



**SECURE™**  
**CARAVAN INSURANCE**  
PRODUCT DISCLOSURE  
STATEMENT



# ***Welcome and thank you for choosing 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 a specialist Recreational Vehicle (RV) insurer.

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

## **By choosing CIL you can:**

- Make a claim 24/7 by calling 1800 112 481 or online
- Write to us at GPO Box 1831, Brisbane QLD 4001



The information in this PDS is current at the date it was prepared. From time to time, we may update some of the information in this PDS that is not materially adverse to you without notifying you. Please contact us for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

## **Who is the insurer?**

AAI Limited ABN 48 005 297 807, AFS Licence No. 230859, trading as CIL Insurance is the insurer and issuer of this PDS.

## **About the authorised representative or distributor**

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

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

PDS preparation date 3/12/2020

# Key information about CIL Secure™ Caravan Insurance

## Type of Insurance

This policy provides comprehensive cover for loss or damage to your caravan.

We offer two types of cover - Australia wide cover and On-site only cover. The cover you have chosen will be shown on your schedule.

Note: You can also insure a camper trailer, 5th wheeler, slide on, trailer, horsefloat or tiny house on wheels. In this case, your caravan means the camper trailer, 5th wheeler, slide on, trailer, horsefloat or tiny house on wheels shown on your schedule.

## What we cover

Accidental loss or damage to your caravan caused by an incident during the period of insurance. Examples of incidents include, hail, storm (including cyclone), fire, theft and collision.

We also cover your legal liability to pay compensation for death or bodily injury to other people, or loss or damage to their property caused by the use of your caravan.



### Exclusion for new policies

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see page 25 in section 3 'Things we don't cover'.

## What we pay

The most we will pay for any one incident is the amount insured for your caravan as shown on your schedule, unless we say otherwise in your policy.

We will also pay:

- up to **\$20 million** for all claims from any one incident for legal liability covered by this policy including all associated legal costs;
- up to the limits outlined under the relevant Additional and Optional covers.



This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy for full details.

## Additional covers that come with your policy

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional covers that come with your policy' on page 37 for more information.

## Optional covers you can pay extra for

There are some optional covers that you have to pay extra for. If an optional cover applies to your policy it is shown on your schedule. See section 6 'Optional covers you can pay extra for' on page 47 for more information. Optional covers are not available if you insure a trailer or horsefloat.

## Summary of cover

What we cover depends on the type of cover you have chosen and whether you are insuring a caravan, camper trailer, 5th wheeler, slide on, trailer, horsefloat or tiny house on wheels. Read your policy for full details.

Limits, conditions and exclusions apply. Please read your PDS for full details.

What we cover	Australia wide	On-site only	Page
Accidental loss or damage	✓	✓	34
Legal liability	✓	✓	34

## Additional covers (these are covers that come with your policy)

What we cover	Australia wide	On-site only	Page
Temporary accommodation – if your caravan is not your usual home*	✓	✗	38
Temporary accommodation – if your caravan is your usual home*	✓	✓	38
After claim expenses*	✓	✓	39
Emergency repairs	✓	✗	39
Removal of debris	✓	✓	39
New caravan after a total loss for caravans less than 2 years old	✓	✓	40
Towing and storage costs	✓	✓	41
Tools and spare parts	✓	✗	41
Returning your caravan or contents to you	✓	✗	42

## Additional covers (continued)

What we cover	Australia wide	On-site only	Page
Included contents cover*	✓	✓	43
Included annexe cover*	✓	✓	43
Motor burnout*	✓	✓	44
Your liability under maritime law	✓	✗	45
Veterinary expenses*	✓	✓	45
Horsefloat hire cover (only applies if you have insured a horsefloat)	✓	✗	46

\* Does not apply to trailers or horsefloats.

## Optional covers (these are covers that you pay extra for)

What we cover	Australia wide	On-site only	Page
Annexe cover	✓	✓	48
Increased contents cover (not available if you have insured a trailer or horsefloat)	✓	✓	48
Hire use cover	✓	✗	49
Transporting your caravan (excluding towing) cover	✓	✗	50

## What to do

## We understand that experiencing loss or damage or having a claim made against you can be stressful

### Here's what to do:

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#### Step 1

Make sure everyone is safe.  
For emergencies, call 000.

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#### Step 2

Try to prevent further loss, damage or liability (e.g. move your caravan off the road and put on your hazard lights).

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#### Step 3

Report the incident to the police.

If someone is injured or has stolen, attempted to steal or maliciously damaged your caravan, call the police as soon as possible and record the time, date, report number and the name of the recording officer.

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#### Step 4

Where possible, collect details of all drivers, passengers and witnesses including their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's name and address. Do not admit fault to anyone.

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#### Step 5

Contact us as soon as possible by calling 1800 112 481 or online.

You will need to arrange a quote for repairs. If you cannot tow your caravan, you need to arrange for towing to your nearest repairer where a quote can be prepared.

When you contact us, describe details of the incident to assist with lodging your claim. If the damage was caused by another person, provide us their name and address and their vehicle's registration number.

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In this PDS you will be referred to the Secure™ Caravan Insurance Additional Information Guide. This guide is available at [cilinsurance.com.au](http://cilinsurance.com.au) and contains further information about premiums, excesses and discounts. Please contact us for a free copy.



Some words in this policy have special meanings. Most of the words with special meanings are defined in section 11 'Words with special meanings' on page 75.

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# 1

## IMPORTANT THINGS TO KNOW UPFRONT

Before we get into the specifics of your policy there are important things to know upfront. This includes:

- information about your contract with us;
- information about your cooling off period;
- your responsibilities and when you need to contact us; and
- information about the excesses that apply to your claim.

## ***Our agreement with you***

If you buy this product from us, your contract of insurance is made up of your schedule, this PDS and any SPDS that we have given you.

## ***Cooling off period***

You can contact us to return the policy within **30** days from the start date of your policy (including on renewal).



This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 70.

## ***There are limits to what we will pay and some things we don't cover***

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in section 3 'Things we don't cover' on pages 23 to 32. There are also specific things we don't cover explained in sections 4 to 6 on pages 33 to 50 which are particular to the cover provided under your policy.



In this PDS we use  and  icons to help describe what's covered and what's not covered.

## ***Extra Support***

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

## ***Your responsibilities***

- take steps to prevent loss or damage, for example:
  - for a registered caravan, move your caravan away from rising flood waters;
  - when the caravan is not attached to a vehicle, fit a coupling lock and secure the wheels;
  - when the caravan is attached to an unattended vehicle, keep that vehicle locked;
  - lock all doors and windows when your caravan is unattended;
  - do not leave contents in an unsecured annexe;
  - for a registered caravan, keep your caravan in a safe and roadworthy condition (e.g. replace worn out tyres, worn out brakes and defective lights). See section 3 'Things we don't cover' on pages 23 to 32 for exclusions that may apply;
  - keep your caravan structurally sound, watertight, secure and well maintained (e.g. maintain seals, fix leaks, remove mould, repair paint problems, major rust, corrosion, cracking and blistering, repair major scratches or dents, fix mechanical and electrical problems);
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us;
- do not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

## **Not meeting your responsibilities**

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

## ***When you need to contact us***

During the period of insurance you must tell us as soon as possible if:

- you or anyone who is likely to tow your caravan has their driver licence cancelled, suspended, disqualified or restricted;
- you or any person who is likely to tow your caravan has been charged with or convicted of, a criminal act or offence;
- you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- any details on your schedule are no longer accurate and complete, including but not limited to your caravan (see page 18) or the address where you keep your caravan;

## ***When you need to contact us cont.***

- the disclosed drivers who tow your caravan change;
- there are any changes to the physical condition of your caravan;
- you plan to, or have, added accessories or modifications to your caravan (see page 18);
- you no longer plan to use your caravan for private use only (see 'Private use' page 80).

If you have not told us about any of the above matters having occurred in any other period of insurance when you held this policy with us, you must also tell us as soon as possible.

## **What we will do when you contact us**

When you tell us about any of the above matters an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

## **If you do not contact us**

If you do not contact us when you need to you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

## **How to contact us**

Call us on 1800 112 481.

## **If your contact details change**

You must keep your contact details, including your Australian mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents which could impact whether you have cover in place.

## ***When you replace your caravan***

If you replace your caravan with another caravan, we will insure the replacement caravan, up to its market value on the same terms and for the same type of cover as the replaced caravan as if a reference to 'your caravan' in this PDS is to your replacement caravan.

Cover is provided from the date you bought the replacement caravan until you contact us to insure your replacement caravan, up to a maximum of **14** days.

We do not provide any cover under this policy for a replacement caravan outside the cover stated in this section 'When you replace your caravan'.

## ***Special conditions***

We may apply special conditions on your policy that might exclude, restrict or extend cover. For example, we may require additional security because of the high value of your caravan or because your on-site caravan is going to be unoccupied. Any imposed conditions will be listed on your schedule. It is important that you read your schedule carefully.

## ***What is the No Claim Bonus?***

A No Claim Bonus (NCB) is a discount off your premium as a reward for your good insurance history. On each renewal, your discount will increase provided you haven't made any claims that affect your NCB. If you are eligible your NCB will keep increasing until you reach the maximum discount level. Your NCB is shown on your schedule.



Refer to the Secure™ Caravan Insurance Additional Information Guide for more information about discounts.

## ***Excesses that apply to your claim***

### **What is an excess?**

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess. The amount and types of excesses are shown on your schedule.

The different types of excesses are:

<b>Excess Type</b>	
<b>Basic excess</b>	This excess applies to all claims unless your policy states no excess applies to your claim.
<b>Transportation excess</b>	This excess applies if the 'transporting your caravan' option is shown in your schedule and where your caravan is being transported by road (excluding where your caravan is being towed), rail or sea at the time of the incident. This excess is in addition to all other excesses that apply.
<b>Age excess (drivers of towing vehicle aged 16-20 years old)</b>	This excess applies if a driver aged <b>16</b> to <b>20</b> years old was towing, using or in charge of your caravan at the time of the incident. This excess also applies to learner drivers aged <b>16</b> to <b>20</b> years old. This excess is in addition to all other excesses that apply.
<b>Age excess (drivers of towing vehicle aged 21-24 years old)</b>	This excess applies if a driver aged <b>21</b> to <b>24</b> years old was towing, using or in charge of your caravan at the time of the incident. This excess also applies to learner drivers aged <b>21</b> to <b>24</b> years old. This excess is in addition to all other excesses that apply.
<b>Hire use excess</b>	This excess increases the basic excess if you have the 'Hire use cover' option shown on your schedule. The total basic excess is shown on your schedule.
<b>Underwriting excess</b>	This excess may be imposed based on a driver's history, the claims history or type of caravan. If an underwriting excess applies to your policy it will be shown on your schedule. This excess is in addition to all other excesses that apply.
<b>Off-road excess</b>	This excess applies when your caravan is damaged whilst being towed on any beach or any dirt or unsealed road. This excess is in addition to all other excesses that apply.

Excess Type	
<b>Inexperienced driver excess</b>	<p>This excess applies if an inexperienced driver was towing, using or in charge of your caravan at the time of the incident. This excess is in addition to all other excesses that apply.</p> <p>Note: An inexperienced driver is someone who is <b>25</b> years or over and has not held a driver licence specific to the vehicle type that is towing the caravan for at least the past <b>2</b> consecutive years prior to the incident. It includes learner drivers <b>25</b> years or over.</p>



For example: if your caravan has been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim. If two separate sides of your caravan are damaged in the same incident, you make **1** claim and pay the excesses in relation to **1** claim only.



Refer to the Secure™ Caravan Insurance Additional Information Guide for more information about excesses.

## How to pay your excess

You can choose from the following options to pay your excess(es):


- you can pay the excess(es) directly to us before we finalise your claim;
- the excess(es) can be deducted from the amount we pay you under your claim (if any);
- in some instances, the excess(es) can be paid to the appointed repairer or supplier; or
- in some instances, the excess(es) can be deducted from the amount we pay to another person for loss or damage to their property.

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

## When your excess will be waived

You pay the excess but if:

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<b>1</b>	+	<b>2</b>	+	<b>3</b>	=	
You or the driver towing your caravan didn't cause the accident (this means the other driver was entirely at-fault). You may be able to show this by providing a police report, expert reports, a statement from a witness or photographs.		You supply the at-fault driver's name and address		You supply the at-fault vehicle's registration number		You don't pay an excess

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If 1, 2 and 3 are there, you don't pay an excess. If ANY are missing, you will need to pay an excess.

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Note: If you cannot supply the at-fault driver's name, address and vehicle registration number it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.





# 2

## WHAT WE COVER – THE BASICS

This section describes the basics of:

- what we cover and do not cover as your caravan;
- what we cover and do not cover as your contents and the limits that apply;
- what we cover as your annexe;
- who we cover.

## What we cover as your caravan

<p><b>We cover</b></p> 	<p>Your caravan as described on your schedule. It includes the following that are fitted to your caravan that you have told us about and are shown on your schedule:</p> <ul style="list-style-type: none"><li>▪ accessories; and</li><li>▪ modifications.</li></ul> <p>Your caravan also includes:</p> <ul style="list-style-type: none"><li>▪ any of its fixtures and fittings other than those listed under the definition of contents;</li><li>▪ standard equipment fitted by the original manufacturer for the particular make and model of caravan;</li><li>▪ manufacturer supplied tools and spare parts;</li><li>▪ gas cylinder(s);</li><li>▪ for On-site only cover: tropical and free standing roofs and garden sheds located on the site of the insured unregistered on-site caravan.</li></ul> <p>Note: When you have insured your camper trailer, 5th wheeler, slide on, trailer, horsefloat or tiny house on wheels, 'your caravan' means the camper trailer, 5th wheeler, slide on, trailer, horsefloat or tiny house on wheels shown on your schedule.</p>
<p><b>We don't cover</b></p> 	<p>Your caravan does not include:</p> <ul style="list-style-type: none"><li>▪ a motorised caravan;</li><li>▪ a motorhome or a converted bus;</li><li>▪ a semi-trailer;</li><li>▪ your annexe;</li><li>▪ anything defined as contents.</li></ul>



### What are accessories?



An accessory is an addition to your caravan which does not enhance the performance or change the structure of the caravan e.g. bike racks or tropical roofs.



### What are modifications?

Modifications are alterations made to the manufacturer's standard body, suspension, wheels or paintwork of your caravan which may affect its performance, value, safety or appearance e.g. wheelchair access, raising the draw bar.

## What we cover as your contents

<p><b>We cover</b></p> 	<p>Contents means any of the following items that you either own or are legally responsible for:</p> <ul style="list-style-type: none"><li>▪ removable furniture, furnishings, carpets, floor rugs;</li><li>▪ portable household electrical appliances;</li><li>▪ clothing and personal belongings;</li><li>▪ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;</li><li>▪ sporting equipment;</li><li>▪ personal computers, electronic tablets, laptops and any equipment that is part of or belongs to them;</li><li>▪ standard purchased software (but not data of any kind or custom written software);</li><li>▪ commercially produced audio and video media, and computer and game console software;</li><li>▪ photographic equipment;</li><li>▪ watches, pieces of jewellery;</li><li>▪ items made of or containing gold or silver;</li><li>▪ binoculars;</li><li>▪ bicycles;</li><li>▪ fishing equipment.</li></ul>
<p><b>We don't cover</b></p> 	<p>Contents does not include:</p> <ul style="list-style-type: none"><li>▪ any item that is included in the definition of your caravan or your annexe;</li><li>▪ livestock, fish, birds, animals of any kind;</li><li>▪ lawns, hedges, trees, shrubs, plants;</li><li>▪ unregistered or unlicensed firearms;</li><li>▪ motor vehicles, motorcycles, motorised scooters, trail bikes, mini bikes, trailers, horsefloats or any equipment that is part of or belonging to any of these;</li><li>▪ aircraft, watercraft or any equipment that is part of or belongs to either of these;</li><li>▪ drones;</li><li>▪ personal transportation vehicles;</li><li>▪ skis, surfboards, stand up paddle boards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment, or any accessories for surfing and diving equipment;</li><li>▪ any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins or other collectables;</li></ul>

## What we cover as your contents cont.

<p><b>We don't cover</b></p> <p><b>X</b></p> <p><b>(cont.)</b></p>	<ul style="list-style-type: none"> <li>▪ manuscripts, deeds or other documents;</li> <li>▪ precious metals, uncut or unset gems and stones;</li> <li>▪ bullion;</li> <li>▪ musical instruments;</li> <li>▪ tents;</li> <li>▪ mobile phones, CB radios or satellite phones;</li> <li>▪ food and beverage (other than that covered in 'After claim expenses' on page 39);</li> <li>▪ contents kept in a trailer or horsefloat;</li> <li>▪ contents that you do not own or are not legally responsible for.</li> </ul>
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### The most we will pay for all contents

The most we will pay for loss or damage in any one incident to all contents is **\$1,000** in total if you only have the 'Included contents cover'.

There are also fixed limits that apply to certain contents items. These limits are set out in the table below:

Item or type of item	Limits for any one incident
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders	Limited to <b>\$200</b> in total
Bicycles	Limited to <b>\$1,000</b> in total
Fishing equipment	Limited to <b>\$500</b> in total
Watches, pieces of jewellery, items made of or containing gold or silver, binoculars and photographic equipment	Limited to <b>\$2,000</b> in total (when the 'Included contents cover' plus optional 'Increased contents cover' shown on your schedule is above this amount).
All other contents items or types of items.	Limited to <b>\$3,000</b> for each contents item or type of item (when the 'Included contents cover' plus optional 'Increased contents cover' shown on your schedule is above this amount).



You can choose to increase your contents cover by purchasing the optional 'Increased contents cover' on page 48, but the limits in the table above will still apply.

## What we cover as your annexe

Your annexe means the structure designed to be attached to your caravan for the purpose of providing additional accommodation.



We provide limited cover for your annexe under Additional cover 'Included annexe cover', see page 43. You can buy extra cover for your annexe by choosing to purchase the optional cover 'Annexe cover', see page 48. We will only provide the optional cover for your annexe if you ask us and you pay the additional premium. If you select this cover it will be shown on your schedule.

## Who we cover

We cover you or anyone you authorise to tow your caravan, subject to the conditions and exclusions of your policy.

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# 3

## THINGS WE DON'T COVER

There are some things we don't cover under your policy and we want to be upfront about this.

Remember, there are also specific things we don't cover in sections 4 to 6, see pages 33 to 50.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

### **Actions or movements of the sea**

any action or movements of the sea.

### **Agreements you enter into**

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

### **Alcohol, drugs, medication**

an incident occurring when your caravan is being towed by, or is in the charge of, anyone who:

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

But we will pay a claim:

- for you (but not the driver or person in charge of your car and/or caravan) if your car and/or caravan was stolen;
- if it can be demonstrated that the above alcohol/drugs/medication intake was not a contributing factor in the incident.

### **Animals**

- animals of any kind that you own or are in your custody or control, but we will cover veterinary expenses (see page 45);
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds or bats) but we will cover impact damage by an animal you do not own.

### **Application of heat**

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

### **Asbestos**

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

### **Biological, chemical, other pollutant or contaminant**

- any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.



**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**Bushfires, storms, floods, tsunamis in the first 72 hours of cover**

any loss or damage caused by a bushfire, storm, flood or tsunami in the first **72** hours of cover. But we will cover these incidents if this policy began on the same day:

- you bought your caravan;
- that another policy covering your caravan expired or cancelled, but not when you cancelled the policy prior to its expiry date, and only up to the value covered under the expired or cancelled policy (any increase in value will not be covered for these events for the first **72** hours specified).

**Business use or carrying goods for trade purposes**

your caravan while it is being used for business purposes including in connection with:

- an occupation or business;
- carrying goods for trade purposes;
- a caravan hire business (but we will provide cover to the extent available under the optional cover 'Hire use cover' if it is shown on your schedule);
- any caravan or motor trade.

**Communicable disease**

any loss, damage, claim, cost, expense, legal liability or other sum, directly or indirectly arising out of, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

**Condition of caravan, annexe or contents**

- any mould, mildew, rot, wear and tear, gradual deterioration, corrosion, rusting, depreciation, lack of maintenance, fading, rising damp, action of light, atmospheric or climatic conditions, such as but not limited to:
  - wear and tear of flooring, furniture, fixtures or fittings;
  - worn out tyres, brakes and defective lights.
- mechanical, structural, gas, electrical or electronic breakdown, failure or breakage;
- your caravan if it was damaged, unsafe or un-roadworthy at the time of the incident.

**Confiscation or repossession**

legal confiscation or repossession of your caravan or its contents.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

### **Dangerous goods**

your caravan being used to illegally store or transport:

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

### **Deliberate damage to a reservoir or dam**

deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

### **Destruction or repossession of your caravan**

any person or organisation who lawfully confiscates, destroys or takes possession of your caravan.

### **Electrical fault or gas leak**

an electrical fault in the wiring or gas leak in your caravan, where the electrical wiring or gas fittings were installed or previously repaired by an unlicensed or unqualified person.

### **Erecting, dismantling, modifying or repairing your annexe**

erecting, dismantling, modifying or repairing your annexe.

### **Escape of water**

water escaping from a shower recess, shower base or an inadequate drainage system.

### **Extra costs or other losses following an incident covered by your policy**

extra costs or losses (financial and non-financial loss) following an incident covered by your policy, including but not limited to:

- loss of income or wages;
- the value of your caravan or annexe (including its trade-in or resale value) is less after being repaired;
- cleaning costs but we will cover cleaning costs under 'Caravan legal liability' (see page 34);
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- medical expenses;
- cost of hiring appliances after you suffer loss or damage;
- professional, expert, legal, consulting or valuation costs unless you obtained our prior authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around your caravan or at the location of your on-site caravan.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**Failure to protect your caravan, contents or annexe**

your failure to take steps to prevent loss, damage or legal liability. See 'Your responsibilities' on page 11.

**Failure to secure contents or annexe**

your failure to secure the contents or annexe when the caravan is being towed.

**Faults and defects**

- manufacturing faults, faulty design;
- the cost of repairing or replacing any inherently defective or faulty product, appliance or part, but will we cover any resultant damage if you did not know or should not have reasonably known about the defective or faulty product, appliance or part;
- the cost to fix faulty repairs and workmanship other than to the extent we are responsible for repairs authorised under your policy.

**Glass breakage**

- a breakage that does not extend through the entire thickness of the damaged item (e.g. chips and scratches);
- any loss or damage caused by a broken glass item including the cost of cleaning the broken glass.

**Hire or reward**

hiring out your caravan for reward (including for any short-term booking arrangement) unless you have purchased the optional 'Hire use cover' and this is shown on your schedule.

**Illegal drugs and other chemical or poisonous substance**

any unintentional or intentional use, existence or contamination by or of:

- illegal drugs including but not limited to the manufacture, storage, use, possession, consumption or distribution of any illegal drugs (or illegal drug precursors);
- any other chemical or poisonous substance.

**Incorrect loading of caravan**

your caravan, or the way it is loaded, interfering with the proper control of the vehicle towing it or your caravan.

**Intentional or deliberate acts**

an intentional or deliberate act by:

- you or a member of your family;
- a person who shares ownership of your caravan;
- a person acting with your encouragement, assistance or express or implied consent;
- a person authorised by you to tow or occupy your caravan.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

**Lighting or heating elements, fuses or protective devices**

lighting or heating elements, fuses or protective devices.

**Loss or damage outside Australia**

loss or damage that occurs outside Australia.

**Named cyclone**

- loss of or damage to your annexe or contents kept in your annexe that is caused by a named cyclone, if your annexe does not have hard walls and a hard roof;
- loss of or damage to your caravan caused by a named cyclone where On-site only cover is shown on your schedule and your caravan is not securely anchored to the ground in compliance with any by-law or ordinance in force at the time.

**On-site only caravans away from the location shown on your schedule**

your caravan being at a location other than the address specified on your schedule (including whilst the caravan is in transit) when you have On-site only cover.

**Radioactivity/nuclear materials**

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- any looting or rioting following these incidents.

**Reckless acts**

any reckless acts by you, the driver of the vehicle towing your caravan or by any person acting with your knowledge of and express or implied consent to the reckless act (such as illegally using a mobile phone, speeding).

**Repairs done without written consent**

repairs that are done without first getting our consent but we will cover certain repairs under 'Emergency Repairs' on page 39.

**Replacement of non-damaged parts**

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels and tyres).

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

### **Revolution, war**

- revolution, hostilities, war or other acts of foreign enemy, warlike activity (whether war is declared or not), military coup; or
- any looting or rioting following these incidents.

### **Roots of trees, shrubs and plants**

the roots of trees, shrubs or plants, but we will cover damage to the caravan caused by:

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent covered under an insured incident;
- roots from a fallen tree to the extent covered under an insured incident.

### **Sale of a caravan, annexe or contents**

- loss (including theft) of your caravan, annexe or contents (or the proceeds of sale) by a person authorised to offer your caravan, annexe or contents for sale;
- loss (including theft) of your caravan, annexe or contents (or the proceeds of sale) following a private sale transaction;
- loss of your caravan, annexe or contents (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your caravan, annexe or contents for sale.

### **Sanctions**

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

### **Site**

loss or damage to the site where the caravan is located as shown on your schedule or any reduction in that site's value.

### **Stone chips/tar flecks**

stone chips or tar flecks from the road.

### **Theft, attempted theft or malicious damage**

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

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

### **Theft or attempted theft from your caravan or annexe**

theft or attempted theft from your caravan or your annexe, or of fixtures and fittings of your caravan if:

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

### **Theft or attempted theft of your annexe**

theft or attempted theft of your annexe:

- if you leave it erected and unattended anywhere for **8** or more consecutive days except at a caravan park that has a resident manager;
- if it is not securely locked away when not erected.

### **Towing a damaged caravan**

towing your caravan after it has been damaged in an incident, unless you were not aware this could lead to further damage to your caravan, or you are acting to prevent further loss or damage such as towing it from a busy motorway.

### **Towing vehicle**

your caravan being towed by an unsafe or unroadworthy vehicle. We will not refuse your claim if you can prove that the loss, damage or liability was not caused or contributed to by the unsafe or unroadworthy condition of the vehicle towing it.

### **Tree lopping**

trees being lopped, felled or transplanted by you or someone authorised by you.

### **Tyres**

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

### **Unlawful purposes**

your caravan being used for unlawful purposes (such as a criminal act) by you or for which you gave encouragement, assistance or consent (either expressly or impliedly).

### **Unlawful towing**

your caravan being used at the time of an incident contrary to the relevant road traffic legislation, unless the loss, damage, cost or legal liability was not caused by or did not result from the breach of the road traffic legislation.

**You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:**

### **Unlicensed driving**

your caravan being towed by, or in the control of someone who is not licensed, not correctly licensed or not complying with the conditions of their licence, but we will pay a claim if you:

- were not the driver or person in control of your caravan at the time of the incident;
- did not give encouragement, assistance or express or implied consent to the driving or the incident; and
- can establish that you did not know and could not have reasonably known of any of the above circumstances; or
- can establish that the non-compliance, failure to be licensed or not correctly licensed was not a contributing factor in the incident.

### **Unrelated damage**

damage not caused by the incident you are claiming for.

## ***We do not cover legal liability for, or caused by or arising from:***

- loss of or damage to property that is owned or controlled by you;
- your caravan being attached to a registered motor vehicle, at the time of the incident or immediately before the incident;
- the death of or bodily injury to:
  - you or a family member;
  - any person covered by this policy;
  - any person related to you or related to a person covered by this policy;
  - any person who usually lives with you or with any other person covered by this policy;
  - any person who resides at the address shown on your schedule;
  - your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment.
- legal liability that is required to be insured under any compulsory third party insurance laws or motor accident injuries insurance scheme laws;
- any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes;
- civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages;
- legal costs or other costs incurred without our prior agreement;
- legal actions or legal claims brought against you, decided, heard in or applying a law of any country outside Australia or New Zealand.






# 4

## WHAT WE COVER – THE DETAILS

In this section, we tell you about our cover for loss or damage to your caravan and cover for legal liability.




## What your policy covers

Accidental loss or damage cover	
<b>We cover</b> 	<p>We cover accidental loss or damage to your caravan caused by an incident in the period of insurance.</p> <p>Examples of incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.</p>
<b>We don't cover</b> 	<ul style="list-style-type: none"> <li>▪ your On-site only caravan away from the address shown on your schedule;</li> <li>▪ anything in Section 3 'Things we don't cover', see pages 23 to 32.</li> </ul>
<b>Limit</b> 	<p>The most we will pay for your caravan is the amount insured shown on your schedule, unless we say otherwise in your policy.</p>



For examples of how we settle caravan claims, see section 8 'How we settle claims – some examples' on page 61.

## Legal liability cover

Caravan legal liability	
<b>We cover</b> 	<p>We cover your legal liability or the legal liability of a person using your caravan with your permission to pay compensation for loss or damage to property owned or controlled by someone else or for death of, or bodily injury to, another person resulting from an incident which happens anywhere in Australia during the period of insurance caused by:</p> <ul style="list-style-type: none"> <li>▪ you owning, using or being in charge of your caravan;</li> <li>▪ another person whilst using or being in charge of your caravan with your permission.</li> </ul> <p>We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.</p> <p>Note: If 'Annexe cover' is shown on your schedule, caravan includes your annexe under Caravan legal liability.</p>
<b>We don't cover</b> 	<ul style="list-style-type: none"> <li>▪ anything in section 3 'Things we don't cover' see pages 23 to 32;</li> <li>▪ a claim for Caravan legal liability if we have accepted your claim under Personal legal liability;</li> <li>▪ the hiring of your caravan for reward, except if the optional 'Hire use cover' is purchased and shown on your schedule.</li> </ul>
<b>Limit</b> 	<p>The most we will pay for all claims from any one incident for legal liability covered under this Caravan legal liability cover is <b>\$20 million</b>, including all associated legal costs.</p>

## Personal legal liability

### We cover



When your caravan is your usual home, we cover your or a family member's legal liability to pay compensation for:

- loss of or damage to property owned by someone else; and
- the death of or bodily injury to another person; resulting from an incident in Australia during the period of insurance.

We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

### We don't cover



We don't cover anything in section 3 'Things we don't cover' see pages 23 to 32.




Legal liability for, or caused by or arising from:

- loss or damage to property owned or controlled by a family member, or by your employer, or belonging to someone else which is in your physical or legal custody or control;
- the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boats 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;
- the use or ownership of a motor vehicle, trailer or motorcycle or instructing someone how to use it unless it did not have to be insured under compulsory third party/motor accident injuries insurance and it was a remote controlled car, ride-on mower, golf buggy or mobility scooter;
- loss, damage or injury intentionally caused by you, a family member or a person acting with your or their consent;
- defamation;
- the hiring of your caravan for reward, except if the optional 'Hire use cover' is purchased and shown on your schedule.

Legal liability if your caravan was not your, or the liable family member's usual home at the time that the incident occurs resulting in a personal legal liability claim.

Legal liability covered by an existing home or contents insurance policy which you have not entered into in your name.

## Personal legal liability (cont.)

<b>We don't cover</b> 	A claim for personal legal liability if we have accepted your claim under Caravan legal liability.
<b>Limit</b>  	The most we will pay for all claims from any one incident for legal liability covered under this Personal legal liability cover is <b>\$20 million</b> , including all associated legal costs.

# 5

## ADDITIONAL COVERS THAT COME WITH YOUR POLICY

When a claim for loss or damage to your caravan is covered, you may be entitled to the additional cover in this section. Please note:

- some covers can be claimed on independently to a claim for loss or damage to your caravan as shown.
- the limits shown are paid in addition to the amount insured on your schedule, unless stated otherwise.






All of the conditions of your policy and section 3 'Things we don't cover' on pages 23 to 32 apply to the additional covers.






In some cases, we may provide an additional cover to you before your claim for loss or damage to your caravan is confirmed as covered under your policy. This does not mean that your claim has or will be covered or that your claim will be paid.

### Temporary accommodation – if your caravan is not your usual home

<p><b>We cover</b></p> 	<p>If your caravan is not your usual home and it is stolen or damaged in an incident covered by your policy, and as a result it cannot be towed or is not fit to stay in, we will pay the cost of temporary accommodation for you and your travelling companions who are travelling and staying in your caravan with you.</p>
<p><b>We don't cover</b></p> 	<p>Caravans with On-site only cover. This cover does not apply to trailers or horsefloats.</p>
<p><b>Limit</b></p> 	<p>We will pay up to a total of <b>\$150</b> per day for any one incident for up to:</p> <ul style="list-style-type: none"> <li>▪ <b>3</b> days if your caravan is less than <b>100</b>kms from your usual home; or</li> <li>▪ <b>14</b> days if your caravan is more than <b>100</b>kms from your usual home.</li> </ul> <p>This cover ceases once the caravan has been replaced, the repairs have been completed or we settle your claim.</p>

### Temporary accommodation – if your caravan is your usual home

<p><b>We cover</b></p> 	<p>If your caravan is your usual home and it is stolen or damaged in an incident covered by your policy, and as a result it is not fit to stay in, we will pay the cost of temporary accommodation for you and your family who normally live in the caravan with you.</p>
<p><b>We don't cover</b></p> 	<p>This cover does not apply to trailers or horsefloats.</p>
<p><b>Limit</b></p> 	<p>Up to a total of <b>\$150</b> per day for any one incident up to <b>30</b> days.</p> <p>This cover ceases once the caravan has been replaced, the repairs have been completed or we settle your claim.</p>

## After claim expenses

<b>We cover</b> ✔	When your caravan is stolen or damaged in an incident covered by your policy, we also cover additional expenses you incur, for example: <ul style="list-style-type: none"><li>▪ costs for meals if you were living in your caravan at the time of the incident and need to be moved to temporary accommodation;</li><li>▪ food spoilage;</li><li>▪ supplementary living expenses.</li></ul>
<b>We don't cover</b> ✘	This cover does not apply to trailers or horsefloats.
<b>Limit</b> ⌵ \$	Up to a total of <b>\$500</b> for any one incident.

## Emergency repairs (Australia wide cover only)

<b>We cover</b> ✔	When your caravan is damaged in an incident covered by your policy and as a result of the loss or damage it cannot be towed, we will cover emergency repairs that are required to allow you to tow your caravan.
<b>We don't cover</b> ✘	Caravans with On-site only cover.
<b>Limit</b> ⌵ \$	You can authorise reasonable costs up to <b>\$1,000</b> on our behalf for any one incident. You will need to provide us with all invoices and receipts.

## Removal of debris

<b>We cover</b> ✔	If we have paid a claim for loss or damage to your caravan, we will pay the reasonable costs to remove and dispose of the damaged caravan and its contents.
<b>Limit</b> ⌵ \$	We will pay up to <b>\$5,000</b> for any one incident.

## New caravan after a total loss for caravans less than 2 years old

### We cover



If your caravan has been stolen or damaged in an incident and your claim is accepted as a total loss, we will replace your caravan, if:

- you are the first registered owner of your caravan or you are the first owner of your unregistered on-site caravan or you purchased your caravan as an 'ex-demonstration' model from a licensed caravan dealer who was the first owner; and
- the loss or damage to your caravan occurred less than **2** years from the date of original registration or from the date of purchase if the caravan is an unregistered on-site caravan; and
- anyone who financed your caravan provides written consent to us replacing your caravan.

We will:

- replace your caravan with a new caravan of the same or similar make, model and series, including similar fixtures and fittings, standard equipment, tools and spare parts, accessories, modifications, optional extras, gas cylinders to your caravan provided a new caravan is available within **90** days of us deciding your caravan is a total loss; or
- if one is not available at all within that time, provide you with a new caravan that is available within the time stated above and which is a similar make or model to your caravan; and
- for a registered caravan, pay the on road costs such as stamp duty, registration for the first **12** months and dealer delivery charges applicable.

Your policy will continue until its expiry date.

The replacement caravan must be locally available. If it is not locally available, not available within the conditions listed above, or if you disagree with our choice, we will pay you the caravan amount insured shown on your schedule, less applicable deductions (see page 58).

All cover under your policy stops and your policy comes to an end. There is no refund of the premium. For full details of how we settle total loss claims see page 58.

### We don't cover



The cost of replacing or purchasing an extended warranty.



## Towing and storage costs

<b>We cover</b> ✔	When your caravan is damaged in an incident covered by your policy and as a result of the damage your caravan is not roadworthy or safe to tow or needs to be held in storage, we cover the reasonable costs of: <ul style="list-style-type: none"><li>▪ one tow transporting your caravan to your nearest repairer;</li><li>▪ storing your caravan.</li></ul>
<b>We don't cover</b> ✘	Storage costs for any period before your claim is lodged (unless you were not in a position to lodge the claim around the time of the incident) or after your claim is settled or declined.
<b>Limit</b> ⌆ \$	One tow from the scene of the incident for any one claim. You will need to provide us with all invoices and receipts.

## Tools and spare parts

<b>We cover</b> ✔	When your caravan is damaged in an incident covered by your policy, we will cover loss or damage to tools and spare parts for your caravan that are in or on your caravan at the time of the incident.
<b>We don't cover</b> ✘	We do not cover loss or damage to any tools and spare parts that were not supplied by the manufacturer of your caravan as original equipment.
<b>Limit</b> ⌆ \$	Up to <b>\$250</b> in total for any one incident.

## Returning your caravan or contents to you

**We cover**



### After repairs

When your caravan is damaged in an incident covered by your policy and the repairer's premises are more than **100kms** from your usual home, we will pay the reasonable costs of:

- your travel expenses to collect your caravan; or
- returning your caravan to your home after repairs have been completed.

### When the towing vehicle is damaged or the driver is ill or injured

We will pay the reasonable costs of returning your caravan to your home when:

- the vehicle towing your caravan is involved in an incident during the period of insurance more than **100kms** from your home and cannot be driven; or
- due to illness or injury suffered more than **100kms** from your home during the period of insurance, you become unable to drive the vehicle towing your caravan.

### For contents

We will pay to transport your contents to your home when:

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

**We don't cover**



We will not pay to return your caravan if in the case of illness or injury, you do not provide a medical certificate establishing that you, or any disclosed driver, were unable to drive the towing vehicle.

**Limit**



### After repairs

Reasonable travel expenses

### When the towing vehicle is damaged or the driver is ill or injured

- up to **\$5,000** in total.

### For contents

- up to **\$1,000** in total to transport contents.

You will need to provide us with all invoices and receipts.

## Included contents cover

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

**We cover**  


We cover accidental loss or damage to your contents caused by an incident in the period of insurance. Incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.

**We don't cover**  


Theft or attempted theft of your contents if they are not securely locked in or to your caravan or annexe or, for On-site only cover, locked in your garden shed (located on the site of the unregistered on-site caravan).

If you have insured your caravan with On-site only cover, your caravan contents are only covered when they are located at the insured address shown on your schedule.

This cover does not apply to trailers or horsefloats.

**Limit**  
  


Up to **\$1,000** in total for all contents for any one incident.

Fixed limits apply to certain items. See the table on page 20 for more information.



You can choose to increase your contents cover by purchasing the optional 'Increased contents cover' on page 48.

## Included annexe cover

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

**We cover**  


We cover your annexe for accidental loss or damage caused by an incident in the period of insurance but only when it is locked in your caravan and not being used.

**We don't cover**  


This cover does not apply to trailers or horsefloats.

**Limit**  
  


Up to the market value of the annexe.



You can choose to increase your annexe cover by purchasing the optional cover 'Annexe cover' on page 48.

## Motor burnout

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

### We cover



We will pay to repair or replace any motor in a household electrical machine or appliance, but only if:

- the electrical machine or appliance forms part of your caravan, annexe or a content item; and
- the motor is burnt out by an electric current in the period of insurance while the electrical machine or appliance is in your caravan or in your annexe.

#### We will:

- repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place; or
- pay you the reasonable cost to repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place.

### We don't cover



- replacement of fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use;
- loss or damage to mechanical parts of any description that occurred as a result of the motor burning out;
- the costs of hiring a replacement appliance or machine.

This cover does not apply to trailers or horsefloats.

### Limit



We will only cover motors that are less than **15** years old.

## Your liability under maritime law

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

### We cover



If you are travelling with your caravan by sea between places within Australia, we will cover your liability under maritime law for the following:

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

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

### Limit



Up to the amount insured for your caravan shown on your schedule.

## Veterinary expenses

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

### We cover



If your domestic pet travelling or living with you in your caravan is injured in the period of insurance as a result of being hit by a vehicle, we will pay for reasonable veterinary expenses you incur, when the impact occurs more than **100kms** from your usual home.

Note: If you make a claim under this cover no excess applies.

### We don't cover



This cover does not apply to trailers or horsefloats.

### Limit



You can authorise up to **\$500** on our behalf for any one incident. You will need to provide us with all invoices and receipts.



For examples of how we settle caravan claims, see 'How we settle claims - some examples' on page 61.

## Horsefloat hire cover

<b>We cover</b> ✔	If your horsefloat is stolen or damaged during the period of insurance in an incident covered by your policy, we will reimburse you for the cost of hiring a horsefloat.
<b>We don't cover</b> ✘	Hire costs for any horsefloat that is not shown on your schedule. Caravans or trailers.
<b>Limit</b> ⤴ \$	Up to <b>\$50</b> per day, and <b>\$250</b> in total per claim. This cover ceases when: <ul style="list-style-type: none"><li>▪ your horsefloat is found and returned to you undamaged;</li><li>▪ we repair your horsefloat and return it to you; or</li><li>▪ we settle your claim.</li></ul>

# 6

## OPTIONAL COVERS YOU CAN PAY EXTRA FOR

Some covers you can ask us to add as an extra on your policy. In this section, we explain our different optional covers. If an optional cover applies to your policy it will be shown on your schedule.



All of the conditions of your policy and 'Things we don't cover' in section 3 on pages 23 to 32 apply to the optional covers.

Optional covers are not available if you are insuring a trailer or horsefloat.

## Annexe cover




<b>We cover</b> ✓	When your annexe is being used for its designed purpose, we cover it for accidental loss or damage caused by an incident in the period of insurance.
<b>We don't cover</b> ✗	If you have insured your caravan with On-site only cover, your annexe is only covered when your caravan and annexe are located at the address shown on your schedule.
<b>Limit</b> ⌵ \$	The annexe amount insured shown on your schedule.

## Increased contents cover

<b>We cover</b> ✓	We cover accidental loss or damage to your contents caused by an incident in the period of insurance. Incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.
<b>We don't cover</b> ✗	Theft or attempted theft of your contents if they are not securely locked in or to your caravan or annexe or, for On-site only cover, locked in your garden shed (located on the site of the unregistered on-site caravan).  If you have insured your caravan with On-site only cover, your contents are only covered when they are located at the address shown on your schedule.
<b>Limit</b> ⌵ \$	The most we will pay under this cover for loss or damage to contents is the amount insured shown on your schedule. This cover is in addition to the cover provided 'Included contents cover' on page 43.  Fixed limits apply - see the table on page 20 for more information.



## Hire use cover

<b>We cover</b> 	<p>We cover accidental loss or damage to your caravan caused by an incident in the period of insurance if at the time of the loss or damage you hired out your caravan (but only if your caravan is not connected with a caravan hire business, except for existing business use policies which we have already agreed to insure).</p> <p>We will cover your legal liability as the owner of your caravan as described under 'Caravan legal liability' (see page 34) when you have hired out your caravan.</p>
<b>We don't cover</b> 	<ul style="list-style-type: none"><li>▪ theft of your caravan, contents or annexe by the person hiring your caravan;</li><li>▪ loss or damage to your caravan caused by a malicious act of someone who:<ul style="list-style-type: none"><li>– hires your caravan; or</li><li>– is using your caravan with your consent or the consent of the person who hires your caravan;</li></ul></li><li>▪ additional cover for 'Temporary accommodation' on page 38 or 'After claim expenses' on page 39, if 'Hire use cover' is shown on your schedule;</li><li>▪ loss or damage to your contents.</li></ul>
<b>Limit</b> 	<p>The most we will pay for any one incident is the amount insured for your caravan shown on your schedule.</p>



This optional cover is not transferrable to another caravan (the 'When you replace your caravan' on page 12 does not apply) and once you have purchased this optional 'Hire use cover' you will not be able to remove it from your policy during the period of insurance. If you cancel your policy, refund of any premium will be in accordance with 'Cancellation by you' on page 70.

## Transporting your caravan (excluding towing) cover

<b>We cover</b> ✔	We will cover accidental loss or damage to your caravan, your annexe and your contents, caused by an incident in the period of insurance while they are being transported by road, rail or sea.
<b>We don't cover</b> ✘	Loss or damage to your caravan, your annexe or your contents caused by: <ul style="list-style-type: none"><li>▪ loading or unloading your caravan from the mode of transport;</li><li>▪ vibrating, rubbing or scratching;</li><li>▪ your contents moving unless they are secured in the cupboards or lockers of your caravan.</li></ul>
<b>Limit</b> ⌞ \$	The amount insured for you caravan, annexe or contents shown on your schedule.

# 7

## MAKING A CLAIM

We want to be there for you in your times of need. In this section we set out how we help you when you make a claim and important information about:

- what you must and must not do;
- how to establish your loss;
- how we settle claims;
- what happens after we pay your claim.

## ***Making a claim***

### **What you must do**

- talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- assist us in handling your claim. This can include agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- allow us to inspect the damaged caravan, annexe and/or contents;
- if your caravan, annexe and/or contents are a total loss, allow us or a person nominated by us, to recover, salvage or take possession of your caravan, annexe or contents;
- for rectification work, take your caravan back to the original repairer to rectify the repairs.



In this 'Making a claim' section 'you' means you and, if you were not using or residing in your caravan, the person that was using or residing in your caravan.

### **What you must not do**

- do not admit liability or responsibility to anyone or pay for any damage or any injury before contacting us;
- do not negotiate, pay or settle a claim with anyone else before contacting us;
- do not carry out or authorise any repairs without our consent, except for emergency repairs described on page 39;
- do not dispose of any damaged parts of your caravan, annexe or contents without our consent, unless it is necessary for health and safety reasons;
- do not wash, clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss;
- do not accept payment from someone who admits fault for loss or damage to your caravan, contents or annexe. Refer them to us instead.

### **If you do not comply**

If you do not comply with 'What you must do' and 'What you must not do', we can reduce or refuse your claim and/or recover from you any costs and/or any monies we have paid and/or cancel your policy.

## **If you have caused bodily injury, death or damage to other people's property**

Tell us about any incident that has caused bodily injury, death or damage to other people's property.

You must also tell us as soon as possible about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us. The quicker we receive these, the better placed we will be to protect your interests. If you do not tell us about any demands or forward any documentation from a third party it could result in further costs. You will need to pay any further costs incurred as a result of your delay in forwarding documents or failing to tell us about demands you have received.

## **If we decline a claim or do not pay a claim in full**

When you contact us to make a claim we will assess your claim and we may need to undertake further investigation. If we decline your claim we will give you our reasons in writing.

## ***How to establish your loss***

### **Establish an incident took place**

When making a claim you must be able to prove that an incident covered by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

### **Prove your loss or damage**

You must also give us accurate and full details of the loss or damage and give us reasonable proof of value and ownership, if we ask.

Proof includes things like registration papers, sales receipts, service records, valuations, warranties or credit card statements. A statutory declaration is not of itself considered acceptable evidence of proof of ownership and value. If you are unable to substantiate your claim, we can reduce or refuse your claim.

## ***How we settle your claim***

### **How your caravan claim is settled**

If your claim for loss, theft or damage to your caravan is covered under your policy we will either:

- ask you to obtain a quote from your repairer to repair or replace the damaged parts of your caravan and authorise repairs for the amount of the assessed quote from your repairer;

## **How your caravan claim is settled cont.**

- pay you the amount of the assessed quote from your repairer to repair or replace the damaged parts of your caravan if you request a cash settlement or we don't authorise repairs; or
- settle your claim as a total loss, see page 58 for how we settle your claim as a total loss.

## **How your annexe claim is settled**

### ***When your annexe is less than 5 years old***

If your claim for loss, theft or damage to your annexe is covered under your policy we will either:

- ask you to obtain a quote from your repairer to repair or replace the damaged parts of your annexe to the same condition, standard and specification as immediately before the incident took place and authorise repairs for the amount of the assessed quote from your repairer;
- pay you the amount of the assessed quote from your repairer to repair or replace the damaged parts of your annexe to the same condition, standard and specification as immediately before the incident took place if you request a cash settlement or we don't authorise repairs; or
- settle your claim as a total loss.

### ***When your annexe is more than 5 years old***

If your annexe is more than **5** years old and cannot be economically repaired, we will pay you the amount of the assessed quote from your repairer to replace the annexe as depreciated. Any depreciation we may apply is based on the age and condition of the annexe at the time of loss or damage.

## **How your contents claim is settled**

If your claim for loss, theft or damage to your contents is covered under your policy we will either:

- repair to the same condition, standard and specification the contents were in immediately before the incident took place;
- replace the item to the same or similar standard and specification (it can be a different brand);
- pay you the amount of the assessed quote from our preferred repairer if our preferred repairer can complete the repair or replace the damaged content item but you request a cash settlement;
- pay you the amount of the assessed quote from your repairer if we are unable to carry out repairs or replace the damaged contents;
- settle your claim as a total loss.

When we settle contents claims, we will not pay more than the relevant amount insured shown on your schedule or fixed limit (see page 20).

We may offer you a voucher, store credit or stored value card for this amount.

## **For additional covers and optional covers**

If we pay a claim under an additional cover or optional cover, we will also settle your claim in accordance with that additional cover or optional cover.

## **For legal liability claims**

You must provide us with assistance to help us when we take action in your name to defend a claim against you from the third party who alleges that you have caused bodily injury, death or damage to their property. This assistance may include:

- providing a more detailed version of events including completing a diagram of what occurred and a statement/affidavit;
- providing copies of any photographs or video of the accident available;
- lodging a police report;
- attending court (only if required).



For important information about how we settle claims see 'How we settle claims - some examples' on page 61.

## ***If your caravan or annexe is damaged***

### **Choice of repairer**

You can choose your own repairer.

### **Assessing the damage and repairs to your caravan**

We will ask you to obtain a quote for repairs.

We will consider the quote you provide, and we will authorise repairs for the amount of the assessed quote from your repairer.

In some circumstances we, or our assessors, may also need to inspect the caravan to assess the damage you must co-operate with us to facilitate this.

The repairs will be authorised if your repairer's assessed quote meets industry standards including appropriateness of materials, repair method, labour costs, material costs, safety and overall cost effectiveness of the repairs.

### **If we don't authorise repairs**

If we pay you the amount of the assessed quote, we don't authorise repairs.

You will not be entitled to the lifetime guarantee on repairs that we do not authorise.



### **CIL Lifetime Repair Guarantee for caravan repairs**

The quality of the workmanship and the materials authorised by CIL in the repair of your caravan will be guaranteed for its life. The parts used in the repair of your caravan will be of the same type as those explained on these pages.

If you are concerned about the quality of the repair of your caravan you must call us on 1800 112 481 and you must make your caravan available to us. You must not authorise rectification work without our written authority. We will inspect the repair and arrange any necessary rectification work. If it would not be safe or economical to carry out the rectification work required, we will declare your caravan a total loss.

### **When we authorise repairs to your caravan we will:**

- ensure the repair work is properly carried out;
- use new parts or parts that are consistent with the age or condition of your caravan, including aftermarket equipment parts. These parts will meet available manufacturer's technical specifications and/or applicable Australian Design Rules;
- only use new original equipment parts if your caravan is under the manufacturer's standard new caravan warranty period (but not under any extended dealer/manufacturer warranty period).

However, the following conditions also apply:

### **Glass repairs**

Where available we will use aftermarket parts for windscreens and window glass (including sun roof) and repairs will meet Australian Design Rules.

### **Unavailable parts**

Where a damaged part is no longer available, we will pay you the last known market price of that part.

We are not responsible for costs which occur because of delays in delivery of parts. If a part is unavailable in Australia we will pay the cost of surface freight (not airfreight) from the nearest reasonable source of supply.

### **Caravan identification**

Where your caravan's identification, such as its compliance, build or VIN plate or label, has been damaged, we will try to source a replacement from its manufacturer. If we cannot source it for you, we will attempt to obtain a letter from the manufacturer to confirm your caravan's identity and that its original identification has been damaged. We will still repair your caravan without replacing any damaged identification, unless an alternative form of identification is required by law.



## **Sub-contracting repairs**

We may sub-contract, and any repairer we authorise to repair your caravan may sub-contract, some of the repairs. We require our sub-contractors to abide by the same service standards we uphold.

## **Matching materials**

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

## **When we repair your caravan, we will not:**

- pay to repair your caravan to a better standard, specification or quality existing before the loss or damage;
- pay to fix a fault or defect in your caravan, or fix faulty repairs, other than to the extent we are responsible from repairs we authorised;
- pay to repair pre-existing damage. See 'Contribution to repairs' below.

## **Contribution to repairs**

There may be instances where we are unable to carry out accepted repairs due to pre-existing damage to your caravan. Examples of this include neglect, wear and tear, weathering, rust, mould, mildew or corrosion. In these instances, we will ask you to pay for the cost of repairing the pre-existing damage so that repairs can be carried out safely.

If you do not want to pay these amounts, we will pay you the amount of the assessed quote from your repairer for repairs directly related to the accepted claim.

## ***If your contents are damaged***

### **When we repair or replace your contents we will:**

- ensure the repair work is properly carried out;
- repair or replace with items or materials that are reasonably available at the time of repair or replacement from Australian suppliers.

## **Items that form part of a set or collection**

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. We do not cover undamaged contents including items that form part of a set or collection.

## ***If your caravan and/or annexe has been stolen***

If your caravan is found within **14** days of it being stolen and is damaged, follow the process of 'If your caravan or annexe is damaged' (see page 55).

## ***If your caravan and/or annexe is a total loss***

Your caravan and/or annexe becomes a total loss if:

- it is stolen and unrecovered after **14** days and your claim for theft of your caravan and/or annexe is covered under your policy; or
- it is uneconomical or unsafe to repair, including where the combined repair costs and salvage value are likely to be more than the amount insured by your policy.

We will also have regard to the law in relation to what is considered a write off in your State or Territory when determining when a caravan is to be written off.

For caravans where the 'New caravan after a total loss for caravans less than **2** years old' additional cover applies, see page 40.

For all other caravans we will pay you the caravan amount insured shown on your schedule less any deductions that apply.

If your annexe becomes a total loss and your claim for loss or damage to your annexe is covered under the additional cover 'Included annexe cover' we will pay you the market value of the annexe less any deductions that apply.

If your annexe becomes a total loss and you have the optional cover 'Annexe cover' and your claim for loss or damage to your annexe is covered under that optional cover we will pay you the annexe amount insured shown on your schedule less any deductions that apply.

## **Deductions from your total loss claim**

When we pay you for a total loss claim we will deduct the following where applicable, from the amount we pay you:

- excesses;
- unpaid premium including any unpaid instalments for the period of insurance;
- any unexpired registration;
- any input tax credit entitlement, see page 69;
- our estimate of the salvage value.

Where we provide you with a new caravan you will have to pay us any of the above applicable deductions.

## **Caravans under finance**

When we pay you for a total loss claim, if a credit provider has a financial interest in your caravan then we will pay them what they are entitled to (up to the value of your claim) and pay you any balance. If the credit provider requests to retain the salvage we will settle them less the salvage value amount.

## **We own the caravan, annexe or contents salvage**

When we replace your caravan, annexe or contents or pay you for the total loss, the salvage becomes our property.

If a credit provider is entitled to the salvage of your caravan, annexe and/or contents, then we will deduct our estimate of the salvage value of your caravan, annexe and/or contents from any amount that we pay.

## ***After we pay your claim***

### **Potential impact on cover and premiums**

If we replace your caravan, repair your caravan, annexe or contents or pay you the cost of repairs, your policy continues for the period of insurance.

If your caravan is a total loss and you are not entitled to a new replacement caravan (see page 40), all cover under your policy comes to an end. There is no refund of the premium.

If your annexe is a total loss, the optional cover 'Annexe cover' will end and any replacement annexe will only be covered under the 'Included annexe cover', see page 43. You can ask us to reinstate the optional cover 'Annexe cover' for the replacement annexe for an additional premium.

If we pay a claim for the total amount insured under the optional cover 'Increased contents cover', your contents cover under this option will end. You can ask us to reinstate the optional cover 'Increased contents cover' for an additional premium.

### **Our right to recover from those responsible**

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

## Our right to recover from those responsible cont.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- providing a more detailed version of events, which may include completing a diagram or statement/affidavit;
- providing us with any documents required to prove your loss;
- providing copies of any photographs or footage of the incident available;
- lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- attending court or meetings with our legal/other experts (only if required);
- providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.

# 8

## HOW WE SETTLE CLAIMS – SOME EXAMPLES

These are examples only of how a claim payment might be calculated and are not part of your policy. You should read them only as a guide. Every claim is considered on an individual basis because every claim is different. Please note:

- all amounts are in Australian dollars and are GST inclusive;
- all examples assume that the policy holder is not registered for GST; and
- the excess amounts stated are examples only and may be different to your excesses under your policy. Refer to your schedule.

## Example 1 – Total loss

Your 4 year old caravan is covered for an amount insured of \$15,000. In this example your basic excess is \$300. Your caravan is damaged by hail and the cost of repairs to your caravan will be \$13,500. Based on what it would cost to repair your caravan plus its salvage value, your caravan is a total loss. As your caravan is more than 2 years old, the 'New caravan after a total loss for caravans less than 2 years old' additional cover does not apply to you.

What you are claiming		Additional information
Amount insured	\$15,000	Your caravan is a total loss when it is uneconomical or unsafe to repair.
Less excess payable	-\$300	As your caravan has been damaged by hail the basic excess applies. We deduct this from the amount we pay to you unless you have already paid the excess to us for this claim.
Less unexpired registration	-\$250	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Claim so far	\$14,450	We would normally pay this directly to you. If a credit provider has a financial interest in your caravan then we would normally pay your credit provider (up to your amount insured) that they are owed first and pay any balance to you.
If your insurance was paid through instalments of \$60 per month and there are four remaining monthly payments in the period of insurance when your caravan is damaged:		
Less outstanding premium	-\$240	The 4 x \$60 monthly payments become due when we decide your caravan is a total loss. We normally deduct this from the amount we pay to you.
<b>Total claim</b>	<b>\$14,210</b>	

All cover on your caravan stops, your policy ends and there is no refund of the premium. The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect the amount we pay you.

## Example 2 – New caravan after a total loss

Your caravan is covered for an amount insured of \$29,800. In this example your basic excess is \$600. Your caravan is damaged completely by fire and it is a total loss. You have Australia wide cover for your caravan and you are more than 100 km from your usual home. Your caravan is less than 2 years old and you qualify for the 'New caravan after a total loss for caravans less than 2 years old' additional cover (see page 40 for details). The cost to replace your caravan with a new one of the same make and model including all on road costs is \$31,300.

What you are claiming		Additional information
Cost to replace your caravan including on road costs	\$31,300	We pay \$31,300 because your caravan is less than 2 years old and you qualify for the 'New caravan after a total loss for caravans less than 2 years old' additional cover (see page 40 for details). We pay this amount directly to the caravan dealership.
Replacement cost of caravan contents	\$1,000	Your policy provides up to \$1,000 additional cover for contents. In this example, you have not taken out the 'Increased Contents cover' option. Our assessor has confirmed that the loss of your contents exceeds \$1,000. We pay the \$1,000 directly to you.
After claim expenses	\$500	As you have lost the use of your cooking facilities you are entitled to claim under the additional cover 'After claim expenses'. We pay you \$500 for the cost of your meals.
Plus temporary accommodation costs	\$1,400	We settled your claim 14 days after you told us about your caravan being involved in a fire. We pay your temporary accommodation costs of \$100 per day (we pay up to \$150 per day), for 14 days as the caravan is not your usual home.
Less excess payable	-\$600	You pay your excess directly to us.
Removal of debris	\$1,000	We pay the reasonable costs for the removal and disposal of your caravan and contents. We pay the provider directly.
<b>Total claim</b>	<b>\$34,600</b>	

## **Example 2 cont.**

Because we replaced your caravan, the policy will continue to its expiry date. The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect how much we pay.

## **Example 3 – Partial loss**

You have insured an unregistered on-site caravan for an amount insured of \$12,000. You have taken out the 'Annexe cover' option (see page 48 for details) for an amount insured of \$3,000. You have also taken out the 'Increased contents cover' option (see page 48 for details) with a total amount insured for your contents of \$2,500. In this example the basic excess is \$300.

Your caravan is broken into, causing damage to the annexe and caravan door. Your television and DVD player have also been stolen and you have reported this to the police. The repairs to your annexe and caravan door will cost \$1,500 and it will cost \$800 to replace your stolen contents.

<b>What you are claiming</b>		<b>Additional information</b>
Damage to annexe and caravan	\$1,500	We repair your caravan to its prior condition, standard and specification it was before the incident. We normally pay the cost of repairs directly to the repairer.
Replacement cost of caravan contents	\$800	For this claim we pay you the amount of the assessed quote to replace the stolen items.
Less excess payable	-\$300	As your claim for your annexe, caravan and contents was caused by the one incident, you only pay one excess (being the highest applicable excess). You pay the excess directly to us.
<b>Total claim</b>	<b>\$2,000</b>	



## **Example 4 – Legal liability**

Your policy includes legal liability cover. In this example the basic excess is \$300. You reside permanently in your caravan. You invited a guest over for morning tea. When your guest was leaving, your caravan's attached folding steps collapsed, causing your guest to fall and injure their ankle and lower back. Your guest has made a claim for compensation for the amount of \$9,000. We assess this claim and determine you are legally liable for these amounts.

<b>What you are claiming</b>		<b>Additional information</b>
Total amount of your liability	\$9,000	We assess the claim and agree you are liable for the injury and the amounts claimed. We pay this amount to the injured party.
Less excess payable	-\$300	You pay your basic excess to us.
<b>Total claim</b>	<b>\$8,700</b>	

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# 9

## IMPORTANT THINGS TO KNOW - OUR CONTRACT WITH YOU

In this section we set out more important information about your contract with us, including:

- information about your premium;
- paying your premium and what happens when your premium is late;
- how your policy operates and responds where there are joint policyholders;
- how the GST affects this insurance;
- what happens with cancellations.

## ***About your premium***

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your schedule as the 'Total Amount Payable', or if you pay by monthly instalments, as 'Instalment Amount'.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and your caravan to calculate the premium.



Refer to the Secure™ Caravan Insurance Additional Information Guide for more information.

## ***Paying your premium***

You must pay the premium by automatically the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your schedule.

If we agree, you can pay the premium by instalments.

If you ask to pay the premium by automatically debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remaining period of insurance.

### **Late annual renewal payments**

If you do not pay the premium due on renewal by the due date, you have no cover from the due date.

### **Late monthly instalments**

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- by giving you at least **14** days advance notice; or
- without advance notice, once an instalment is **1** month (or more) overdue.

## ***Joint policyholders***

When you insure your caravan in the names of more than one person, and all of those people are named insured on your schedule, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reason for this is that these joint policyholders each have an interest or ownership in the caravan.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before you purchase this

policy and during the period of insurance), as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your schedule.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

## **Conduct of others**

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances. However, this does not apply if we are relying on the below exclusion to reduce or refuse a claim under your policy:

- Alcohol, drugs, medication (see page 24).

## ***How the Goods and Services Tax (GST) affects this insurance***

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

If your caravan is a total loss we will reduce any payment we make by an amount equal to your input tax credit entitlement, if any.

In all other circumstances our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

## ***What happens with cancellations***

### **Cancellation by you**

You can cancel this policy at any time. For each caravan cover cancelled, you will be refunded the unexpired portion of the premium attributable to that caravan cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

### **Cancellation by us**

We can cancel your cover where the law allows us to do so. For each caravan cover cancelled, you will be refunded the unexpired portion of the premium attributable to that caravan cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

# 10

## WHAT TO DO IF YOU HAVE A COMPLAINT AND OTHER IMPORTANT INFORMATION

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

This section includes information on:

- how to contact us with a complaint;
- the General Insurance Code of Practice;
- reporting insurance fraud.

## ***How to contact us with a complaint***

### **Let us know**

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

**By phone:** 1800 112 481

**By email:** [cilsales@cilinsurance.com.au](mailto:cilsales@cilinsurance.com.au)

Complaints can usually be resolved on the spot or within **5** business days.

### **Review by our Customer Relations Team**

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist:

**By phone:** 1300 240 787

**By email:** [idr@cilinsurance.com.au](mailto:idr@cilinsurance.com.au)

**In writing:** CIL Customer Relations Team  
PO Box 14180,  
Melbourne City Mail Centre, VIC 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

### **Seek review by an external service**

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

**By Phone:** 1800 931 678

**By Email:** [info@afca.org.au](mailto:info@afca.org.au)

**In writing:** Australian Financial Complaints Authority,  
GPO Box 3,  
Melbourne VIC 3001

**By visiting:** [www.afca.org.au](http://www.afca.org.au)



## ***General Insurance Code of Practice***

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website ([insurancecouncil.com.au](http://insurancecouncil.com.au)) or by phoning (02) 9253 5100.

## ***Report insurance fraud***

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

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# 11

## WORDS WITH SPECIAL MEANINGS

Some words in this policy have a special meaning. It's important to read this section because it can impact how your policy is interpreted.



If a word does not have a special meaning then it just has its ordinary meaning.

## **Accessories**

see page 18.

## **Actions or movements of the sea**

includes:

- rises in the level of the ocean or sea;
- sea waves;
- storm surges;
- high tides or king tides;
- any other actions or movements of the sea.

Actions or movements of the sea do not include a tsunami.

## **Aftermarket part**

means a part that is not sourced from the caravan's manufacturer.

## **Amount insured**

when used in relation to your caravan, annexe or contents, it is the maximum amount we will pay for loss or damage to your caravan, annexe or contents caused by an incident, unless we say otherwise in your policy. For caravans it includes the value of fitted accessories, modifications and standard equipment and registration. Deductions may apply, see page 58 for amounts that are deducted on a total loss settlement. The amount insured is shown on your schedule or otherwise in this policy and includes GST.

## **Annexe**

see page 21.

## **Assessed quote**

means an experienced assessor we appoint assesses the quote obtained from your repairer, or for contents, from our preferred repairer (unless they cannot repair or replace the contents) to make sure it meets industry standards including appropriateness of materials, repair method, labour costs, material costs, safety and overall cost effectiveness of the repairs. The quote may be adjusted or reduced on the recommendation of the assessor. This assessed quote may be equal to or less than the amount of repairs quoted by your repairer or that you have paid. We are able to secure supplier discounts from our repairers.

## **Caravan**

see page 18.

## **Communicable Disease**

means:

- Highly Pathogenic Avian Influenza in Humans;
- any Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency as defined in or declared under the Biosecurity Act 2015 (Cth).

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

## **Contents**

see page 19.

## **Depreciation**

means the accounting process we use to work out how much to reduce our assessment of the value of your property by because of its age and condition.

## **Disclosed driver**

the person or people shown on your schedule as disclosed drivers.

## **Excess**

see page 14.

## **Family**

means any of the following people if they normally live with you:

- your spouse, partner or de facto;
- your parents (including legal guardians), parents-in-law, grandparents;
- your children, grandchildren, brothers and sisters, including their respective spouses, partner or de-facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de-facto; and
- people who provide care or services to you.

## **Fixtures and fittings**

means built in furniture, refrigerator, stove, air conditioning unit, floor coverings (but not carpets or floor rugs), fixed awnings and solar panels.

## ***Words with special meanings cont.***

### **Flood**

means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

### **Hard wall**

means a wall that is not made of canvas, vinyl or similar materials.

### **Illegal drugs**

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to methamphetamine.

### **Illegal drug precursor**

means the starting materials for illegal drug manufacture.

### **Incident or event**

is a single event, accident or occurrence which you did not intend or expect to happen and that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

### **Limit**

the most you can claim for any one incident. It includes or excludes GST depending on your Input Tax Credit entitlement (refer to section 'How the Goods and Services Tax (GST) affects this insurance, for further detail).

### **Loss or damage**

means physical loss or physical damage.

### **Market value**

the amount we calculate the market would pay for an item. It takes into account the age, make, model and condition of the item. We may use recognised industry publications to assist us in calculating the amount. For registered caravans, market value excludes costs of registration, stamp duty and transfer fees, dealer warranty costs and dealer delivery.

## **Modifications**

see page 18.

## **Named cyclone**

means the Australian Bureau of Meteorology (or equivalent body) has issued a cyclone warning and those cyclonic conditions have been given a name.

## **On-site**

for On-site only cover, means your caravan is located at the address shown on your schedule.

## **Original equipment parts**

means parts that are manufactured anywhere in the world by, on behalf of, under licence from or with the consent (whether direct or indirect) of:

- a. the manufacturer or supplier of your caravan;
- b. the manufacturer or supplier of the part originally supplied with your caravan at the time of the caravan's purchase;
- c. any member of the domestic or international corporate group of which the manufacturer or supplier of your caravan or the manufacturer or supplier of the part is a member or affiliated with (including affiliation by common use of trade marks); or
- d. any affiliate, licensee, sub-licensee, related body corporate or affiliate of any entity in (a) or (b) or (c) of this definition;

whether or not the parts or the packaging of the parts bears the trade mark or trade marks of any of the entities contemplated by (a), (b), (c) or (d) of this definition.

## **Period of insurance**

means when your policy starts to when it ends. It is shown on your schedule.

## **Personal transportation vehicle**

means a battery driven or electric device that is a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel or segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance scheme laws.

## **Policy**

means your insurance contract. It consists of this PDS and any SPDS we have given you and your latest schedule.

## ***Words with special meanings cont.***

### **Private use**

means your caravan is used:

- for social, domestic and leisure purposes;
- in connection with repair and servicing.

Private use does not mean used:

- for hire or reward (if you hire out your caravan, cover may be available with our 'Hire use cover' option);
- in connection with carrying goods for trade purposes;
- in connection with an occupation or business;
- in connection with a caravan hire business or caravan trade or motor trade.

### **Schedule**

means the latest schedule, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

### **Secure™ Caravan Insurance Additional Information Guide**

see page 7.

### **Storm**

means a single weather event being, a cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow or dust.

### **Storm surge**

means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface.

### **Total loss**

see page 58.

### **Unattended**

means you are not capable of keeping your caravan under observation or observing an attempt to interfere with it.

### **Usual home**

means a property or caravan that is (or was intended to be) your only home for at least six consecutive months.



**Vermin**

means small animals (e.g. geckos) or insects that are typically thought of as pests. Vermin does not include a possum.

**We, us, our and CIL**

means AAI Limited ABN 48 005 297 807, trading as CIL Insurance.

**You, your**

means the person or people shown as the insured on your schedule.

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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***

***1800 112 481***

***[www.cilinsurance.com.au](http://www.cilinsurance.com.au)***



AAI Limited trading as CIL Insurance  
ABN 48 005 297 807  
AFS Licence No. 230859