

SECURE™ MOTORHOME 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 wording 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 this 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™ Motorhome Insurance policy includes two main types of cover: Third party property damage and bodily injury cover and Comprehensive cover. Both types of cover are included when you buy this policy.

Third party property damage and bodily injury cover

This cover protects you against legal liability arising from the use of the motorhome for:

- ▼ loss or damage to other people's property, and
- ▼ death or bodily injury to other people which is not covered under a compulsory third party insurance policy, and
- ▼ legal costs and expenses,

up to \$20 million in total.

Comprehensive cover

Covers you for loss or damage to your vehicle and contents due to an accident, theft or any other event based on an agreed value. Additional benefits in this Section include:

- ▼ Hire of a vehicle following a theft over 100 kms away from home – up to \$100 a day, up to \$1,500 in total.
- ▼ Hire of a vehicle following a non-fault claim (excluding theft) over 100 kms away from home – up to \$100 a day, up to \$500 in total.
- ▼ Vehicle replacement (with consent from you and any finance company) if a total loss occurs in the first 2 years of registration.
- ▼ Reasonable costs to collect or deliver your vehicle, if the vehicle is repaired over 100 kms away from your home or place of work.
- ▼ Up to \$3,000 in total to help "get you home" following an accident over 100 kms away from your home, where the vehicle can not be driven.
- ▼ Lifetime guarantee on repairs against any defect due to workmanship or faulty material following a claim, while you own the vehicle.
- ▼ Reasonable costs for towing and storing your vehicle, if the vehicle cannot be driven following loss or damage.

- ▼ Up to \$500 in total for loss or damage to your trailer contents.
- ▼ Loss or damage to your trailer for up to its market value.
- ▼ Up to \$1,000 for loss or damage to your contents with an option to increase this limit subject to an additional premium.
- ▼ Up to \$1,000 to transport your contents to your home if your vehicle is a total loss following an accident more than 100 kilometres away from your home.
- ▼ Where your vehicle is not your usual home – up to \$100 a day, to a maximum of \$1,000 in total for emergency accommodation where the vehicle cannot be driven following loss or damage that occurs to the vehicle over 100 kms away from your usual home.
- ▼ Where your vehicle is your usual home – up to \$100 a day, to a maximum of \$3,000 in total for emergency accommodation where the vehicle cannot be driven or lived in following loss or damage that occurs to the vehicle.
- ▼ Up to \$1,000 for any legal liability resulting from unauthorised use of your lost or stolen credit or financial institution card.
- ▼ Following loss or damage to your vehicle, up to \$300 for food damaged to the extent that it 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 vehicle or contents.
- ▼ Up to \$20 million for personal liability cover for an event occurring in Australia if you reside in your vehicle and you or a family member is found legally liable for bodily injury, death or illness to another person or damage to their property.
- ▼ Up to \$5,000 in total if your vehicle is more than 100 kms from your usual home and you or your family need to return to your usual home as a result of one of the persons who live in the motorhome receiving emergency medical treatment. We will cover the reasonable costs to return you, your family and your vehicle to your usual home.

- ▼ Up to \$1,000 in total if your vehicle is undrivable due to a mechanical breakdown up to a maximum of two breakdowns in one period of insurance. We will pay for the reasonable cost of towing your vehicle to the nearest repairer.
- ▼ Windscreen excess waiver - the basic excess is reduced to nil for the first windscreen or window glass replacement claim in any one period of insurance.

Associated emergency medical transportation for illness, injury and death expenses

This section provides the following cover: Up to \$10,000 per person and up to \$20,000 in any one period of insurance for:

- ▼ Emergency medical advice over the phone.
- ▼ Cover in the event of a medical emergency where transportation is required over 100 kms away from your residence.
- ▼ Cover for transportation in the event that a traveller suffers unforeseen or unexpected death.
- ▼ Cover for transportation to your place of residence in the event that a parent, sibling, child or grandchild or a person covered in this section who is not travelling with you, suffers an unforeseen or unexpected death.

Accessories and optional extras

Comprehensive cover will provide protection for all accessories and optional extras that were not supplied and fitted by the manufacturer as original equipment. The value of the accessories and optional extras must be taken into account when advising us of the value of the vehicle.

Additional option for comprehensive cover

If the following benefit is shown on your schedule, you are entitled to:

- ▼ **Protected No Claim Bonus** - protects a maximum no claim bonus of 65% or rating 1.

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 vehicle 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 in any way 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
Sum insured	Lower value	Higher value
Contents cover	Automatic \$1,000	Over \$1,000 of contents cover
No Claim Bonus	Higher no claims bonus	Lower no claims bonus
Basic Excess Amount	Higher	Lower
Protected No Claim Bonus	Not Selected	Selected

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 \$200 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:

- ▼ **Inexperienced driver excess** – drivers licensed to drive for less than 2 years have an additional excess of \$200.
- ▼ **Age excess** – drivers under the age of 25 years have an additional excess of \$950.
- ▼ **Underwriting excess** – an additional excess may be imposed, usually in the range of \$500 to \$2,000 which is calculated on our assessment of risk, based on factors such as a 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.
- ▼ **Off road excess** – The basic excess is doubled to \$400 if the vehicle is damaged whilst driven on a beach or other dirt and unsealed roads.
- ▼ **Optional excess** – To reduce your premium, you may choose to have a higher basic excess. If you choose one of these optional excesses, this will replace any standard excess.
- ▼ **Hire use excess** – the basic excess is doubled to \$400.

This is only a summary of how excesses will be applied. For full details please refer to the 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 on 1800 112 481 and tell us what happened. We will advise you of the claims process and assist you through the next steps.

How we deal with repairers

If your vehicle is damaged and repairable, and we agree to pay for partial loss, we will require you to obtain one quote (unless we advise otherwise), from a repairer of your choice. Contact us if you require assistance with locating repairers in your area.

Once our assessor has reviewed the quote(s), we will then authorise any repairs that are reasonably and necessarily required to repair your vehicle. Any repairer we authorise to repair your vehicle may subcontract some of the repairs to a person of their choice. This will usually occur when the repairer is unable to perform the repairs itself. You must not authorise the repair of your vehicle without our prior agreement.

Any parts used in the repair of your vehicle will be new or consistent with the age and condition of your vehicle.

When we approve repairs, we will provide you with a lifetime guarantee on repairs against any defect due to workmanship or faulty materials following a claim, while you own the vehicle.

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

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

Cover is taken out for a vehicle with an agreed value of \$24,000.

The insured has elected not to increase the automatic \$1,000 contents cover – the total value of contents kept in the vehicle is \$3,500. The vehicle is stolen and not recovered. Only a basic excess of \$200 applies to the claim.

The amount payable following the claim would be:

\$24,000 – agreed value of the vehicle, plus

\$1,000 – maximum limit payable for the contents as the limit has not been increased, equals \$25,000 total.

The excess of \$200 is then deducted, which results in a final claim payment of \$24,800.

Important information

The insurance we offer you is set out in the policy.

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).

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.

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 Operational Manager's decision, then it will be referred to General Management. 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 your policy at other times, please see "Cancelling your Policy" on page 7 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 any 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 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 within the 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 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™ Motorhome Insurance

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General Terms and Conditions

This policy has headings, 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 meanings

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* those persons.

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

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

Some words used in the policy have special defined meanings, these words are in **bold** each time they are used. The definitions of these words can be found in the Definitions section on pages 64-67. 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, unless we agree you can pay by instalments. 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 the details 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 7).

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 will be our representative, not your agent, in all matters concerning this insurance,
- ▼ they will receive a commission, and
- ▼ neither the authorised representative or distributor nor any of their 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 vehicle** made by someone other than the manufacturer,
- ▼ if there is any change to the list of people who are likely to drive **your vehicle**, and
- ▼ if there is any change in the use of **your vehicle**.

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 drive **your vehicle** 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 drive **your vehicle** has had whether or not involving **your vehicle**, and
- ▼ if you or any person who is likely to drive **your vehicle** has been charged with, convicted 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 an amount on account of **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 **your vehicle** for business use 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 pay the **GST** (less any relevant input credit tax) 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.

If **your vehicle** is a **total loss** and you have chosen the **agreed value** option, 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 vehicle** is 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 a traffic accident, avoid any discussions with witnesses or any other party involved in the accident about who was responsible.

2. Obtain details of all drivers involved

Where another vehicle is involved, we will require 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 vehicle**, 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 steps you should take. We can also arrange to start the process immediately by arranging to have **your vehicle** towed to the nearest repairer.

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 using or in charge of the vehicle

Part 3 – the vehicle 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 have informed 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 viii).

- ▼ 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 vehicle** against any initial or further loss or damage,
 - ▼ keep **your vehicle** in good condition, and
 - ▼ 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 and within 24 hours of an incident make a report to the police about:
 - ▼ any accident involving **your vehicle** (if the law requires you to report the accident),
 - ▼ any malicious damage to **your vehicle**, or
 - ▼ any theft or attempted theft of **your vehicle**, and/or **your vehicle contents**.

Part 2 – The actions of the driver or person in charge of the vehicle

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

- ▼ **your vehicle** is being driven 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 vehicle** being driven by the person, or
- ▼ if you prove that you had no reason to suspect that the person driving **your vehicle** with your consent was affected by alcohol or drugs.

- ▼ **your vehicle** is being driven 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 vehicle** being driven by the person, or
- ▼ you had no reason to suspect that the person driving **your vehicle** with your consent was unlicensed or was not complying with any conditions imposed on their licence.

- ▼ **your vehicle** is being driven or used other than for **private use**.
- ▼ **your vehicle** is being driven or used in racing, pacemaking, a reliability trial, a speed or hill-climbing test or while being tested in preparation for any of these.
- ▼ **your vehicle** is being used for an unlawful purpose by you or by someone with your permission.
- ▼ **your vehicle** is being used to carry flammable substances, chemicals (other than for normal domestic purposes) or explosives.
- ▼ **your vehicle** is being used for the carrying of passengers for hire, fare or reward.
- ▼ **your vehicle** is being used to conduct an illegal activity such as, but not limited to, a ram raid or carrying drugs or stolen goods.

This exclusion will not apply if you prove that:

- ▼ you did not consent to **your vehicle** being driven or used by the person.

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

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

- ▼ **your vehicle** is carrying or towing a load which is heavier than the law allows or the manufacturer specifies.
- ▼ **your vehicle** is being used to tow a ultimately commercial issue **trailer** that is known or should have been known to be unroadworthy or unsafe, unless it can be proved that this did not contribute towards the loss or damage.
- ▼ **your vehicle** is permanently based at a caravan park or land site for a period exceeding 3 months at any one time unless accepted and noted in your **schedule**, other than when parked at your permanent place of residence or the situation address shown in the **schedule**.
- ▼ **your vehicle** is being driven or used 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 **legal liability** was not caused or contributed to by the unsafe or unroadworthy condition.
- ▼ **your vehicle** has been modified in a way that materially increases its designed top speed or performance and a Certificate from an Engineer or a Government Roads Authority cannot be produced to verify road worthiness.
- ▼ at the time of the accident or event which results in a claim **your vehicle** is unregistered unless the loss, damage or legal liability was not caused or did result from an illegal use of the vehicle.

Part 4 – Loss or damage

We do not insure you for:

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

- ▼ any **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**.

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

- ▼ any person or organisation who lawfully destroys or takes possession of **your vehicle** or **contents**,
- ▼ any war, whether it has been formally declared or not, any hostilities, uprising, insurrection, revolt, rebellion, usurped power, revolution or coup d'etat, or theft or confiscation of property as a result of any of these, or
- ▼ radio-activity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.

Part 5 – Legal liability only

We may refuse to pay a claim under this policy for **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.

Total 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 for all drivers.

There are 6 types of **excess** that may apply to your claim:

1. Basic excess

We apply a basic **excess** to every claim unless:

- ▼ your **schedule** shows your basic **excess** as nil, or
- ▼ we agree you do not have to pay this **excess**.

Claims where only a basic excess applies

No age or inexperienced driver **excess** will apply if the claim is for:

- ▼ a broken windscreen or vehicle window, or
- ▼ loss or damage caused by theft, attempted theft, malicious damage, damaged whilst parked, or

- ▼ damage caused by hail, **flood**, storm, and other natural disasters.

2. Age excess (drivers under 25 only)

An age **excess** applies if the driver at the time of the event giving rise to the claim is under 25 years of age. In addition to the age **excess**, a basic **excess** and inexperienced driver **excess** will also apply where applicable.

3. 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 person driving the vehicle at the time of the loss or damage, has been licensed to drive for less than 2 years.

4. Off Road excess

The basic excess payable under the policy is doubled if **your vehicle** is damaged whilst driven on a beach or other dirt and unsealed roads.

5. 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**.

6. Hire use excess

If at the time of **loss** or damage **your vehicle** is hired out for the use of another party, the basic excess will be doubled to \$400.

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.

For more information, please see below.

How making a claim could affect your no claim bonus

If an accident is not your fault

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

- ▼ we agree that it is **not your fault**

When you renew your policy, if the accident you claim for is **not your fault**, then your no claims bonus will not be affected.

Windscreen claims

When you renew your policy, your no claims bonus will not be affected for any windscreen or window glass claim you make.

Other claims

When you renew your policy, we reduce your no claim bonus for each **penalty claim** you have made during the **period of insurance** unless you have selected the protected no claim bonus section discussed below. The amount we reduce your no claim bonus to, is set out below:

Your current no claims bonus	Following 1 penalty claim	Following more than 1 penalty claim
65%	45%	Nil
55%	25%	Nil*
45%	Nil	Nil*
25%	Nil*	Nil*
Nil	Nil*	Nil*

*If your current no claims bonus is nil or if you have one or more **penalty claim**, or if your current no claims bonus is less than 65% and you have more than 1 **penalty claim**, we will add a surcharge to the **premium** payable from the next renewal.

Section 1 – Your Third Party Property Damage and bodily injury cover

This part of the policy is designed to help protect you against **legal liability** for:

- ▼ loss or damage to other people's property, and
- ▼ the death of or bodily injury to other people. (This applies only where the **legal liability** is not covered by the statutory compulsory insurance or motor car accident compensation scheme in your State or Territory. This is often referred to as "gap cover")

Definition of your vehicle in this section

What is your vehicle?

Your vehicle means a motor home or campervan which:

- ▼ is in a roadworthy condition,
- ▼ is registered as a motor vehicle, and
- ▼ is shown in your **schedule**.

For **legal liability** cover **your vehicle** also means a **trailer** that is being towed by **your vehicle** or a **substitute vehicle**:

- ▼ legally,
- ▼ not for reward, and
- ▼ only one is being towed at one time.

What is legal liability?

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 or controlled by someone else, or
- ▼ the death of or bodily injury to another person,

and the person responsible is:

- ▼ you, or
- ▼ a person driving **your vehicle** with your permission, or
- ▼ a passenger in **your vehicle**, or
- ▼ your employer, principal or partner.

Types of legal liability you can claim for

✓ When we will pay

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

- ✓ occurs during the **period of insurance**,
- ✓ occurs in Australia, and
- ✓ was not expected or intended to give rise to **legal liability**, and
- ✓ is caused by an event listed under “If you are legally liable” or “If someone else is legally liable.”

✗ When we will not pay

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

- ✗ the “when we will not pay” section in these tables, or
- ✗ the “when we may refuse a claim” section (see pages 10-14).

If you are legally liable

✓ When we will pay

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

- ✓ you driving, using or being in charge of **your vehicle**, or
- ✓ you driving, using or being in charge of any other vehicle being used as a **substitute vehicle**, or
- ✓ goods being carried by or falling from **your vehicle** or a **substitute vehicle**, or
- ✓ loading or unloading **your vehicle** or a **substitute vehicle** in a street or thoroughfare.

✗ When we will not pay

We will not pay:

- ✗ for loss or damage to property which is owned or controlled by you, or
- ✗ under section 1, for loss or damage to **your vehicle** or to a **substitute vehicle**.

We will also not pay for your **legal liability**:

- ✗ for the death of or bodily injury to:
 - ▼ you, or
 - ▼ any person related to you, or
 - ▼ any person who usually lives with you, or
 - ▼ your employees if the accident that gives rise to the liability arises out of or in the course of their employment.
- ✗ if you are entitled to be compensated by any statutory compulsory insurance, or motor vehicle accident compensation scheme, or
- ✗ for any claim that you would have been compensated for if you had insured or registered **your vehicle** or lodged a claim as required by any statutory compulsory insurance or motor vehicle accident compensation scheme.

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.

If someone else is legally liable

✓ When we will pay

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

- ✓ another licensed person driving, using or in charge of **your vehicle**, with your permission, or
- ✓ a passenger travelling in, getting in or getting out of **your vehicle**, with your permission, or
- ✓ you or any other licensed person using **your vehicle** on behalf of your employer, principal or partner, with your permission.

When another person makes a claim for **legal liability** that other person has the same obligation to observe the terms and conditions of this policy as you do.

✗ When we will not pay

We will not pay for the **legal liability** of any other person:

- ✗ if another licensed person driving, using or in charge of **your vehicle**, with your permission has been refused motor insurance or has had renewal of motor insurance not offered because of their driving, claims or criminal record, or
- ✗ for damage to property that is owned or controlled by the person who is legally liable, or
- ✗ for the death of or bodily injury:
 - ▼ to the person who is legally liable, or
 - ▼ to a person who is related to the person who is legally liable, or
 - ▼ to any person who usually lives with the person who is legally liable, or
 - ▼ to the employees of the person who is legally liable if the accident that gives rise to the liability arises out of or in the course of their employment.
- ✗ for damage caused by the other person to **your vehicle** or to property owned by you,
- ✗ if that person is entitled to be compensated by any statutory compulsory insurance or motor vehicle accident compensation scheme,
- ✗ for any claim that the other person would have been compensated for if you had insured or registered **your vehicle** or lodged a claim as required by any statutory compulsory insurance or motor vehicle accident compensation scheme.

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.

✓ What we will pay

If we agree to pay a claim for **legal liability** the payment will include:

- ▼ compensation,
- ▼ legal fees and expenses if we agree to them in writing before they are incurred,
- ▼ \$20 million in total for all claims arising directly or indirectly from one cause. If there is more than one cause, the limit starts again.

The \$20 million includes all legal fees and expenses:

- ▼ that we agree to in writing before they are incurred, or
- ▼ for which you or another person covered under this part have a **legal liability** to someone else.

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

Section 2 –

Comprehensive cover, loss or damage to your vehicle and contents and Personal Liability

Definition of your vehicle in this section

In addition to the definition on page 17, **your vehicle** means a motorhome or campervan including:

- ▼ standard equipment for the particular make and model of **your vehicle** fitted by the original manufacturer,
- ▼ any **accessories and optional extras** that are either in or on **your vehicle** or in your private locked-up garage, but included in the total sum insured of the vehicle,
- ▼ **fixtures and fittings**, in or on **your vehicle**,
- ▼ other tools and spare parts for **your vehicle** while in or on **your vehicle** up to \$1,000 in total.

Important

If you purchase a **replacement vehicle**, we will consider the **replacement vehicle** to be **your vehicle**. You must provide us with details of the **replacement vehicle** within 14 days of its purchase and pay us any additional **premium** that is required.

Definition of your contents in this section

This policy automatically includes cover for loss or damage for up to \$1,000 of **contents** in **your vehicle**. If the total value of your **contents** is over \$1,000 and you require cover, we will need to be advised of the total sum insured. An additional **premium** will apply when increasing the sum insured and the selected **contents** sum insured will be shown in your **schedule**.

✓ What we cover for contents

Contents means any of the items listed below:

- ✓ clothing and personal belongings,
- ✓ domestic appliances,
- ✓ furniture, furnishings, carpets, floor rugs,
- ✓ portable household electrical appliances,
- ✓ money, **negotiable instruments**,
- ✓ 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),
- ✓ sporting equipment,
- ✓ watches, pieces of jewellery,
- ✓ any items made of or containing gold or silver,
- ✓ cameras, photographic equipment,
- ✓ binoculars,
- ✓ bicycles, scooters, electric bikes and motorised wheelchairs.

*Limits apply to a number of these **contents** items. Refer to the "**Partial loss or damage to your contents**" section on pages 30 and 31 for these limits.*

Types of loss or damage you can claim for

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

- ▼ that loss or damage is caused by one or more of the events shown in the "what we cover" table on page 26, and
- ▼ that loss or damage is not excluded by:
 - ▼ the "what we do not cover" section on page 27, or

✗ What we do not cover for contents

Contents does not mean any of the items listed below:

- ✗ precious metals, uncut gems and stones,
- ✗ furs,
- ✗ curios, antiques, pictures or works of art, or other collectables,
- ✗ livestock, animals, birds or fishes,
- ✗ cash or **negotiable instruments** exceeding \$100,
- ✗ coins, medals or stamps,
- ✗ manuscripts, deeds or other documents,
- ✗ bullion,
- ✗ aircraft, watercraft and any equipment that is part of or belongs to either of these,
- ✗ skis, surfboards, surf-skis or wind-surfers, surf-mats or diving equipment,
- ✗ lawns, hedges, trees, shrubs and plants,
- ✗ unregistered or unlicensed fire arms,
- ✗ motor cycles, trail bikes, mini bikes, trailers, and any equipment that is part of or belongs to any of these,
- ✗ musical instruments,
- ✗ tents,
- ✗ mobile phones, CB radios or satellite phones
- ✗ **contents** items kept in **your vehicle** that you do not own or are not legally responsible for.

- ▼ the "when we may refuse a claim" section on pages 10 to 14, and
- ▼ the accident or event occurs during the **period of insurance**, and
- ▼ we show in your **schedule** that this cover applies.

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

✓ What we cover

We will pay for loss or damage to **your vehicle, trailer and contents** caused by:

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

✗ What we do not cover

We will not pay for:

- ✗ theft or attempted theft:
 - ▼ from **your vehicle** or **trailer** unless they are securely locked inside **your vehicle** or **trailer** and there is evidence of physical or **forcible and violent entry**.
 - ▼ from an awning attached to or near **your vehicle**.
 - ▼ from your **trailer** if it does not have a hard covered lockable top and the **trailer** was not chained to an unmovable object or securely locked to **your vehicle**, or
- ✗ malicious damage to **your vehicle** or **trailer** by someone who is using **your vehicle** or **trailer** with your consent, or
- ✗ repairs that are done without first getting our written consent other than **emergency repairs** (see page 38), or
- ✗ the cost of repairing damage not caused by the accident or the event you are claiming for, or
- ✗ the cost of fixing faulty repairs that were done before this policy was taken out, or
- ✗ wear and tear, corrosion, rusting or depreciation, or
- ✗ mechanical, structural, electrical breakdown, failure or breakage, or
- ✗ tyre damage caused by punctures, bursts, road cuts or applying brakes, or
- ✗ loss or damage caused by you failing to protect **your vehicle** or **trailer** after:
 - ▼ it breaks down, or
 - ▼ it is damaged in an accident, or
 - ▼ you have been notified that your stolen vehicle has been found, or
- ✗ loss that occurs because you cannot use **your vehicle** or **trailer**, or
- ✗ the cost of hiring a vehicle, unless **your vehicle** has been stolen or been involved in an accident where the driver is not at fault, or
- ✗ more than \$1,000 for tools and spare parts in **your vehicle** not supplied by the manufacturer as original equipment.

Partial loss or damage to your vehicle

✓ What we will pay

We will pay:

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

- ✓ repair **your vehicle**, or any part of it, or
- ✓ replace any part of **your vehicle**, or
- ✓ pay you the costs of repairing or replacing **your vehicle**, or any part of it, or
- ✓ at our option repair, replace or pay the amount of the loss or damage to **your vehicle, trailer** or its **contents**.

Before we pay you for partial loss or damage

If your vehicle can still be driven

You may choose any licensed repairer to arrange a quote to repair **your vehicle**. We may request a second quote or arrange to move **your vehicle** to another repairer acceptable to both of us.

If your vehicle cannot be driven

If **your vehicle** cannot be driven you can call us and:

- ▼ we will arrange for **your vehicle** to be towed from the place where the damage occurred, or
- ▼ allow us to tow **your vehicle** from the place it was taken to after the damage occurred so that we can obtain a quote for the repairs. We will pay for this.

How partial loss or legal liability effect your sum insured

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

Replacement of parts

Your vehicle will be repaired using either new genuine parts, or genuine parts that are consistent with the age and condition of **your vehicle**.

✗ What we will not pay

We will not pay for more than:

- ✗ the cost of the most competitive quote as adjusted by our assessor, or
- ✗ the **value of your vehicle**, whichever is less.

If we agree to replace parts, we will replace these so that they comply with any relevant statutory requirement.

If you have insured any **accessories or optional extras** we will either repair them or pay for the cost to replace them as new, less an amount for depreciation, wear and tear.

Parts not available in Australia

For parts and accessories 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.

Lifetime guarantee for repairs

If we repair **your vehicle**, we will guarantee the repairs made under a claim against any defect due to workmanship or faulty material for the life of **your vehicle** while it is still owned by you.

Partial loss or damage to your contents

✓ What we will pay

We will pay:

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

- ✓ repair those items that can be **economically repaired**, or
- ✓ replace those items that are less than 5 years old and cannot be **economically repaired**.

We will either:

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

Note: 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

We will not pay:

- ✗ more than the sum insured shown in your **schedule** for all **contents** items.
- ✗ more than \$1,000 for **contents** cover unless additional contents is shown on the **schedule**.

We will also not pay:

- ✗ more than \$3,000 for a notebook, personal computers or laptop computers including any equipment that is part of or belongs to them, or
- ✗ more than \$3,000 for standard purchased software (but not data of any kind or custom written software), or
- ✗ more than \$3,000 for clothing and personal belongings, or
- ✗ more than \$3,000 for portable household electrical appliances, or
- ✗ more than \$1,000 in total for bicycles, scooters, electric bikes and motorised wheelchairs, or
- ✗ more than \$100 for money or **negotiable instruments**, or
- ✗ more than \$2,000 in total for watches, pieces of jewellery, any items made of or containing gold or silver, cameras, photographic equipment or binoculars, or
- ✗ more than \$500 in total for fishing equipment.

Total loss of your vehicle

✓ What we will pay

If **your vehicle** is a **total loss** we will pay the total finance amount that you owe on **your vehicle** to the financier, and then pay you the balance, less the total **excess** that applies. If **your vehicle** is not financed, we will deduct the **excess** (if any), prior to paying you.

Before we pay you for a total loss

Your vehicle will be a **total loss** if it is stolen and not recovered. However, if **your vehicle** is substantially damaged and cannot be driven we will need to assess if repairs can be carried out, or if the vehicle is a **total loss**. As with the **partial loss** section we will require you to:

- ▼ call us and we will arrange for **your vehicle** to be towed from the place where the damage occurred, or
- ▼ allow us to tow **your vehicle** from the place it was taken to after the damage occurred so that we can assess the damage caused to **your vehicle**. We will pay for this.

If we decide that the vehicle is not a **total loss** and can be repaired, we will request a quotation from the repairer or we will pay to move the vehicle to another **repairer** for a quote to repair the damage.

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**.

X What we will not pay

- X we will not pay more than the amount that we agreed to insure **your vehicle** for shown in your **schedule** (subject to the total **excess** payable).

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 vehicle salvage

When we pay for a **total loss**, **your vehicle** or its wreck becomes our property. If you wish to purchase the salvage of **your vehicle** we will give you first option to buy the salvage at the price established by an Auction or Salvage Company agreed to by both of us.

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

The trailer salvage

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

Vehicle replacement if your vehicle is a total loss

✓ What we will pay

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

- ✓ the **total loss** occurs within 2 years of the date **your vehicle** was first registered, and
- ✓ you must be the first registered owner of the vehicle, and
- ✓ you want us to, and
- ✓ any finance company with an interest in **your vehicle** gives its written consent.

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

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

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

We will pay any additional costs for:

- ✓ the first 12 months registration costs, and
- ✓ compulsory third party insurance.

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

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 only have the \$1,000 **contents** cover.

X What we will not pay

We will only pay for the used portion of the 12 months registration and compulsory third party insurance where you are entitled to a refund on these for the **total loss** vehicle.

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

Specified accessories and optional extras

Where **accessories and/or optional extras** have been added to **your vehicle**, the value of these must be included in the total sum insured.

✓ What we will pay

We will pay for the cost of repairing those items that can be repaired economically.

If the specified **accessories and optional extras** cannot be **economically repaired**, we may choose to either:

- ▼ supply you with a replacement item with a similar age and condition as the stolen or damaged item, or
- ▼ pay you the amount it would cost us to replace that item with one of a similar age and condition.

Please note – We will try to match materials or items used in repairing or replacing the original item. If this is not possible, we reserve the right to use nearest equivalent or similar materials or items.

We will subtract any total **excess** that may apply.

No Claim Bonus (NCB)

A no claim bonus recognises your good driving and claims history record where you are insured for comprehensive cover.

You will automatically be entitled to a maximum no claims bonus when you insure with us. You will maintain the maximum no claims bonus for each and every annual **period of insurance** subject to there having been no loss or damage that falls within the definition of **penalty claim**.

Protected no claims bonus

If you have a maximum no claim bonus of 65% or rating 1, and the protected no claims bonus benefit is shown as selected on your schedule, your no claims bonus will not be affected by the first penalty claim in any period of insurance.

Your no claims bonus will be adjusted as if this protection did not apply if a penalty claim occurs and you have made a previous penalty claim for an event occurring within this period of insurance.

X What we will not pay

We will not pay for:

- X specified **accessories and optional extras** where the value of these have not been included in the total sum insured.

If you have been claim free on a protected no claims bonus for 3 consecutive years, the lifetime protection will automatically apply at the next renewal date of your policy. (see below for details of the lifetime no claims bonus protection).

Lifetime no claims bonus protection

If you are entitled to a maximum no claims bonus (NCB) on your comprehensive policy, you may be eligible for the lifetime no claims protection benefit.

If you are entitled to this benefit, your maximum no claims bonus is protected for the life of this policy and any subsequent renewals (even if you are at fault in the event of an accident).

To be eligible for this protection you will need to:

- ▼ be 25 years of age or over, and
- ▼ be insured with us for 3 consecutive years on a maximum NCB, and
- ▼ not have incurred any penalty claims for the previous 3 years.

We will automatically apply this protection to your policy once you become eligible for the benefit. This will be shown on your policy **schedule**.

Additional benefits

The following additional benefits apply to Section 2 and are provided to assist you if we agree to pay a claim for loss or damage to **your vehicle**.

✓ What we cover

- ✓ 1. Towing and storage after an accident
- ▼ We will pay reasonable costs to have **your vehicle** towed to a repairer following an accident or loss when **your vehicle** cannot be driven.
 - ▼ We will also pay reasonable costs of storing **your vehicle** at the repairer's premises once the claim has been lodged.

✓ 2. Emergency repairs

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

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

We will return **your vehicle** to you once repaired following an accident or loss.

We may choose to either:

- ▼ pay you the reasonable cost of travel to collect **your vehicle**, or
- ▼ arrange to have **your vehicle** delivered to you after repairs have been completed.

✓ 4. Hire of a vehicle following a theft

If **your vehicle** is stolen we will reimburse you for the cost of hiring a vehicle of a similar type to **your vehicle**.

✗ What we do not cover

We will not pay:

- ✗ more than reasonable costs to tow **your vehicle** to the nearest repairer, or to store **your vehicle**.

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 **usual home** or place of work.

We will not pay:

- ✗ to hire a vehicle for any longer than the day after:
 - ▼ **your vehicle** is recovered undamaged, or
 - ▼ the repairs to **your vehicle** have been completed, or
 - ▼ we confirm **your vehicle** is a **total loss**, whichever is earlier, or
- ✗ more than \$100 per day or more than a total of \$1,500 for a hire vehicle, or
- ✗ if the loss or damage occurs less than 100 kms from your **usual home** or the address where the vehicle is normally parked overnight, or
- ✗ running costs for a hire vehicle.

✓ What we cover

- ✓ 5. Hire of a vehicle following an accident
- ▼ If **your vehicle** cannot be driven or is in need of repair following loss or damage as a result of an **accident**, we will reimburse you for the cost of hiring a vehicle.

We will pay for the cost of hiring a vehicle:

- ▼ of a similar type to **your vehicle**, and
- ▼ from the date **your vehicle** is left at the repairers.

- ✓ 6. Helping you and your passengers get home

If **your vehicle** cannot be driven following an accident or loss, we will help you and your passengers who are travelling with you, to get home. We will pay the reasonable cost of helping you and your passengers who are travelling with you to get home after the loss or damage has occurred.

- ✓ 7. Unexpired registration

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

- ✓ 8. Your liability under maritime law

If **your vehicle** 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 vehicle** is not damaged.

✗ What we do not cover

We will not pay:

- ✗ if the loss or damage caused was your fault, or
- ✗ if the loss or damage was caused by a **penalty claim**, or
- ✗ to hire a vehicle for any longer than the day after repairs to **your vehicle** have been completed, or
- ✗ if the loss or damage occurs less than 100 kms from your **usual home** or the address where the vehicle is normally parked overnight, or
- ✗ more than \$100 a day or more than a total of \$500 for the period of hire, or
- ✗ running costs for a hire vehicle, or
- ✗ if **your vehicle** is stolen.

We will not pay:

- ✗ if the loss or damage occurs less than 100 kilometres from your home.
- ✗ more than \$3,000 in total.

We will not pay:

- ✗ if the unexpired registration can be recovered from the appropriate authorities.

We will not pay:

- ✗ more than the **agreed value of your vehicle**.

✓ What we cover

- ✓ 9. Accommodation expenses where your vehicle **is not your usual home**
- ▼ We will pay the cost of temporary accommodation where **your vehicle** cannot be driven or is not fit to live in and requires to be replaced or repaired as a result of loss or damage caused by fire, theft or an accident.

- ✓ 10. Accommodation expenses where your vehicle **is your usual home**
- ▼ We will pay the cost of temporary accommodation where **your vehicle** cannot be driven or is not fit to live in and requires to be replaced or repaired as a result of loss or damage caused by fire, theft or an accident.

- ✓ 11. Returning your vehicle if stolen and recovered
- ▼ We will pay the reasonable costs of returning **your vehicle** to the place where it is normally parked if it is found after having been stolen.

- ✓ 12. 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 vehicle**, and
 - ▼ Your **vehicle** 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:

- ✗ if the loss or damage is not covered by this policy.
- ✗ if the loss or damage occurs less than 100 kms from your **usual home** or the address where the vehicle is normally parked overnight.
- ✗ more than \$100 per day.
- ✗ more than \$1,000 in total for one event.

This benefit will cease once the vehicle has been replaced or the repairs have been completed.

We will not pay:

- ✗ if the loss or damage is not covered by this policy.
- ✗ more than \$100 per day.
- ✗ more than \$3000 in total for one event.

This benefit will cease once the vehicle has been replaced or the repairs have been completed.

We will not pay:

- ✗ for repairs to the vehicle if the repairs in addition to the cost of delivery exceed the relevant **agreed value** at the time of the theft. The vehicle will be treated as a **total loss** in these circumstances.

We will not pay:

- ✗ more than \$1,000 to transport the items of **contents**.

✓ What we cover

- ✓ 13. Lost/stolen credit card benefit
- ▼ We will pay towards any legal liability you incur arising from unauthorised use of your credit card or financial institution card if lost or stolen.

✓ 14. Damaged food

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

✓ 15. Windscreen and window glass

If we pay for the repair or replacement of windscreen and other window glass on your vehicle under Section 2 and it is the only damage sustained by **your vehicle** in that accident, we will not apply the Basic Excess, Age Excess or Inexperienced Driver Excess for the first claim in any **period of insurance**.

If you have any additional windscreen or window glass claims during the same **period of insurance**, the Basic Excess will apply (unless the glass can be repaired instead of being replaced).

✓ 16. Boats and inflatable dinghies towed or transported by your vehicle

If we agree to pay a claim for loss or damage to **your vehicle**, we will cover loss or damage to any boat which is less than 3 metres in length and is not powered by a motor that exceeds 25 horsepower, whilst being towed or transported by **your vehicle**.

✗ What we do not cover

We will not pay:

- ✗ more than \$1,000 in any one annual **period of insurance**.

We will also not pay if:

- ✗ the card does not belong to you,
- ✗ you have not complied with the card issuer's requirements,
- ✗ the unauthorised user of the card is someone travelling or living with you, or is someone who is acting with your express or implied consent.

We will not pay:

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

We will not pay:

- ✗ more than \$1,000 in total for any one event if your vehicle was not manufactured in Australia.

We will not pay:

- ✗ more than \$3,000 in total, or
- ✗ for loss or damage to jet skis.

✓ What we cover

✓ 17. Removal of debris

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

✓ 18. Veterinary expenses

We will pay the reasonable veterinary expenses incurred for your domestic pet injured as a result of vehicle impact.

✗ What we do not cover

We will not pay:

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

We will not pay:

- ✗ more than \$500 in total, or
- ✗ for veterinary expenses for any pet that is not travelling with you in **your vehicle**, or
- ✗ if your vehicle is less than 100 kilometres from your **usual home**.

Additional features

The following additional features apply to Section 2:

✓ What we cover

- ✓ 1. Purchasing a replacement vehicle
 - ▼ If you sell **your vehicle** and purchase a **replacement vehicle**, we will insure your **replacement vehicle** under this policy for 14 days from the date of purchase.

We will only continue to insure your **replacement vehicle** after 14 days if:

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

Important notes: Only one vehicle can be covered under this policy at any time. Your **replacement vehicle** may have a different **excess** to the vehicle it replaces, when we agree that cover has been provided for it.

- ✓ 2. Registered trailer and trailer contents
 - ▼ We will pay for loss or damage to a **trailer** that is owned by you, is registered and used for **private use**.
 - ▼ We will also pay for loss or damage to **contents** contained in your **trailer**, resulting from fire, theft or attempted theft, lightning or collision.

✗ What we do not cover

We will not pay:

- ✗ more than the purchase price of the **replacement vehicle** in the event of a claim.

We will not pay:

- ✗ for loss or damage caused by theft or attempted theft unless as a result of **forcible and violent entry**.
- ✗ for loss or damage to a caravan or horsefloat.
- ✗ loss or damage to electrical equipment or cash.
- ✗ for theft of **contents** if your **trailer** did not have a hard covered lockable top and the **trailer** was not chained to an unmovable object or securely locked to **your vehicle**.
- ✗ more than the **market value** of the **trailer**.
- ✗ more than the depreciated value of the **contents**, up to a total amount of \$500.

✓ What we cover

✓ 3. Transport home following emergency medical treatment

If, you or your family need to return to your **usual home** as a result of one of the persons who lives in the motorhome receiving emergency medical treatment, we will cover the reasonable costs to return you, your family and **your vehicle** to your **usual home**.

✓ 4. Mechanical breakdown

If **your vehicle** is undrivable due to a **mechanical breakdown**, we will pay for the reasonable cost of towing **your vehicle** to the nearest repairer.

✓ 5. Rekeying or replacing the locks and lock cylinders of the vehicle

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

✓ 6. Replenishment or replacement of fire fighting equipment

We will pay the reasonable costs incurred for the replenishment or replacement of fire fighting equipment used whilst protecting **your vehicle** against loss or damage from any cause not excluded under the policy.

✗ What we do not cover

We will not pay:

- ✗ more than \$5,000 in total, and
- ✗ unless the emergency medical treatment results in death, or is likely to result in either death or at least 5 days hospitalisation, and
- ✗ if your vehicle is less than 100 kilometres from your **usual home**.

We will not pay:

- ✗ more than \$1,000 in total, or
- ✗ for any towing fee that you are entitled to, that is available from a motoring or breakdown service, or
- ✗ more than 2 **mechanical breakdown** tows in any one **period of insurance**.

We will also not pay for the costs to repair the vehicle as a result of the **mechanical breakdown**.

We will not pay:

- ✗ more than \$500 in total.

We will not pay more than \$500 in total.

Electrical Motor burnout

✓ What we will pay

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 vehicle** or **contents**, and
- ✓ the motor is burnt out by an electric current in **your vehicle** during the **period of insurance**.

✗ 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 machines, or
- ✗ to repair or replace any motors that are more than 15 years old.

We will also not pay:

- ✗ if the loss or damage is excluded by the “when we may refuse a claim” section on pages 10 to 14.

What we pay for Electrical Motor burnout

Repair

If 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 you the amount it would cost us to replace the item.

How we apply depreciation

Where the electrical machine or appliance was manufactured more than 10 years prior to the date of the 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.

This benefit is subject to the Contents standard excess.

Personal legal liability

We have designed this additional benefit to help protect you and your family against legal liability for bodily injury, death or illness to other people, or loss or damage to their property. This additional benefit only applies if you are permanently residing in **your vehicle**.

What is personal legal liability?

Personal legal liability means either:

- ▼ an Australian court or other judicial body orders you or your family (who are residing and travelling with you) to pay compensation because it finds that you or your family (who are residing and travelling with you) are legally responsible for:
 - ▼ bodily injury to, or the death or illness of someone other than you or your family, or
 - ▼ loss or damage to property owned by someone other than you or your family, or
- ▼ we accept that you or your family (who are residing and travelling with you) are legally responsible.

Types of personal legal liability you can claim for

✓ When we pay

We will pay for legal liability if the event that gives rise to your personal legal liability occurs:

- ✓ during the **period of insurance**, and
- ✓ within the Commonwealth of Australia, and

We will also pay any legal fees and expenses:

- ✓ in defending or settling claims if you have our agreement in writing,
- ✓ that are recoverable by a third party from you or any person covered by this benefit.

✗ When we will not pay

We will not pay or be liable for any claims arising from:

- ✗ any liability which would not have been imposed by law,
- ✗ death or bodily injury to you or to any person who normally lives with you,
- ✗ death or bodily injury to anyone employed by you or by someone who lives with you, if the death or injury arises out of their employment,
- ✗ damage to property belonging to you or any person who normally lives with you or to your employer or their employees,
- ✗ any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes,
- ✗ the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 3 metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in **excess** of 10 horsepower,
- ✗ the ownership of land, buildings or structures,
- ✗ loss, damage or injury intentionally caused by you or a member of your family or a person acting with your or their consent.

We will also not pay:

- ✗ if you are not permanently residing and travelling in the vehicle.
- ✗ more than \$20 million, including all legal fees and expenses, under this section in total in respect of any one accident or series of accidents arising out of one event.

Note: If the claim results in a maximum payment of \$20 million, the policy will come to an end and no further claims can be made.

Hire use extension

In order for cover to be operative for the following Hire use extension, you must have selected the additional cover and this must be shown in your **schedule**.

Choosing the Hire use extension means that you have chosen to change the cover of the policy as follows:

✓ When we pay

✓ Hire use

We will pay for:

- ▼ loss or damage to **your vehicle**, or
- ▼ legal liability as the owner of **your vehicle**, if at the time of the loss or damage you have hired out **your vehicle** for reward.

x When we will not pay

We will not pay for:

- ▼ theft of **your vehicle** by the person hiring it unless:
 - ▼ you have a written agreement for the hire signed by the person hiring **your vehicle** and showing:
 - that person's name, address and current drivers licence number, and
 - the date the hire ends, and
 - ▼ you took reasonable care to check that the identification of the person hiring it was true, and
 - ▼ **your vehicle** 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 vehicle** and the person who hired it, and
 - ▼ **your vehicle** and the person who hired the vehicle cannot be found within 3 months of you reporting the loss to us.
- ▼ theft of **fixtures and fittings** from **your vehicle** unless the entire vehicle is stolen and we agree to pay a claim for it.
- ▼ loss of or damage to **your vehicle** caused by malicious acts of someone who:
 - ▼ hires **your vehicle**, or
 - ▼ is using **your vehicle** with your consent or the consent of the person who hires **your vehicle**

x When we will not pay

- ▼ alternative accommodation, as shown on pages 42 to 43, if the Hire use extension is chosen and shown in your **schedule**.

Please note there is no cover for loss or damage to your **contents** if you hire out **your vehicle**.

Section 3 –

Associated emergency medical transportation for illness, injury and death expenses

The benefits below will apply if Comprehensive cover is shown in your **schedule**.

Definitions for this section

“illness” means an **illness** or disease which is caused during the insured journey and which was not an **illness** that was related to a condition for which an insured person had received medical treatment or advice or taken any prescribed medication within 30 days of the departure date of your journey. An **illness** includes food poisoning.

“injury” means bodily injury which is accidentally caused by visible, violent and external means and occurs during the insured journey.

“transportation” in respect of **your vehicle** or any **traveller** covered under section 3, may be either by aeroplane, road or rail depending on the most economical and appropriate method based on circumstances.

“traveller” means you and/or your spouse (legal or defacto) and any of your children who normally live with you, who are travelling with you.

“your residence” is the address shown in your **schedule** that has been issued to you. If you permanently reside overseas, **your residence** will be declared as the nearest major city to your point of arrival in Australia.

Medical Emergency advice

Access by telephone 24 hours per day to medical advice in an emergency by calling **1800 010 075**.

Transportation expenses in the event of a medical emergency

If you are planning a journey that involves a destination of at least 100 kms away from **your residence**, cover is provided in the event of a medical emergency, where **transportation** is required. Cover will commence when you leave **your residence** in Australia and will cease when you return to your normal residence.

✓ What we cover

We will pay for the following **transportation** expenses if a **traveller** covered under this section suffers an unforeseen and unexpected **injury** or **illness**. We will arrange and pay for:

- ✓ the **transportation** of the person who has suffered **injury** or **illness** to the nearest place where the required ongoing medical treatment can be obtained or to your original destination within Australia or to **your residence**, providing a qualified medical practitioner approves the **transportation**, and
- ✓ the return **transportation** of a person (providing a suitable person is not travelling with you) from anywhere in Australia to accompany the person who has suffered **injury** or **illness**, providing a qualified medical practitioner confirms that the person is not in a position to be transported alone, and
- ✓ **transportation** of **your vehicle** by road or rail and any **traveller** covered under this section to **your residence** or original destination in Australia, should there be no one travelling with you who is capable of driving **your vehicle**.

✗ What we do not cover

We will not pay for loss, damage, liability or expenses that are for or related to or as a result of the following:

- ✗ air travel unless resulting from a claim under this section,
- ✗ you not acting in a responsible way to protect yourself and your property or to prevent or to reduce your loss,
- ✗ something that, before you applied for this insurance, you were aware or could be expected to be aware, could bring about your making a claim under this section,
- ✗ intentionally self-inflicted injury or suicide,
- ✗ medical expenses – including ambulance services,
- ✗ cancellation expenses,
- ✗ loss of clothing or personal effects,
- ✗ depression, stress, anxiety, mental or nervous disorder,
- ✗ sexually transmitted disease or virus,
- ✗ **injury** or **illness** resulting from training or participating in:
 - ▼ skiing, racing (other than on foot), playing in a football match, professional sport, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), bungee jumping or abseiling, diving underwater using an artificial breathing apparatus unless you hold an open water diving licence or you are under licensed instruction, **transportation**, and
- ✗ childbirth or pregnancy or their complications,
- ✗ you or any person on whom your trip depends being affected by alcohol or drugs, unless the drugs were prescribed by a doctor,
- ✗ accommodation expenses or cancellation of accommodation,
- ✗ more than \$10,000 per person with a total limit of \$20,000 in any one **period of insurance**.

We will also not pay where the loss is covered by the statutory compulsory insurance or motor car accident compensation scheme in your State or Territory.

Transportation expenses in the event of an unforeseen and unexpected death

- ▼ Should a **traveller** covered under this section suffer an unforeseen and unexpected death, we will arrange and pay for:
- ▼ the transporting of the body to **your residence** in Australia, and
- ▼ the return **transportation of your vehicle**, should there be no one available to return the vehicle to **your residence** in Australia, and
- ▼ the expenses to transport those covered under this section to your place of residence in Australia.
- ▼ Should a parent, sibling, child or grandchild of yours or a person covered under this section, who resides in Australia, suffer an unforeseen and unexpected death and they are not travelling with you we will arrange and pay for:
 - ▼ the transporting of you and any person covered under this section to **your residence** in Australia, and
 - ▼ the return **transportation of your vehicle**, should there be no one available to return the vehicle to **your residence** in Australia.

Making a claim

You must provide us with any information about the claim we ask for including:

- ▼ medical reports,
- ▼ accounts and receipts, and
- ▼ any other information we may require before paying your claim.

Definitions

“accessories and optional extras” means those accessories and optional extras which are not supplied by the manufacturer as original equipment.

“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 amount we agree to insure **your vehicle** for. This amount is shown in your **schedule**.

“contents” means the items listed in the “What we cover for contents” table on page 24.

“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 drive **your vehicle** safely from the accident or event causing the damage.

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

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

“forcible and violent entry” means when there is physical evidence that a person has used something other than a key or remote control device to get into **your vehicle** or **trailer**.

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

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

“legal liability” has the meaning as set out on page 17.

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

“market value” means the amount you would have to pay to buy a trailer similar to your trailer immediately before the loss or damage, taking into account it's make, model and age. To determine the **market value**, we may refer to an accepted valuation guide used by retailers of trailers.

"mechanical breakdown" means failure of any mechanical component of **your vehicle** due to sudden and unforeseen circumstances resulting in total disablement of **your vehicle**.

"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.

"partial loss" means that we decide, at our option, to repair **your vehicle**, replace any part of it or reimburse you for the loss or damage to it. In this case we will not treat **your vehicle** 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 in the **schedule**.

"premium" means the amount you must pay us for the insurance you select.

"private use" means **your vehicle** 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,
- ▼ use in connection with an occupation or business, or
- ▼ use in connection with the caravan hire business or caravan trade or motor trade.

"replacement vehicle" means the vehicle which you have bought to replace **your vehicle** which 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,
- ▼ change any part of any policy or any personal details relevant to it, or
- ▼ renew any policy with us.

"substitute vehicle" means a motorhome or campervan which does not belong to you and which you, your spouse, defacto partner or an employee are using while **your vehicle** is not in use because **your vehicle** is unroadworthy or undergoing repair.

"total loss" means **your vehicle** is stolen and not recovered, or is damaged so badly it would cost more to repair than the **value of your vehicle** less the salvage of the wreck.

"trailer" means a vehicle designed to be towed by a motor vehicle and used for transporting goods and does not mean:

- ▼ a caravan, or
- ▼ a semitrailer.

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

"value of your vehicle" means the **agreed value**, which is shown in your **schedule**.

"your residence" is the address shown in your **schedule** that has been issued to you. If you permanently reside overseas, your **residence** will be declared as the nearest major city to your point of arrival in Australia.

"your vehicle" means a motor home or campervan which:

- ▼ is in a roadworthy condition,
- ▼ is registered as a motor vehicle, and
- ▼ is shown in your **schedule**; and

your vehicle does not mean:

- ▼ a semitrailer; or
- ▼ **trailer**.

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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.

CIL INSURANCE CUSTOMER
CONTACT CENTRE

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