

Secure™ Motorhome Insurance Product Disclosure Statement

ADDITIONAL INFORMATION GUIDE

This Additional Information Guide (AIG) is designed to provide you with additional information about excesses, how we calculate premiums and the discounts available under the policy. You should read this AIG together with our Secure™ Motorhome Insurance Product Disclosure Statement (PDS) dated 3/12/2020.

This AIG is relevant to you if your policy has a commencement or a renewal date on or after 23 March 2021.

YOUR EXCESS

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

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

The different types of excesses and the excess amounts are:

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

1. Basic excess

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

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

2. Inexperienced Driver Excess

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

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

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

3. Age Excess (drivers under 25 years only)

An age excess applies if the driver, the person using or in charge of the motorhome at the time of the event giving rise to the claim is under 25 years of age.

No age excess will apply if the claim is for:

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

4. Underwriting Excess

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

5. Off Road Excess

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

6. Hire Use Excess

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

What excess will apply

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

*No excess applies for the first windscreen and window glass claim within the insurance period. See page 3 for more information about a protected no claim bonus and lifetime no claim bonus protection.

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 the 'Instalment amount'.

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

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

- ▼ The options you have chosen (if any)
- ▼ Sum insured of your motorhome and contents
- ▼ Address where you keep your motorhome
- ▼ Age of the youngest driver
- ▼ Year of manufacture of your motorhome
- ▼ If you have varied your basic excess

Claims on your policy or against drivers noted on your policy will only affect your premium through changes to your No Claim Bonus. Please refer to the No Claim Bonus section on page 3 for further information.

Each time you renew your policy, your premium is likely to change even if your personal circumstances have not changed.

This is because premiums are also affected by other factors such as:

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

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

Premium Discounts

The premium you pay for your insurance includes any discount we have given you. The amount and type of discount offered can change or be withdrawn. Discounts are applied before government taxes and charges are added. We offer a no claim bonus.

From time to time we might also offer discounts or some other special offer as part of a marketing campaign. If we do this, separate terms and conditions will usually apply and you might not be eligible for our usual discounts.

If you are eligible for more than one discount we apply any subsequent discount to the already discounted premium. The amount and type of discounts offered can change or be withdrawn.

No Claim Bonus

A No Claim Bonus (NCB) recognises good driving and claims history records. Your NCB is shown on your schedule.

The NCB you have will impact the premium you are required to pay at new business and on renewal.

The higher your NCB percentage, the lower your premium.

On renewal, your NCB will be reduced for each penalty claim you have made during the period of insurance, unless you have the Protected No Claim Bonus benefit shown on your schedule.

A penalty claim means any claim where you cannot provide the name and address of the at-fault driver and the registration number of the at fault vehicle. For example, storm, theft and damage whilst parked claims.

The amount we reduce your NCB to at renewal in the event you have had one or more at fault claims in the period of insurance is set out below:

Your current NCB	Your NCB following 1 penalty claim	Your NCB following more than 1 penalty claim
65% Protected	65%	45%
65%	45%	Nil
55%	25%	Nil*
45%	Nil	Nil*
25%	Nil*	Nil*
Nil	Nil*	Nil*

*We will add a loading to the premium from the next renewal.

We will automatically move you up to the next level of NCB if you do not make an at fault claim during the previous period of insurance

Protected No Claim Bonus

If you have a maximum NCB of 65%, and the optional Protected No Claim Bonus benefit is shown as selected on your schedule, your NCB will not be affected by the first penalty claim in any one period of insurance. Your NCB will be affected by subsequent penalty claims in the same period of insurance.

Lifetime No Claim Bonus Protection

You may be entitled to Lifetime No Claim Bonus protection if you are 25 years of age or over, have been insured with CIL for 3 consecutive years on our maximum NCB and have not incurred any at fault claims for the previous 3 years.

A Lifetime No Claim Bonus will mean that on renewal you will continue to receive our maximum NCB.

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

Government taxes and charges

After we have calculated the amount to cover your motorhome insurance policy any applicable stamp duty, GST, charge and levy are then applied.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles people, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

You can find more information about the FCS from www.fcs.gov.au