" section.

x We will not pay more than the limit specified in the "what we pay" section.

x We will also not pay more than the sum insured shown in your **schedule** for all contents items. This is in addition to the \$1,000 value of contents automatically provided for by this policy.

x We will not pay more than \$500 in total for fishing equipment.

Types of loss or damage you can claim for

You can only claim for **loss** or damage to **your contents** if:

- ▼ that **loss** or damage is caused by one or more of the events shown in the following table under “what we pay”, and
- ▼ the contents are stolen, destroyed or damaged when they are in **your caravan** or **your annexe**, and
- ▼ the event occurs during the **period of insurance**, and
- ▼ the **loss** or damage is not excluded by:
 - ▼ the “what we will not pay” section in the following table, or
 - ▼ the “when we may refuse a claim” section (see page 9).

Please check carefully that your claim satisfies all of these requirements.

✓ What we pay

We will pay for **loss** of or damage to **your contents** caused by:

- ✓ accident,
- ✓ theft or attempted theft,
- ✓ fire,
- ✓ storm,
- ✓ **flood**,
- ✓ malicious damage,
- ✓ hail,
- ✓ any other event that is not expressly excluded.

✗ What we will not pay

We will not pay for:

- ✗ repairs that are done without first getting our written consent
- ✗ the cost of repairing damage not caused by the accident or event you are claiming for
- ✗ theft or attempted theft from **your caravan** or **your annexe** if:
 - ▼ it does not have **hard walls**, or
 - ▼ it is not securely locked, or
 - ▼ there is no physical evidence of forcible and violent entry.
- ✗ theft, attempted theft or malicious damage by someone who is in **your caravan** or **your annexe** with your consent
- ✗ **loss** of or damage to **your contents** caused when erecting, dismantling, modifying or repairing the annexe, or
- ✗ **loss** of or damage to **your contents** that is caused by:
 - ▼ action of the sea, or
 - ▼ a tidal wave

✓ What we pay

Refer to page 42.

What we pay

Repair

If we agree to pay your claim for **loss** of or damage to **your contents**, we will pay the cost of repairing those items that can be **economically repaired**.

Replacement

If **your contents** item is *less* than 5 years old and cannot be **economically repaired**, we may choose to either:

- ▼ replace the item, or
- ▼ pay you the amount it would cost us to replace the item.

If **your contents** item is more than 5 years old and cannot be **economically repaired**, we will pay you the amount it would cost us to replace the item as depreciated. Any depreciation we apply is based on the age and condition of the item at the time of **loss** or damage.

We will try to match material or items used in repairing or replacing, with the original item. But if this is not possible, we reserve the right to use the nearest equivalent or similar materials or items.

Items that form part of a set

Where an item forms part of a set, we will only pay the replacement value of that item, we will not pay to replace the entire set.

✗ What we will not pay

- ✗ **loss** of or damage to **your contents** kept in **your annexe** that is caused by a **named cyclone**, if **your annexe** does not have **hard walls** and a hard roof.
- ✗ **loss** or damage caused by you failing to protect **your caravan** after it:
 - ▼ breaks down,
 - ▼ is damaged in an accident, or
 - ▼ is stolen and later found
- ✗ **loss** that occurs because you cannot use **your caravan**
- ✗ **loss** or damage caused by an electrical fault in the wiring of **your caravan** if the wiring does not comply with the Standards Association Code for Electrical Installation in Caravans.

✓ What we cover

We will also 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 contents**, and
- ✓ the motor is burnt out:
 - ▼ by an electric current while in **your caravan** or **your annexe**, and
 - ▼ during the **period of insurance**, and the **loss** or damage is not excluded by the “when we will not pay” section in this table, or “when we may refuse a claim” section on page 9.

What we pay

Repair

If we agree to pay you under this policy, and the motor can be **economically repaired**, we may apply depreciation before we pay the cost of repairing it.

Replacement

If the motor is damaged so that it cannot be **economically repaired**, we may apply depreciation before choosing to either:

- ▼ get you a replacement motor, or
- ▼ pay the amount it would cost us to replace the motor.

How we will apply depreciation

Where the electrical machine or appliance was manufactured more than 10 years from the date of **loss**, you will have to contribute towards the total cost of the repairs or replacement at the rate of 20% per year beginning with the 11th year. No electrical machine or appliance is covered once it reaches 15 years from the date of manufacture.

Total loss of your contents

If we agree to pay a claim for the total insured amount of **your contents**, you must tell us if you want the replacement contents to be insured. Otherwise you will have no insurance for **your contents**.

✗ What we do not cover

We will not pay:

- ✗ to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use, or
- ✗ for damage to mechanical parts of any description, or
- ✗ the costs of hiring a replacement appliance or machine, or
- ✗ for any parts or labour for motors that are more than 15 years old.
- ✗ We will also not pay if the **loss** or damage is excluded in the “when we may refuse a claim” section on page 9.

Additional Benefits

✓ What we cover

✓ 1. Damaged food

When we pay a claim for **loss** of or damage to **your contents**, we will pay for food that is damaged by the same event and cannot be eaten.

✓ 2. Transporting **your contents** to your home after a **total loss**

We will pay to transport **your contents** to your home if:

- ▼ we pay a claim for the **total loss** of **your caravan**, and
- ▼ **your caravan** is more than 100 kilometres from your home at the time it becomes a **total loss**, and
- ▼ you are unable to transport the contents home yourself.

✗ What we do not cover

✗ We will not pay:

- ▼ more than \$300 in total for the damaged food.

✗ We will also not pay you if:

- ▼ the **loss** or damage to the refrigerator or freezer, or the interruption to the electricity supply, is a direct result of a strike, or
- ▼ you or your **family** cause the frozen or refrigerated food to spoil, or
- ▼ the **loss** or damage to the refrigerator or freezer is a direct result of the odour or residue caused by food spoilage.

✗ We will not pay:

- ▼ more than \$1,000 in total to transport the items of contents.

Section 3

Caravan Legal Liability

What is caravan legal liability?

Caravan legal liability means that an Australian court or other judicial body finds, or we accept, that as a result of an accident, a person is legally responsible to pay compensation for:

- ▼ **loss** of or damage to property owned or controlled by someone else, or
- ▼ the death of or bodily injury to another person,

and the person responsible is:

- ▼ you, or
- ▼ a person using **your caravan** with your permission.

Types of caravan legal liability you can claim for

✓ When we pay

We will only pay a claim for **caravan legal liability** if the accident that gives rise to **caravan legal liability** is one that:

- ✓ occurs during the **period of insurance**, and
- ✓ occurs in Australia, and
- ✓ was not expected or intended to give rise to **caravan legal liability**.

We will pay a claim for **caravan legal liability** if the accident that gives rise to the liability is one that is caused by:

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

When someone other than you makes a claim for **caravan legal liability** they must observe the conditions of this policy in the same way that you have to.

x When we will not pay

We will not pay a claim for **caravan legal liability** if the accident that gives rise to the **caravan legal liability** is one that is excluded by:

- x the “when we will not pay” sections in these tables, or
- x the “when we may refuse a claim” section (see page 9).

We will also not pay:

- x for damage to **your caravan** or any other property that is owned or controlled by you
- x for damage to property that is owned or controlled by the person who is legally liable
- x if at the time of the accident, or immediately before the accident, **your caravan** was attached to a registered motor vehicle
- x if at the time of the accident, or immediately before the accident, **your caravan** was attached to an unregistered motor vehicle on a public roadway

✓ When we pay

Refer to page 50.

What we pay

We will pay up to \$20 million in total for all claims arising from any one incident or series of incidents arising out of one event.

If we agree to pay a claim for **caravan legal liability** the payment of up to \$20 million will include:

- ▼ compensation,
- ▼ legal costs and expenses:
 - ▼ if we agree to them in writing before they are incurred, or
 - ▼ that are recoverable by a third party from you or another person covered under this section.

Note: We will subtract any **excess** that may apply.

✗ When we will not pay

- ✗ for the death of or bodily injury to:
 - ▼ you
 - ▼ any person covered by this policy
 - ▼ any person related to you or a person covered by this policy
 - ▼ any person who usually lives with you or with any other person covered by this policy
 - ▼ your employees or the employers of any other person covered by this policy if the accident that gives rise to the liability arises out of or in the course of their employment, or
 - ▼ where the **caravan legal liability** is required to be insured by any law or statute.

We will also not provide cover for:

- ✗ any penalties, fines or punitive, exemplary, multiple or aggravated damages, or
- ✗ actions brought in a court or other judicial body outside Australia or in a court or other judicial body that applies other than Australian law.

Section 4

Personal Legal Liability

What is personal legal liability?

Personal legal liability means that an Australian court or other judicial body finds, or we accept, that as a result of an accident, a person is legally responsible to pay compensation for:

- ▼ **loss** or damage to property owned by someone other than you or a **family member**, or
- ▼ bodily injury to, or the death of, someone other than you or a **family member**,

and the person responsible is:

- ▼ you, or
- ▼ a **family member**

temporarily or permanently residing in **your caravan**.

Types of personal legal liability you can claim for

✓ When we pay

We will only pay a claim for **personal legal liability** if the accident that gives rise to the **personal legal liability** is one that:

- ✓ occurs during the **period of insurance**, and
- ✓ occurs within Australia, and
- ✓ whilst you or a **family member** are temporarily or permanently residing in **your caravan**, and
- ✓ was not expected or intended to give rise to **personal legal liability**.

When someone other than you makes a claim for **personal legal liability** they must observe the conditions of this policy in the same way that you have to.

✗ When we will not pay

We will not pay a claim for **personal legal liability** if the accident that gives rise to the **personal legal liability** is one that is excluded by:

- ✗ the “when we will not pay” sections in these tables, or
- ✗ the “when we may refuse a claim” section (see page 9).

We will also not pay:

- ✗ any liability which would not have been imposed by law
- ✗ for death or bodily injury to you, a **family member** or to any person who normally lives with you
- ✗ for death or bodily injury to anyone employed by you, a **family member** or by someone who lives with you, if the death arises out of their employment

✓ When we pay

Refer to page 54.

What we pay

We will pay up to \$20 million in total for all claims arising from any one incident or series of incidents arising out of one event.

If we agree to pay a claim for **personal legal liability** the payment of up to \$20 million will include:

- ▼ compensation,
- ▼ legal costs and expenses:
 - ▼ if we agree to them in writing before they are incurred, or
 - ▼ that are recoverable by a third party from you or a **family member**.

Note – We will subtract any **excess** that may apply.

✗ When we will not pay

- ✗ for damage to property belonging to you, a **family member** or to your employer or their employees
- ✗ for any claims arising from any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes
- ✗ from any claims arising from the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 3 metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of 10 horsepower
- ✗ from any claims arising from the ownership of land, buildings or structures
- ✗ **loss**, damage or injury intentionally caused by you, a **family member** or a person acting with your or their consent.

We will also not pay:

- ✗ if you or a **family member** are not temporarily or permanently residing in **your caravan** at the time that the incident occurs resulting in a **personal legal liability** claim, and
- ✗ if the **personal legal liability** is covered by an existing home or contents insurance policy in your name, or
- ✗ under this Section 4 if the **personal legal liability** is covered under Section 3 of this policy.

Section 5

Endorsements

In order for cover to be operative for any of the following endorsements, you must have chosen the applicable endorsement and this must be shown in your **schedule**. By choosing one of the following endorsements, it means you have chosen to change the cover of the policy as follows:

✓ When we pay

✓ 1. On site cover

We will pay for **loss**, damage or legal liability as detailed in Sections 1, 2, 3 and 4 under this endorsement, but only if **your caravan** and **your annexe** are at the location shown in your **schedule** when the **loss** or damage occurs or the legal liability arises.

We will also pay for:

- ▼ Removing debris

Where we pay for a claim, if required, we will pay the reasonable costs of removal of debris from the site.

- ▼ Temporary accommodation

If **your caravan** is unfit to live in following a claim for **loss** or damage, we will pay the costs of **alternative temporary accommodation** while **your caravan** is being repaired or replaced. Refer to pages 32 and 33 for details.

✓ 2. Hire use

We will pay for:

- ▼ **loss** of or damage to **your caravan**, or
- ▼ **caravan legal liability** as the owner of **your caravan**,

if at the time of the **loss** or damage you have hired out **your caravan** for reward.

✗ When we will not pay

✗ We will not pay

- ▼ for the "additional benefits" listed on pages 30 to 35.
- ▼ for the "additional features" listed on page 36.
- ▼ more than \$1,000 for the costs of removal of debris.

✗ We will not pay for

- ▼ theft of **your caravan** by the person hiring it unless:
 - ▼ you have a written agreement for the hire signed by the person hiring **your caravan** and showing:
 - that person's name, address, and current drivers licence number, and
 - registration number of the vehicle used for towing **your caravan**, and
 - the date the hire ends, and
 - ▼ you took reasonable care to check that the identification of the person hiring it was true, and

✓ When we pay

✓ 2. Hire use continued

✓ 4. Transporting **your caravan**

We will pay for **loss** of or damage to **your caravan**, or **your contents**, while they are being transported by road, rail or sea.

✓ 5. Horsefloat

Under this endorsement, **your caravan** means the horsefloat shown in your **schedule**.

If your horsefloat is stolen or damaged, we will also reimburse you for the cost of hiring a horsefloat.

x When we will not pay

- ▼ **your caravan** was hired out for a specific period of time, and
- ▼ you immediately reported the **loss** to the police, and
- ▼ you have taken all reasonable steps to locate **your caravan** and the person who hired it, and
- ▼ **your caravan** and the person who hired the caravan cannot be found within 3 months of you reporting the **loss** to us.
- ▼ theft of **fixtures and fittings** from **your caravan** unless the entire caravan is stolen and we agree to pay a claim for it
- ▼ **loss** of or damage to **your caravan** caused by the malicious acts of someone who:
 - ▼ hires **your caravan**, or
 - ▼ is using **your caravan** with your consent or the consent of the person who hires **your caravan**
- ▼ **alternative temporary accommodation**, as shown on pages 30 to 33, if the Hire Use endorsement is chosen and is shown in your **schedule**.

Please note, there is no cover for **loss** of or damage to **your annexe** if **your annexe** does not have a hard roof and **hard walls** or **your contents** if you hire out **your caravan**.

x We will not pay for **loss** of or damage to **your caravan** or **your contents** caused by:

- ▼ loading or unloading **your caravan**, from the transport,
- ▼ vibrating, rubbing or scratching, or
- ▼ **your contents** moving *unless* they are secured in the cupboards or lockers of **your caravan**.

x We will not pay for **loss** of or damage to any contents under Part 2 of this policy.

We will also not pay:

- ▼ to hire a horsefloat for any longer than the day after your horsefloat is recovered, or repairs completed, and
- ▼ more than \$50 per day or more than \$250 in total for the hire.

Definitions

The following will define those words that are in bold throughout this document or shown in your **schedule**:

“act of terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“agreed value” means the sum insured of **your caravan** as shown in your **schedule**.

“alternative temporary accommodation” means accommodation that is provided by an accommodation business or establishment i.e motel, hotel or holiday park.

“caravan legal liability” – see page 50 for the definition of **caravan legal liability**.

“economically repaired” means that it costs less to repair than to replace.

“emergency repairs” means minor repairs which are essential for you to be able to tow **your caravan** safely from the accident or event causing the damage.

“excess” means the amount you must pay towards a claim.

“family member” means any of the following people who normally live with you:– parents, grandparents, spouse, de-facto spouse, children, grandchildren, brothers and sisters.

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

“flood” means the complete covering of normally dry land by any water:

- ▼ escaping or released from the normal borders of:
 - ▼ any lake or natural watercourse, whether or not altered or modified, or
 - ▼ any reservoir, canal, dam or stormwater channel.

“GST” has the meaning given in the “A New Tax System” of the (Goods and Services Tax) Act 1999.

“hard walls” means a wall that is not made of canvas, vinyl or similar materials.

“input tax credit” has the meaning given in the “A New Tax System” of the (Goods and Services Tax) Act 1999.

“loss” means the insured property is stolen, damaged or destroyed. It does not mean the insured property is lost or misplaced.

“named cyclone” means cyclonic conditions if the Bureau of Meteorology has issued a cyclone warning for the immediate area where **your caravan** is and those cyclonic conditions have been given a name.

“negotiable instruments” means legal documents that represent money and that can be legally transferred in title from one person to another.

“not your fault” means we agree that another person was completely responsible, and you tell us that person's name and current address and the registration number of their vehicle (if applicable).

“partial loss” means that we will:

- ▼ repair **your caravan**, or
- ▼ replace any part of it, or
- ▼ reimburse you for the **loss** of or damage to it.
- ▼ In these cases we will not treat **your caravan** as a **total loss**.

“penalty claim” means an accident or claim where the cost of repairs or payment of the claim is not recoverable from a third party.

“period of insurance” means the period that we insure you for under your policy. You will find this **period of insurance** as the start date and the end date shown in the **schedule**.

“personal legal liability” – see page 54 for the definition of **personal legal liability**.

“premium” means the amount you must pay for the insurance you select.

“private use” means **your caravan** can be used:

- ▼ for social, domestic and leisure purposes
- ▼ in connection with repair or servicing
- ▼ for demonstration for sale.

private use does not mean:

- ▼ hire (if you hire out **your caravan**, insurance is available with our Hire Use endorsement)
- ▼ use in connection with an occupation or business
- ▼ use in connection with the caravan hire business or caravan trade or motor trade.

“replacement caravan” means the caravan which you have bought to replace **your caravan** that you have sold.

“schedule” means your most recent policy **schedule**. We will give you a **schedule** when you:

- ▼ first buy an insurance policy from us, or
- ▼ change any part of any policy or any personal details relevant to it, or
- ▼ renew any policy with us.

“total loss” means **your caravan** is stolen and not recovered, or is damaged so badly that the amount it would cost to repair it exceeds the **agreed value** of **your caravan** less the salvage value of the wreck.

“usual home” means that **your caravan** will be your only home for at least six consecutive months.

“your annexe” means the structure designed to be attached to **your caravan** for the purpose of providing additional accommodation, and which is listed in the **schedule**.

“your caravan” means the caravan shown in your **schedule**, including any of its standard **fixtures and fittings**, and tools and spare parts installed by its manufacturer as standard equipment.

your caravan does not mean:

- ▼ a motorised caravan, a motor home, a campervan or a converted bus, or
- ▼ a semitrailer.

“your contents” means the items listed in the “What we cover for contents” table on page 38.

For assistance or enquiries during business hours or to report a claim
24 hours a day, 365 days a year, simply call us on 1800 112 481.

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