

Secure™ Motorhome Insurance Product Disclosure Statement ADDITIONAL INFORMATION GUIDE

This Additional Information Guide (AIG) provides additional information about how we calculate premiums, our excesses, and claim settlement examples. You should read this AIG together with our Secure™ Motorhome Insurance Product Disclosure Statement (PDS) dated 30/01/25.

This AIG is relevant to you if your policy or renewing policy start date is on or after 19 May 2025.

ABOUT YOUR PREMIUM

The amount you pay for this insurance is called the premium. Your premium includes GST, and if applicable, stamp duty, other government charges and any levies that apply. The premium is shown on your schedule under 'total amount payable'. If you have chosen to pay your premium in monthly or yearly instalments, the instalment amount will also be provided.

When we calculate your premium, there are a range of factors we take into account. The importance we place on the factors we use can change and how those factors combine to affect your risk premium will differ from person to person.

Significant factors affecting your premium include a combination of some or all of the following:

- ▼ the options you have chosen (if any)
- ▼ amount insured of your motorhome and contents
- ▼ address where you keep your motorhome
- ▼ age of the driver(s)
- ▼ year of manufacture of your motorhome
- ▼ if you have varied your basic excess.

Claims on your policy or against drivers noted on your policy will only affect your premium through changes to your No Claim Bonus. Please refer to the No Claim Bonus section below.

Each time you renew your policy, your premium is likely to change even if your personal circumstances have not changed. This is because premiums are also affected by other factors such as:

- ▼ the cost and frequency of claims we have paid to other customers
- ▼ the cost and frequency of claims we expect to pay in the future
- ▼ changes in government taxes or charges
- ▼ our expenses of doing business.

When determining your renewal premium, we also consider how much you paid last time. As such we may limit movements up or down.

Premium discounts

The premium you pay for this insurance includes any discounts we have given you. Discounts are applied before taxes and charges are added.

No Claim Bonus

A No Claim Bonus (NCB) recognises good driving and claims history records. Your NCB is shown on your schedule. The maximum NCB we offer is 65%. Your NCB will increase (up to the maximum) on renewal if you haven't made a claim that impacts your NCB before we calculate your renewal offer.

A claim will decrease your NCB, except:

- ▼ a claim where you show you had no fault and provide the at fault driver's name, address and the at fault vehicle's registration number
- ▼ if you have Lifetime NCB.

We may change or withdraw the NCB. If we do, the change or withdrawal will apply from your next renewal offer.

Lifetime NCB

If you have lifetime NCB, it is shown on your schedule. If you have Lifetime NCB, your maximum NCB is protected for the life of your policy while you continuously insure your current motorhome. It does not apply to any additional or replacement motorhome.

You can earn Lifetime NCB if you are 25 years of age or over, have been insured with CIL for 3 consecutive years on our maximum NCB and have not incurred any claims in those 3 years that would decrease your NCB. We may withdraw the ability to earn Lifetime NCB. If we do, the withdrawal will apply from your next renewal offer.

Government taxes and charges

We apply GST, and if applicable, stamp duty and other government charges or levies as the final step in the premium calculation.

YOUR EXCESS

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. You might have to pay more than one type of excess for an incident.

The total excess you are required to pay is determined by the circumstances of your claim. The amount and types of excesses that apply to your policy are shown on your schedule.

The different types of excesses and the excess amounts are:

Type of excess	Amount
1. Basic excess	The amount of your basic excess will be shown on your schedule
2. Inexperienced driver excess	\$400
3. Age excess	\$950
4. Underwriting excess	If the Underwriting excess applies the amount will be shown on your schedule
5. Off-road excess	\$200
6. Hire use excess	If 'Hire use' option is selected your basic excess will be increased and the total will be shown on your schedule

1. Basic excess

A basic excess is an amount that is payable by you for each claim you make under your insurance policy.

If you apply to vary your basic excess and we agree to the variation, your basic excess will be the amount chosen by you from our range. We will increase your basic excess if the 'Hire use' option has been selected and the total will be shown on your schedule. We may also increase your basic excess based on a driver's history, claims history or type of motorhome.

2. Inexperienced Driver Excess

We apply this excess if the person driving the vehicle at the time of the loss or damage, is over 25 years old and has been licensed to drive the insured vehicle type for less than 2 years.

No inexperienced driver excess will apply if the claim is for any of the following:

- ▼ a broken windscreen or vehicle window
- ▼ loss or damage caused by theft, attempted theft, malicious damage, damaged whilst parked
- ▼ damage caused directly by hail, flood, storm and other natural disasters.

3. Age Excess (drivers under 25 years only)

An age excess applies if the driver, the person using or in charge of the motorhome at the time of the event giving rise to the claim is under 25 years of age. No age excess will apply if the claim is for any of the following:

- ▼ a broken windscreen or vehicle window
- ▼ loss or damage caused by theft, attempted theft, malicious damage, damaged whilst parked
- ▼ damage caused directly by hail, flood, storm, and other natural disasters.

4. Underwriting Excess

An underwriting excess may be imposed based on a driver's history or the overall claims experience. If we have applied an underwriting excess to your policy the total will be shown on your schedule.

5. Off Road Excess

An off road excess is payable under the policy if your vehicle is damaged whilst being driven on any beach or any dirt or unsealed road.

6. Hire use Excess

If you have selected the 'Hire use' option, your basic excess will be increased. This total excess will be shown on your schedule and will apply for the duration of the period of insurance including when your Motorhome is used for private use.

What excess will apply

When you make a claim for:	Basic Excess	Other Excesses (if applicable)
Theft or attempted theft of your car	Yes	None
Storm, hail, flood or fire damage	Yes	None
Malicious act or vandalism	Yes	None
Damage to your car whilst parked caused by an unidentified person or driver	Yes	None
Collision with or by an animal	Yes	Age excess Inexperienced driver excess Driver history excess
Windscreen or window glass damage only*	Yes	None
An accident where the driver of your car caused or contributed to the damage	Yes	Age excess Inexperienced driver excess Driver history excess
An incident where the driver of your car was not at fault and you can give us the name and address of the at fault driver and the registration number of the at fault vehicle	No	None
An incident where the driver of your car was not at fault but you cannot give us the name and address of the at fault driver and the registration number of the at fault vehicle	Yes	Age excess Inexperienced driver excess Driver history excess

*No excess applies for the first windscreen and window glass claim within the insurance period.

Claim settlement examples

The following examples are a guide only and are designed to illustrate how a claim payment might be calculated. The examples don't cover all scenarios or all benefits and don't form part of your policy terms and conditions. CIL always determines real claim payments on an individual basis, after we've assessed each claim.

Notes about these claim settlement examples:

- ▼ the excess amounts stated are examples only and may be different to your excess(es). When you make a claim, we'll choose whether to deduct the applicable excesses from the amount we pay or direct you to pay the excesses to us.
- ▼ all amounts are shown in Australian dollars and are GST inclusive
- ▼ all examples assume that the policyholder is not registered for GST.

Example 1 – Total loss

Your 6 year old motorhome is insured for an amount insured of \$50,000. In this example, the basic excess shown on your schedule is \$500. While on holidays more than 100 kms from your usual home, the motorhome is damaged in a fire and we assess the motorhome to be a total loss.

What you are claiming for		Further information
Amount insured	\$50,000	Your vehicle is a total loss when it is uneconomical or unsafe to repair.
Less excess	-\$500	Only a basic excess applies in this example. We deduct this from the amount we pay to you.
Less outstanding premium	-\$280	If you paid your insurance by monthly instalments, we will deduct the remaining instalments for the period of insurance. In this example, there are five \$56 per month instalments remaining when the total loss occurs.
Removal of debris	\$3,000	We will pay the reasonable costs to remove debris under additional cover 'Removal of debris', up to \$5,000 in total for any one event. In this example, removal of debris costs \$3,000. We would normally pay this directly to the debris remover.
Towing costs	\$1500	Your motorhome was towed to the nearest motorhome repairer. Under the 'Towing and Storage' additional cover you are covered for reasonable costs for 1 tow from the scene of the incident to a repairer. You supply us the invoice or the receipt for payment and we reimburse you.
Temporary accommodation	\$750	You required temporary accommodation for 5 days whilst your motorhome was being repaired. We reimburse you \$750 for 5 days.
Transport home	\$1,000	Because you are more than 100 kilometres from your usual home we will pay the costs associated with getting you and your travelling companions who are travelling with you, to your usual home under additional cover 'Travelling expenses'. We will pay up to \$3,000 for this cover. In this example it costs \$1,000 to get you and your travelling companions to your usual home. We would usually reimburse you these costs.

What you are claiming for		Further information
Transporting your contents	\$500	We will pay to transport your contents to your usual home after a total loss if you are unable to transport them yourself and you are more than 100 kms from your usual home under additional cover 'Returning your motorhome or contents to you'. In this example, we assess the costs to be \$500. We would usually reimburse you these costs.
Total claim	\$55,970	We would normally pay \$52,970 directly to you in a total loss situation. We would normally pay the \$3,000 directly to the debris remover.

If your motorhome was purchased under a finance lease we will pay the total finance amount that you owe on your motorhome to the financier up to the amount insured, and then pay you the balance of the amount insured, less applicable deductions that apply.

Your motorhome salvage becomes our property and we are entitled to keep the proceeds of its sale (in this example \$8,000) after we have paid you for the total loss. This does not affect the calculations in this example.

If the motorhome was less than 2 years old at the time of the fire, instead of paying the amount insured as per the claim above we can, if you want us to, replace the vehicle with a new motorhome under additional cover 'New motorhome after a total loss for motorhomes less than 2 years old' provided the conditions of that cover are met. This new motorhome will include similar accessories, tools and spare parts, plus on road costs e.g. registration, compulsory third party/motor accident injuries insurance, delivery charges and stamp duty costs.

We will either deduct the amount of the excess(es) from any cash payment we make, or require you to pay the amount of the excess(es) to us.

Example 2 – Stolen motorhome

Your motorhome is insured for an amount insured of \$35,000. In this example, the basic excess shown on your schedule is \$500. While you are on holiday, more than 100 kilometres from your usual home, the motorhome is stolen but recovered 2 days later with minor damage.

What you are claiming for		Further information
Damage to motorhome	\$4,000	In this example we assess the cost of repairs to be \$4,000. We normally pay this amount directly to the repairer. When we directly authorise and pay a repairer to repair your motorhome we accept responsibility for the quality of those repairs.
Less excess	-\$500	Only a basic excess applies in this example. In this example you pay this amount to us.
Returning your motorhome	\$1500	Under additional cover 'Returning your motorhome or contents to you', we will pay the reasonable costs of returning your motorhome to the place it is normally parked if it is stolen and recovered. In this example the cost to return your motorhome is \$1500. We would normally pay this directly to the towing company.
Hire vehicle	\$1,000	Under additional cover 'Hire of a vehicle following a theft', we will pay you the cost to hire a vehicle that meets your transportation needs, until the repairs to your vehicle have been completed, up to a limit of 21 days. In this example we agree to pay \$100 per day for 10 days (\$100 x 10 = \$1,000).
Total claim	\$6,000	We would normally reimburse you the \$1,000 for hiring the vehicle. We would then pay the \$4,000 directly to the repairer and the \$1500 to the towing company.

Example 3 – Partial loss or damage your motorhome that can be repaired

Your motorhome is insured for an amount insured of \$80,000. In this example, you have chosen an optional excess of \$750 to reduce your premium. This is shown on your schedule as the Basic excess. While on holidays more than 100 kilometres from your usual home, your motorhome and also the registered trailer it is towing, is damaged in an accident, when the driver of your motorhome reversed into a tree. We assess the cost of repairs to the motorhome to be \$20,000.

What you are claiming for		Further information
Damage to motorhome	\$20,000	We assess your motorhome as repairable. We normally pay this amount directly to the repairer. When we directly authorise and pay a repairer to repair your motorhome we accept responsibility for the quality of those repairs.
Less excess	-\$750	You have selected an optional excess of \$750 on this policy. Therefore the excess that applies for this claim is \$750. You pay this amount to us.
Damage to trailer	\$500	Under additional cover 'Registered trailer and trailer contents', we will pay for loss or damage to your trailer (which is registered and used for private use), up to \$1000 for the trailer. We assess the cost of the damage to your trailer to be \$500.
Towing and storage costs	\$1500	Under additional cover 'Towing and storage costs', we pay for the reasonable costs of one tow to your nearest repairer and storing your motorhome. In this example the cost of towing and storage is \$1500.

What you are claiming for		Further information
Temporary accommodation	\$450	We will pay the cost of temporary accommodation, up to a total of \$2,100 for any claim where your vehicle is not your usual home under additional cover 'Temporary accommodation if your motorhome isn't your usual home' because the incident occurred more than 100kms from your usual home. In this example we agree to pay \$150 per day for 3 days (\$150 x 3 = \$450).
Total claim	\$21,700	We normally pay the repair costs for the vehicle and trailer directly to the repairer. We normally pay the \$1500 towing and storage costs to the towing company. We would normally reimburse you the \$450 for temporary accommodation, until repairs have been completed.

Example 4 – Windscreen

Your motorhome is insured for an amount insured of \$35,000. Your windscreen has been damaged by a branch hitting the windscreen and needs to be replaced. It will cost \$350 to replace the windscreen.

What you are claiming for		Further information
Replacement windscreen	\$350	We would normally pay this directly to the windscreen company.
Less excess	\$0	Under additional cover 'One excess-free windscreen or window glass claim', no excess applies for the first windscreen and window glass claim within the insurance period.
Total claim	\$350	

Example 5 – Legal liability

Your policy includes legal liability cover up to \$20,000,000. Your motorhome is involved in an accident causing property damage to a petrol bowser, when leaving a petrol station. There is no damage to your motorhome. The insurer of the petrol station sues the driver of your motorhome who is found to be legally liable. The cost of repairs for the damage caused to the petrol bowser is \$20,000. The driver of your motorhome is also liable to pay the other party's legal costs which are agreed to be \$7,000. In this example, the basic excess shown on your schedule is \$500. The legal costs to defend the third party legal liability claim are \$10,000.

What you are claiming for		Further information
Damage to the petrol bowser and the other party's legal costs	\$27,000	We normally pay this amount directly to the other party's insurer.
Less excess	-\$500	Only a basic excess applies in this example. You pay this amount to us.
Plus our legal costs	\$10,000	The legal costs we incur in defending the third party's claim are \$10,000. We normally pay the solicitor directly.
Total claim	\$36,500	

Example 6 – Contents

Your motorhome is insured for an amount insured of \$40,000, with optional cover 'Increased contents cover' of \$6,000. Your personal computer and television are stolen from the motorhome while the motorhome is securely locked. You purchased the computer last year for \$2,500 and the television is worth \$1,000.

What you are claiming for		Further information
Replacement of personal computer	\$2,500	We pay you the \$2500 based on your supplied proof or assessed quote to replace the stolen items.
Replacement of television	\$1,000	We will pay you the amount determined based on your supplied proof or assessed quote to replace the stolen items.
Less excess	-\$500	Only a basic excess applies in this example. You pay this amount to us.
Total claim	\$3,000	

Financial Claims Scheme

In the unlikely event of an insurer becoming insolvent, a person entitled to claim under protected policies may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Information about the FCS can be obtained from the APRA website at www.fcs.gov.au