

SECURE™ RELOCATABLE HOME INSURANCE PRODUCT DISCLOSURE STATEMENT



Secure™ Relocatable Home Insurance Product Disclosure Statement

The purpose of this Product Disclosure Statement (PDS) is to help you understand the Secure™ Relocatable Home insurance policy and provide you with sufficient information to enable you to make an informed decision about it. Before you decide to buy this product from us, please read this PDS carefully.

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

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Introduction

Welcome to CIL Insurance

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

CIL Insurance is a division of Vero Insurance Limited, who can trace its origins back to 1833 in Australia. During this time Vero has successfully protected our customers' personal and business assets.

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

Who is the insurer?

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

How you contact us

You may contact us by calling:

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

or alternatively by writing to us at the following address:

GPO Box 1831
Brisbane QLD 4001

About the authorised representative or distributor

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

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

Important information

It is important that you:

- ▼ read all of the PDS before you buy this insurance product to make sure that it gives you the protection you need, and
- ▼ are aware of the exclusions, conditions, and limits on the cover provided and the amounts we will pay you, and the excesses that may apply to a claim.

Some words used in the PDS have special defined meanings. The definitions of these words can be found in the Terms Explained section on pages 47 to 49.

For the policy limits:

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

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have 30 days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within 30 days from the day cover began or was renewed. We will then refund in full any money you have paid and you will not be able to make a claim.

To cancel at other times, please see "Cancelling your policy", on page 46.

Exclusion for new business policies

We do not insure you for any loss or damage caused by flood, a named cyclone, bushfire or grassfire occurring within 72 hours of the start of your policy, unless your policy commenced:

- ▼ the day you bought your relocatable home, or
- ▼ the day you signed a lease contract for your relocatable home,
- ▼ immediately after another policy covering the same relocatable home expired (the policy did not expire if it was cancelled) without a break in cover.

About the relocatable home and contents cover under this policy

You can choose from relocatable home cover, contents cover or both.

- ▼ Relocatable home cover is designed for owners of a relocatable home who live in it or lease it and wish to insure it.
- ▼ Contents cover is designed for people who live in a relocatable home and wish to insure their contents.

There are limits on how much we will pay for specific categories of items at the home. You can increase the cover for some of these items by asking us to list them on your schedule.

When we insure them, your relocatable home and contents are covered for loss or damage caused by the insured events listed on pages 13 to 18 at the site. We also provide additional protection at no extra cost. This protection includes electrical motor burnout cover and cover for rebuilding fees and related costs. See Section 1 for the full range of additional features.

When you buy this insurance, we also provide legal liability cover. See Section 3 for more information.

Extending your cover

You can add the following optional cover for an extra premium:

- ▼ cover away from the home for unspecified personal valuables (to a limit of \$1,000 per individual item, pair, set or collection) and specified personal valuables (if you need more than \$1,000 cover away from the home for an individual item, pair, set or collection). See Section 2 for more information.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. Make sure your relocatable home and contents are insured for their full as new replacement value (for your home, this means the cost of rebuilding your home and fixtures, such as garages, patios, fences, sheds). It is your responsibility to decide the amount of your sum insured and to review the sum insured regularly to ensure that it remains adequate.

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This table is a guide only. For further details of the cover and the amounts we will pay for any claim, please read this PDS.

General Terms and Conditions

Terms and conditions of the contract

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

- ▼ this PDS, and
- ▼ your schedule.

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

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

Changes to this PDS

Information in this PDS may change from time to time. We will either issue you with a supplementary PDS or a new PDS if the change is materially adverse to you. For other minor changes, updated information will be made available at cilinsurance.com.au or you can call us on 1800 112 481 to request a free paper copy.

Duty of Disclosure

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

What you must tell us

You have a general duty to disclose to us everything that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and, if we do, on what terms. This includes providing us with information regarding your claims and insurance history.

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

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

Your general duty applies to renewals and changes

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

Your general duty is limited for new policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to us unless we specifically ask you about it. However, you

must be honest in answering any questions we ask you. You have a legal duty to tell us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

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

If you do not tell us

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

Consequences if information is not provided

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

Information you need to tell us

You must tell us as soon as possible (but no later than at renewal):

- ▼ if there is any significant change in the condition or use of the insured relocatable home, contents or personal valuables, or
- ▼ if any event happens that could mean that you will make a claim. You must tell us within 30 days of the event happening.
- ▼ if you or any person named on the policy has been charged with, convicted of, or has any charge pending for a criminal offence.

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

More than one named insured

If more than one person is insured under this policy, a failure or wrongful action by one of those persons may adversely affect the rights of the other person(s) insured under this policy. This includes policies where we insure your relocatable home in the name of more than one person. Each person is a joint policyholder and is able to make changes to the policy that we agree to.

About your premium

The premium is the amount you pay us for this insurance. The premium includes any stamp duty, GST, fire services levy (FSL) and any other government charges that apply.

In addition to the sum insured of your relocatable home and contents, we also use other factors about you and your relocatable home to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our claims experience.

In addition to the factors we use to calculate your premium, the discounts you may qualify for also affect your premium. Your premium includes any discounts you qualify for. Discounts are applied before adding applicable government taxes and charges.

More Details

For further details on how we work out your premium and for information about some of the discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Paying your premium

We will tell you how much you have to pay and when payment is due on the notices we issue at the commencement of and before any renewal of your policy. You must pay the premium by the due date to be covered by this policy. If you have not paid, you are not insured. Unless we tell you, any payment reminder we send you does not change the due date. If you do not pay the premium in full, we may reduce the period of insurance so it is in line with the amount you paid. You can pay your premium in one annual payment or, if we agree, by instalments.

Paying by instalments

If we agree that you can pay us the total premium in a number of payments instead of all at once, this is called paying by instalments. We will not pay a claim if at the date of the event you are claiming for, you are a month (or more) late in paying an instalment.

Important information for customers paying by instalments

When paying by instalments you must:

- ▼ Ensure that your nominated account can accept direct debits and has sufficient funds to meet each payment at each due date.
- ▼ Advise us 7 days prior to your instalment debit date if you wish to change your direct debit details.

If an instalment is rejected we will contact you usually within 7 days and advise of the failed debit attempt.

Any notice of our intention to again debit your account will not extend our final claims acceptance date or the date we cancel your policy.

If your debit date falls on a non business day, e.g. a weekend or public holiday, we will usually debit your account on the next business day.

Renewing your policy on instalments

We will send you a renewal notice before the policy expiry date. Unless you cancel your direct debit arrangements with us, we will continue to direct debit instalments based on your new premium and period of insurance.

Excess

An excess is an amount that is payable by you when you make a claim under your policy. One or more excesses may be payable in respect of each claim. Your policy schedule will show you the actual amount(s) that apply to your policy. See page 42 for more details.

More Details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Section 1 – Relocatable Home and Contents Cover

Your schedule indicates whether your relocatable home or contents or both are insured.

✓ Your relocatable home means

- ✓ your residential building at the site including its structural improvements and fittings, and
- ✓ any fixture at the site that you own, including:
 - ▼ gates, fences and retaining walls,
 - ▼ in ground pools, saunas or spas,
 - ▼ pergolas and gazebos,
 - ▼ wharves, jetties or pontoons not used for commercial purposes and that you are legally responsible for,
 - ▼ domestic outbuildings, and
 - ▼ glass permanently fixed to your home (including glass shower bases, basins, sinks, baths or toilets).

X Relocatable home does not mean

- X** carpet,
- X** pool covers,
- X** lawn, hedges, trees, shrubs, soils or plants or natural bushland,
- X** free-standing swimming pools, saunas or spas that can be moved from the site,
- X** caravans, motor vehicles, rail carriage, tram, watercraft or aircraft,
- X** any domestic outbuilding occupied as a residence with its own electric metering,
- X** water in tanks, swimming pools, spas, or
- X** glass that forms part of your contents (please note that insurance for this is available if you insure your contents with us).

What are contents?

Contents means

Contents means any of the following items that you own or are legally responsible for, when they are inside domestic buildings at your relocatable home:

- ✓ removable furniture, furnishings,
- ✓ carpets, floor rugs,
- ✓ curtains, or internal blinds,
- ✓ portable household electrical appliances,
- ✓ portable domestic appliances,
- ✓ clothing and personal belongings,
- ✓ sporting equipment,
- ✓ free-standing swimming pools that can be moved from the site,
- ✓ property used in connection with a business or occupation carried on in a surgery or office in your relocatable home,
- ✓ tools of trade,
- ✓ wheelchairs, motorised golf buggies, or ride-on lawn mowers if they do not require registration,
- ✓ money, financial transaction cards, negotiable instruments,
- ✓ documents, and
- ✓ glass forming part of your furniture, which is not permanently fixed in your relocatable home.

X Contents does not mean

- X** personal valuables,
- X** livestock, birds, or animals of any kind,
- X** lawns, hedges, trees, shrubs, or plants,
- X** motor vehicles, motor cycles, trail bikes, mini bikes, caravans, or trailers, and any equipment that is part of or belongs to any of these,
- X** aircraft and any equipment that is part of or belongs to aircraft,
- X** watercraft and its equipment except for non-motorised craft up to 3.5m in length that floats or travels on water,
- X** surfboards, surf-skis or windsurfers and any accessories with surfing equipment that are away from the relocatable home or site at the time of the loss or damage,
- X** bullion,
- X** unregistered or unlicensed firearms,
- X** any item that is included in the definition of relocatable home, or
- X** sporting clothing or sporting equipment while they are being used.

What we cover

When insured under this policy, we cover loss or damage to your relocatable home and contents at the site if:

- ▼ the loss or damage is directly caused by any of the events shown in the following table under “events we cover”, and
- ▼ the loss or damage occurs during the period of insurance, and
- ▼ the loss or damage is not excluded by “What we do not cover” or any of the General Exclusions listed in the policy.

Please note: We will not pay to repair or replace anything that only breaks down or wears out.

✓ Events we cover

✓ 1. storm, hail, rain or flood

✓ 2. fire or explosion

✓ 3. malicious acts

X What we do not cover

X we do not cover:

- ▼ loss of or damage to retaining walls, or
- ▼ damage to external paintwork if there is no structural damage to that part of the building.

X damage caused by:

- ▼ high tide or king tide,
- ▼ the action or movement of the sea (including storm surge),
- ▼ a tidal wave, or
- ▼ water seeping into or entering your relocatable home because of:
 - defects in its structure or design, or defective work done on it, or
 - structural alterations, additions, renovations or repairs.

X fire or explosion if the relocatable home has been unoccupied for 60 consecutive days immediately before the fire. See page 42 for more details.

X malicious acts by you or someone who lives at your relocatable home,

X malicious acts if those acts are by someone who is at the site with your consent or the consent of a person who lives in your relocatable home unless the consent was obtained fraudulently.

We will also not pay you for damage to your relocatable home, contents or both caused by malicious acts if the relocatable home has been unoccupied for 60 consecutive days immediately before the malicious acts. See page 42 for more details.

✓ Events we cover

✓ 4. theft or attempted theft

✓ 5. the sudden accidental escape of liquid from any:

- ▼ canal,
- ▼ dam or reservoir,
- ▼ stormwater channel,
- ▼ water main or pipe,
- ▼ gutter or guttering,
- ▼ tank (but only if it can hold 20 litres or more),
- ▼ bath, basin or sink,
- ▼ shower recess,
- ▼ fixed heating or fixed cooling system,
- ▼ washing machine or dishwasher, or
- ▼ toilet or toilet cistern.

If we agree to pay your claim for this type of loss or damage, we also will pay the reasonable cost of locating the leakage that causes it, in the relocatable home or on the site.

✓ 6. a collision with the relocatable home by:

- ▼ any animal that is not kept at the home or site,
- ▼ any aircraft,
- ▼ anything dropped from an aircraft, spacecraft or satellite,
- ▼ any television, radio aerial or dish, or its fitting or mast,
- ▼ falling power or communication poles, towers or lines,
- ▼ any vehicle, or
- ▼ any craft that floats or travels on water.

X What we do not cover

- X** theft or attempted theft by you or someone who lives at your relocatable home,
- X** theft or attempted theft if it was by someone who is at the site with your consent or the consent of the person who lives in your relocatable home unless the consent was obtained fraudulently.

We also will not pay you for loss or damage to your relocatable home caused by theft or attempted theft if the relocatable home has been unoccupied for 60 consecutive days immediately before the theft or attempted theft. See page 42 for further details.

- X** accidental gradual leakage of any kind.
- X** costs incurred in repairing, replacing, or accessing the item from which the liquid escaped.
- X** damage caused by:
 - ▼ high tide or king tide,
 - ▼ the action or movement of the sea (including storm surge),
 - ▼ a tidal wave, or
 - ▼ water seeping into or entering your relocatable home because of:
 - defects in its structure or design, or defective work done on it, or
 - structural alterations, additions, renovations or repairs.
- X** costs of locating a leakage outside the relocatable home or site.

- X** a collision with the relocatable home by any animal kept at the relocatable home or site.
- X** damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment.

✓ Events we cover

✓ 7. a fallen tree or branch

We will pay if your relocatable home is damaged by a fallen tree or branch, we will also pay to remove the tree or branch from the site.

✓ 8. lightning, including power surge caused by lightning

✓ 9. earthquake

In addition to any other excess you must pay under this policy, we apply an additional excess as specified in the schedule for earthquake claims. You must pay us the total excess for any claim we agree to pay for loss or damage from any earthquake occurring in a 48 hour period.

The 48 hour period begins with the first earthquake and ends 48 hours after that. If another earthquake occurs outside that 48 hour period, a new 48 hour period begins, and so a new excess applies for a claim arising from subsequent earthquakes.

✓ 10. Loss or damage directly caused by any riot, civil commotion, or industrial or political demonstration

✓ 11. accidental breakage of:

- ▼ glass fixed to your relocatable home or site,
- ▼ skylights,
- ▼ shower bases, basins, sinks, baths, lavatory bowls or cisterns.

Breakage means that the glass is broken through its entire thickness.

X What we do not cover

- X** loss or damage caused by tree-logging or tree-felling done by you or done with your consent.
- X** removing a tree stump from the site.

- X** loss or damage caused by power surge or power fluctuations not caused by lightning.
- X** loss or damage without written confirmation from a qualified repairer saying that lightning was the actual cause of damage.

- X** the accidental breakage of:
 - ▼ glass that is only chipped or scratched, or for any imperfections in the glass,
 - ▼ glass in a greenhouse;
 - ▼ glass contents,
 - ▼ glass that is part of a content item,
 - ▼ glass that forms part of mirrors or hand held mirrors,
 - ▼ glass that was damaged or that had imperfections before it was broken, or
 - ▼ glass stove tops, stove lids, cooking surfaces or oven doors where the loss or damage is a result of normal wear and tear, or normal application of heat.

More Details

For further details about how we pay claims under Section 1, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Related expenses – additional protection

When we cover your relocatable home or contents, we will provide the cover shown under this additional protection if the incident that results in a claim happens in the period of insurance. The exclusions and conditions of this policy apply to the additional protection.

✓ What we do cover

We will pay for:

✓ 1. Re-building fees and related costs

If you have insured your relocatable home and we agree to pay a claim under this policy, we will pay the reasonable costs of:

- ▼ demolition,
- ▼ employing an architect, consultant or surveyor,
- ▼ solicitor's fees for preparing building applications and obtaining approvals,
- ▼ removal of debris from the site,
- ▼ temporary protection of your relocatable home, and
- ▼ complying with a statutory notice that:
 - relates to the part of your relocatable home that experiences the loss or damage, and
 - is served after that loss or damage occurs, but only where they are necessary to replace, rebuild, or preserve your relocatable home.

✓ 2. Electrical motor burnout

We will pay the cost 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 relocatable home or contents, and
- ▼ the motor is burnt out by electric current, and
- ▼ the motor is burnt out in the relocatable home or at the site.

More Details

For further details about how we pay claims under 'electrical motor burnout', please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

X What we do not cover

We will not pay for:

- X** any costs relating to undamaged parts of your relocatable home.
- X** your costs in complying with any notice:
 - ▼ a statutory or other authority serves on you before the loss or damage to your relocatable home occurs, or
 - ▼ that does not relate to the part of your relocatable home that experiences the loss or damage.
- X** these costs where they are only necessary to replace, rebuild, or preserve your contents.

- X** We will not pay for the costs:
 - ▼ to replace fuses or protective devices, contact switches or relays, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use,
 - ▼ for damage to mechanical parts of any description that occurred as a result of the motor burning out,
 - ▼ of hiring a replacement appliance or machine.

We will also not pay these costs if you have not insured your relocatable home and the household electrical machine or appliance forms part of your relocatable home.

We will also not pay these costs if you have not insured your contents and the household electrical machine or appliance forms part of your contents.

✓ What we do cover

✓ 3. Landlord's furnishings

If you have insured your relocatable home and we agree to pay a claim under this policy we will cover loss or damage to a landlord's:

- ▼ furniture,
- ▼ furnishings,
- ▼ carpets.

We will only pay for this loss or damage if:

- ▼ you lease out your relocatable home, and
- ▼ you are not living in your relocatable home at the time of the loss or damage, and
- ▼ the items are in your relocatable home for your tenant to use, and
- ▼ the tenant is not responsible for loss or damage to the items under the lease.

✓ 4. Out-of-pocket expenses

If you have insured your relocatable home and we agree to pay a claim under this policy, and the loss or damage to your relocatable home means that it is not fit to live in, we will pay these out-of-pocket expenses for you:

▼ Temporary accommodation

If you own and live in your relocatable home at the time of the loss or damage, we will pay for the reasonable cost of temporary, similar accommodation while your relocatable home is being replaced, rebuilt or repaired.

Please remember, that we will only pay for reasonable costs that you actually incur.

▼ Lost rent

If you:

- lease out your relocatable home at the time of the loss or damage, or
- can show that you would have leased your home out during the period reasonably necessary to replace, rebuild or repair it,

then we will pay you:

- the actual rent you lose, or
- the rent you show us you would have lost, while your relocatable home is being replaced, rebuilt or repaired.

We will pay these out-of-pocket expenses:

- ▼ for up to 12 months from the time of the loss or damage, or
- ▼ for a reasonable time to replace, rebuild or repair your relocatable home,

whichever period of time is shorter.

X What we do not cover

We will not pay for:

- X** any more than an amount equal to 5% of the building sum insured for loss or damage to a landlord's furniture, fixtures, fittings and carpets.
- X** accidental damage of any kind.
- X** in respect of carpets and internal window furnishings, we will only pay for repair or replacement of carpets or internal window furnishings in the room or rooms in which damage to those items occurred.
- X** this benefit will not apply if the sum insured on your relocatable home as shown on your schedule has been otherwise totally exhausted by the insured damage to your home.

We will also not pay these costs if you only insure your contents.

-
- X** any more than an amount equal to 20% of the building sum insured.
 - X** we will not pay these costs if you have only insured your contents.

We will only pay for temporary accommodation or lost rent, not both.

More Details

For further details about how we pay claims under 'out of pocket expenses', please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

✓ What we do cover

✓ 5. Food spoilage

If you have insured your contents, we will pay up to \$300 in total less your excess to replace your frozen or refrigerated food that is damaged so that it cannot be eaten – but only if that damage is directly caused by:

- ▼ your freezer or refrigerator breaking down,
- ▼ accidental damage to your freezer or refrigerator, or
- ▼ the public electricity supply failing to reach the relocatable home or site.

More Details

For further details about how we pay claims under 'food spoilage', please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

✓ 6. Temporary accommodation for tenants

If you have insured your contents and we agree to pay a claim under this policy and the loss or damage to the relocatable home means that it is not fit to live in, if you are the tenant of the relocatable home and responsible for paying all of the rent under the lease, we will pay you for:

- ▼ the additional costs of temporary, similar accommodation while the relocatable home is being replaced, rebuilt or repaired.

If you are a tenant, "additional costs" means accommodation costs over and above the amount you were renting the relocatable home for when it was fit to live in.

We will pay this additional cost:

- ▼ for up to 12 months from the time of the damage, or
- ▼ for a reasonable time to replace, rebuild or repair the relocatable home,

whichever period of time is shorter.

X What we do not cover

We will not pay you if:

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

-
- X** any more than \$2,500 in total for temporary accommodation costs.

✓ What we do cover

✓ 7. Contents away from the site

- ▼ If you have insured your contents and you temporarily remove your contents away from the site we will pay for loss or damage to your contents caused by an insured event (“events we cover” 1 - 11), provided that your contents are situated in Australia in:
 - ▼ a part of any building you are temporarily living in – but not its common areas or areas that are open to the public,
For example, if you are staying in a hotel, we insure you for items stolen from your locked hotel room, but not those stolen from the lobby.
 - ▼ any occupied private residence, or
 - ▼ any bank safety deposit facility.
- ▼ The most we will pay is:
 - \$1,000 per item, set or collection, and
 - 20% of the contents sum insured in total for any claim.

✓ 8. Contents in the open air

If you have insured your contents, we will extend cover to include loss or damage to contents in the open air at the site caused by event 1 (storm, hail, rain or flood) or event 4 (theft or attempted theft).

The most we will pay for loss or damage to contents in the open air is \$500 in total (less any excess).

X What we do not cover

We will not pay for loss or damage to:

- X** your contents while they:
 - ▼ are in transit to or in transit from or in commercial storage,
 - ▼ are in transit during a permanent removal,
 - ▼ have been away from the site for more than 90 consecutive days,
 - ▼ have been removed permanently from the site,
 - ▼ are kept in a caravan, tent, trailer, motor vehicle or any craft that floats or travels on water
- X** accessories and spare parts for motor vehicles, motor cycles, trail bikes, mini bikes, caravans, trailers and any craft that floats or travels on water, or
- X** office equipment, tools of trade and any other property used in connection with a business.

How we settle a claim for loss or damage to your relocatable home

Please note: although we will pay to return your relocatable home to its original condition when new or last renovated, we will not upgrade your relocatable home if you have over-insured it.

When loss or damage occurs to the relocatable home we will at our option do one of the following:

- ▼ rebuild, replace or repair your relocatable home, or
- ▼ pay you what it would cost us to rebuild, replace or repair your relocatable home,
- ▼ if the relocatable home is totally destroyed and you choose to replace it with a smaller relocatable home, we will pay the reasonable costs incurred to rebuild the replacement relocatable home plus a cash settlement. The cash settlement will be limited to the market value of the relocatable home before the loss or damage less the market value of the relocatable home after the replacement relocatable home has been built.

Market value means the amount we calculate the market would pay for your relocatable home. It takes into account the age, condition and specifications of your relocatable home. We might use local real estate agents to provide us with a professional opinion of market value.

We will only pay the above costs if you:

- ▼ start replacing, rebuilding or repairing the relocatable home within 6 months from the date on which the loss or damage occurs. If you start later than that, we will only pay you what it would have reasonably cost to replace, rebuild, or repair your relocatable home as at the date of the loss or damage, and
- ▼ have maintained your relocatable home in a good state of repair. If not, the amount we pay will be the depreciated value of your relocatable home or the damaged portion of your relocatable home.

Matching Materials

Where we repair your relocatable home, we will try to return your home to the same standard as your current relocatable home by matching building materials as far as we can.

Where we cannot achieve an exact match, we will use materials that are readily available in Australia and match the damaged or lost materials as near as possible in our opinion. We will only do this in the room where the damage occurred. We will not pay for materials to match undamaged parts of your relocatable home to create a uniform effect.

Items that form part of a set

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

Most we will pay – relocatable home

If you have insured your relocatable home and we agree to pay your claim under this section, the most we will pay you is:

- ▼ the building sum insured shown in your schedule, plus
- ▼ any amount you are eligible for under “related expenses – additional protection” as listed in the tables on pages 19 to 26, plus
- ▼ GST (if applicable), less
- ▼ any excess.

How we settle a claim for loss or damage to your contents

Repairing or replacing carpets

By “carpet”, we mean:

- ▼ a single, unjoined piece of carpet, or
- ▼ pieces of carpet of exactly the same type that are joined to form a single piece of carpet in a room.

By “room”, we mean:

- ▼ a portion of space within your relocatable home, separated by walls, doors or partitions from other parts of your relocatable home.

If we agree to pay your claim for loss or damage to your contents that are carpets we will choose to:

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

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

We will not pay you for repairing or replacing carpet in a room where the loss or damage did not occur.

Repairing or replacing all other contents items

If we agree to pay your claim for loss of or damage to your contents (other than carpets), we will choose to:

- ▼ repair or replace the item;
- ▼ pay you the amount it would cost us to repair or replace the item;
- ▼ pay you the contents amount insured.

If we decide to repair or replace your contents, it will be with new materials or new contents.

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

Items that form part of a set

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

Most we will pay - contents

If you have insured your contents and we agree to pay your claim under this policy for contents items, the most we will pay is the sum insured set out in the schedule. The limits below also apply to specific types of items.

The limit on what we will pay for any contents item may also vary depending on where the item is when the loss or damage occurs.

1. High risk items

The most we will pay is \$1,500 for any one high risk item. *Please note*, this limit does not apply to items you have listed as specified items in the schedule. If you want to insure a high risk item for more than \$1,500, you should ask us to list it on your schedule as a specified personal valuable (see Section 2).

2. Office equipment

The most we will pay for loss or damage to office equipment is \$1,000 or 10% of the contents sum insured in total, whichever is less.

3. Other contents used in connection with a business and tools of trade

The most we will pay for contents used in connection with a business and tools of trade (excluding office equipment) is \$1,000 or 10% of the contents sum insured in total, whichever is less.

4. Money, financial transaction cards and negotiable instruments

The most we will pay for loss or damage to:

- ▼ money,
 - ▼ financial transaction cards, and
 - ▼ negotiable instruments,
- is \$500 in total (less any excess).

Section 2 – Optional Portable Personal Valuables Cover

If you have contents cover under this policy, you can choose to insure your personal valuables when they are **away from the home** for an extra premium. This option will extend cover to accidental loss, theft or damage of your personal valuables anywhere in the world.

If you choose and pay for optional personal valuables cover, the relevant sums insured will be shown on your schedule.

You can choose to insure specified personal valuables, unspecified personal valuables or both. The most we will pay for any individual item, pair, set or collection for an unspecified valuable is \$1,000. If you need more cover, ask us to insure your item as a specified valuable.

✓ Personal valuables means

Any of the items we list below that are owned by you:

- ✓ sporting, recreational and leisure goods and equipment (but not equipment that is used on, in or under water or in the air, or motorised sporting equipment),
- ✓ jewellery and watches,
- ✓ furs,
- ✓ musical instruments (but not other musical equipment, or musical accessories – such as amplifiers),
- ✓ sunglasses, prescription spectacles,
- ✓ portable typewriters,
- ✓ photographic and optical equipment,
- ✓ portable electrical items or battery powered items and their accessories (including mobile phones, video cameras and computers);
- ✓ clothing and belongings normally worn or carried;
- ✓ personal money, meaning cash, cheques, postal or money orders.
- ✓ financial transaction cards.

X Personal valuables does not mean

Any of the items we list below:

- X** firearms – whether or not in working order,
- X** watercraft or outboard motors,
- X** motorised wheelchairs, golf buggies, or ride on lawn mowers and similar motorised transportation,
- X** furniture or household items,
- X** camping equipment,
- X** films, compact discs (CD's), digital versatile disks (DVD's), audio tapes or video tapes or memory cards holding audio or video data,
- X** contact lenses, hearing aids, or prosthetic or dental aids,
- X** projection equipment, and
- X** clothing when it is being worn while playing sport or exercising.

✓ What we cover

We will cover accidental loss or damage to your personal valuables occurring anywhere in the world during the period of insurance.

How we settle a claim for your personal valuables

We will decide whether we will:

- ▼ repair the item;
- ▼ replace your item; or
- ▼ pay you what it would cost us to replace or repair your item; or
- ▼ pay you the relevant sum insured.

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

Items that form part of a set

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

More Details

For further details about how we pay claims under Section 2, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

X What we do not cover

We will not pay you for loss or damage to a personal valuable if it is caused by:

- X** a defect in the item,
- X** depreciation,
- X** rusting or corrosion,
- X** dampness or weather conditions,
- X** any process of cleaning, repairing, altering, restoring or renovating the item,
- X** delay, detention, confiscation or destruction by customs officials or other authorities,
- X** mechanical or electrical breakdown, or
- X** using sporting equipment or bicycles for the purpose they were designed or made for, or
- X** using property in connection with a profession, business or trade.

We will not pay you for loss caused by the fraudulent use of your financial transaction card if you did not comply with all the conditions of use for the card.

Most we will pay - personal valuables

Please remember, we will subtract any excess you may have from the amount we limit your claim to. Please read these limits carefully:

1. Unspecified personal valuables – limits

The most we will pay for loss or damage to your unspecified personal valuables is the unspecified personal valuables sum insured (you can choose a sum insured of either \$3,000, \$4,000 or \$5,000). The most we will pay for any individual item, pair, set or collection is \$1,000.

2. Personal money – limits

The most you can claim for personal money is \$200 in total during the period of insurance.

3. Financial transaction cards – limits

The most you can claim for your liability from another person's fraudulent use of your transaction card is \$500 in total during the period of insurance.

4. Specified personal valuables – limits

The most you can claim for a specified personal valuable is the amount listed next to it in the schedule.

Section 3 – Legal Liability

What is legal liability?

Legal liability means that an Australian court or other judicial body finds, or we accept in writing, that you, or your family member is legally responsible to pay compensation for:

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

What we cover

Relocatable home legal liability

✓ What we cover

If you have insured your relocatable home, we will pay a claim for legal liability if the event that gives rise to legal liability is one that:

- ✓ occurs in your relocatable home or at the site during the period of insurance, and
- ✓ you or your family member is legally responsible for as owners or occupiers of the relocatable home or site, and
- ✓ was not expected or intended to give rise to legal liability, and,
- ✓ is not excluded by:
 - ▼ the “what we do not cover” section in the following table, or
 - ▼ the “general exclusions” section on page 39 to 41.

Contents legal liability

✓ What we cover

If you have insured your contents, we will pay a claim for legal liability for an event that happens anywhere in Australia or New Zealand, and:

- ✓ was not expected or intended to give rise to legal liability, and
- ✓ is not excluded by:
 - ▼ the “what we do not cover” section in the following table, or
 - ▼ the “general exclusions” section on pages 39 to 41.

X What we do not cover

We will not pay:

- X** for 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
- X** loss or damage to any property that is owned or controlled by you or your family member or any other person who normally lives with you. We will extend the liability cover to you or your family member if you are the tenant and you or your family member cause the loss or damage to any property that:
 - ▼ is owned by your landlord, and
 - ▼ has been left in your home for use by you or your family member, or
- X** bodily injury to, or the illness or death of, your employees, apart from any employee you employ to do domestic work for you at the site or in your relocatable home:
 - ▼ while doing this domestic work, and
 - ▼ for whom you or your family member's legal liability cannot be covered by Workers' Compensation Insurance only because of the way you legally pay the employee to do the domestic work, or
- X** loss or damage to any property that is owned or controlled by you or your family member, or that is owned by any of your employees, or
- X** legal liability that arises because you or your family member:
 - ▼ are liable by contract (unless you would have been legally liable if the contract did not exist), or
 - ▼ have accepted liability without us agreeing to it first, or

Section 3 - Legal liability (continued)

Limit of cover

The most we will pay is \$20 million in total for all claims arising from any one incident or series of incidents arising out of one event. This amount includes legal and other costs we agree to pay in writing as part of the claim.

Conditions

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

More Details

For further details about how we pay claims under Section 3, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

X What we do not cover

- X** any penalties, fines, or punitive, exemplary, multiple or aggravated damages that you or your family member must pay, or
- X** legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

We will not pay if the legal liability of you or your family member arises:

- X** because you or your family member own or occupy any land or building other than the site or relocatable home, or
- X** because building work that costs more than \$50,000 is being carried out on your relocatable home, or
- X** because of vibration, removal or weakening of the support of any land or building, or
- X** out of the use of or in connection with vehicles, lifts, watercraft, hovercraft, aircraft (except model aircraft) or aircraft landing areas, or
- X** in connection with your relocatable home being used as a commercial premises except for part-time temporary care of a child, or leasing your relocatable home as a residence only, or
- X** out of or in connection with the transmission of any disease, or
- X** because of the supply of drugs, or
- X** because of any claims in connection with contamination or pollution of the land, air or water.

We will also not pay where you or your family member's legal liability should be covered by workers' compensation insurance.

Claims

General exclusions

When we may refuse a claim

We may refuse a claim if:

- ▼ you do not do what your duty of disclosure requires you to (see pages 5 and 6),
- ▼ when you apply for insurance or when making a claim or in connection with either the application or the claim, you:
 - ▼ are not truthful
 - ▼ have not given us full and complete details, or
 - ▼ have not told us something when you should have,
- ▼ you do not at all times:
 - ▼ protect your relocatable home and your contents against any initial or further loss or damage,
 - ▼ keep your relocatable home in good condition,
 - ▼ obey any laws or regulations that safeguard people or their property,
 - ▼ you do not give us the documents and information we may need to assist with our decision in relation to a claim,
 - ▼ co-operate with enquiries and give assistance, especially where claims are under investigation.
- ▼ you are paying by instalments and at the date of the event you are claiming for, you are a month (or more) late in paying an instalment,
- ▼ you do not at all times take all reasonable care to:
 - ▼ protect any property you have insured with us against any initial or further loss or damage,
 - ▼ keep your relocatable home, insured contents and personal valuables in good condition,
 - ▼ prevent death, bodily injury, or illness to other people, or loss or damage to their property, and
 - ▼ obey any laws or regulations that safeguard people or their property,
- ▼ you do not give us the documents and information we may need to help us decide on any amount we may pay you,
- ▼ you do any of the following without us agreeing to it first:
 - ▼ make or accept any offer or payment, or in any other way admit you are liable,
 - ▼ settle, or attempt to settle, any claim, or
 - ▼ defend any claim, or

- ▼ you do not, as soon as possible, make a report to the police about:
 - ▼ any malicious damage to the insured property,
 - ▼ any theft or attempted theft of the insured property, or
 - ▼ any accidental loss of insured personal valuables.

We do not insure you under any section of this policy for:

- ▼ any loss, damage or injury intentionally caused by you or your family member or a person acting with the consent of you or your family member.
- ▼ any loss or damage caused by flood, a named cyclone, bushfire or grassfire occurring within 72 hours of the start of your policy, unless this policy commenced:
 - ▼ the day you bought your relocatable home,
 - ▼ the day you signed a lease contract for your relocatable home,
 - ▼ or immediately after another policy covering the same relocatable home expired (the policy did not expire if it was cancelled) without a break in cover;
- ▼ any loss or damage caused by:
 - ▼ high tide or king tide,
 - ▼ the action of the sea (including storm surge),
 - ▼ a tidal wave,
- ▼ any loss, damage, legal liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the legal liability, loss, damage, cost or expense,
- ▼ any legal liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism,
- ▼ that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos.

General exclusions (continued)

We also do not insure you for loss or damage caused by or legal liability arising from:

- ▼ any person or organisation who lawfully destroys or takes away your ownership or control of any property covered by your policy,
- ▼ any war, whether it has been formally declared or not,
- ▼ any hostilities, rebellion or revolution – or theft of property as a result of any of these,
- ▼ any form of land, air, water, visual or noise pollution,
- ▼ radio-activity – or the use, existence, or escape of any nuclear fuel, nuclear material or nuclear waste,
- ▼ injury including personal injury, arising, directly or indirectly, out of the inhalation of, or fears of the consequences of exposure to, or inhalation of, asbestos, asbestos fibres or derivatives of asbestos,
- ▼ insects, moths, termites, vermin, bats or birds,
- ▼ the action of trees or their roots,
- ▼ the presence of asbestos or other airborne contaminants,
- ▼ loss or damage to property occasioned by its undergoing any process involving the application of heat,
- ▼ consequential or financial loss of any kind,
- ▼ gradual deterioration, wear and tear, lack of maintenance, inherent defect, faulty workmanship, or faulty design, rust, corrosion, mildew, wet or dry rot, rising damp, or seepage, or
- ▼ water entering your relocatable home:
 - as a result of your failure to perform adequate maintenance on your relocatable home, or a structural defect, or faulty design or workmanship,
 - through any opening made for the purpose of repairs or alterations to your relocatable home unless you can prove that the loss or damage was caused by the negligence of someone other than you,
- ▼ landslide, subsidence, erosion, undermining, washing away, or slippage.

When your home will be unoccupied

When your home will be unoccupied for more than 60 consecutive days all cover stops unless we agree in writing to continue cover and you:

- ▼ secure the home or unit against intruders (e.g.window locks or deadlocks) if we ask for this
- ▼ install a monitored alarm with smoke detectors if we ask for this
- ▼ arrange for your mail to be collected, all regular deliveries cancelled, the lawns and gardens to be maintained, a weekly inspection and any required maintenance while you are away
- ▼ pay us any extra premium for the increased risk, and
- ▼ agree to any increased excess that we impose.

Excess payable in the event of a claim

An excess is an amount that is payable by you when you make a claim under your insurance policy. The amount and type of excess that applies to your policy is shown on your schedule. If you make a claim under more than one section of your policy for the same event only one excess applies. If the excesses are different under different sections, the highest excess applies.

We will either deduct the excess from the amount of cover under this policy and then pay you, or we will require you to pay the excess to a supplier, repairer or us. We may require you to pay the excess before we pay or settle your claim.

More Details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Making a claim

Action to take in the event of loss or damage

If you wish to make a claim, you must:

- ▼ make a report to the police if your claim relates to malicious damage, theft or attempted theft of insured property, or also accidental loss of personal valuables;
- ▼ promptly call our claims team on 1800 112 481, if you delay notifying us of your loss or damage, this may prejudice your claim;

- ▼ give us all the information and documentation which we request. If we ask for it, you must provide us with a statutory declaration verifying the truth of your claim and any matters connected with it;
- ▼ immediately send us any court documents or other communication you receive about the claim. Do not take any action yourself or ask anyone else to do so on your behalf.

Damaged or stolen property

You must keep any:

- ▼ damaged property, or
- ▼ stolen and recovered property

You must keep these items and let us inspect them if we need to.

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

Evidence of ownership and value

When making a claim, you must be able to provide us with evidence of ownership and value.

Some acceptable forms of evidence are:

- ▼ proof of purchase, including sales receipts, credit card or bank statements showing the purchase transaction details. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased,
- ▼ model and serial numbers and original instruction booklets and owner's manuals,
- ▼ jeweller's valuations,
- ▼ photographs that clearly depict the item being used or worn by you.

How we settle liability claims

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

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

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

End of policy following a total loss of your relocatable home

In the event we declare your relocatable home a total loss, the insurance cover under the policy ends and no refund of premium will be due to you. If you pay your premium by instalments, we will deduct any remaining instalments from the amount of the claim before we pay it to you or we may require you to pay the remaining instalments before settling your claim.

Unspecified personal valuables – sum insured

If your claims during the period of insurance exhaust the unspecified personal valuables sum insured, your cover under that section will end. You can ask us to reinstate the sum insured for additional premium.

Specified items – sum insured

If we agree to pay a claim for the total loss of a specified item, you will no longer have insurance for that item. You must tell us if you want the replacement item to be insured as a specified item or specified personal valuable and pay us any additional premium we require.

How a claim payment is calculated

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

These can include the:

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

More Details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Goods and Services Tax (GST)

This section deals with:

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

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

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

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

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

If you use the relocatable home or contents for business purposes and we settle your claim by making a cash payment to you, then we will reduce the amount we pay you by the amount of any input tax credit to which you would be entitled if you were to purchase replacement goods or services. If the sum insured or the policy limit is not sufficient to cover your loss, we will pay the GST (less any relevant input credit tax) that relates to our proportion of your loss, less any excess. We will pay that GST in addition to your sum insured or policy limit.

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

If the sum insured or the policy limit is not sufficient to cover your loss, we will pay the GST that relates to our proportion of your loss, less any excess. We will pay that GST in addition to your sum insured or policy limit. Please remember, we will apply these terms and conditions in addition to any other terms and conditions in the policy.

Other Important Information

Cancelling your policy

How you may cancel

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

We subtract from any premium you have paid us an amount to cover the period that we have already insured you for. We then return the rest of the premium, along with any refundable government charges and taxes.

How we may cancel

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

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

We will subtract from any premium you have paid us, an amount to cover the period that we have already insured you for. We then return the rest of the premium, along with any refundable government charges and taxes.

If you pay by instalments

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

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

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

Terms explained

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

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

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

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

“broken” (when we use it with glass) means that glass is broken through its entire thickness. It does not mean glass that is only chipped or scratched or that has imperfections.

“collision” means accidental, sudden and violent contact.

“contents” see pages 11 and 12.

“damage” or “damaged” means any form of physical harm to the insured property but does not include wear and tear.

“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.

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

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

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

“fire” means burning with flames, where what is burning is not intended to be burned. It does not include scorching, melting or charring if that happens without flames.

“fixture” means any item that is permanently attached or fixed to your relocatable home. You would not normally take this type of item with you if you moved house.

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

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

Flood is not:

- ▼ water from actions or movements of the sea (including storm surge), or
- ▼ a mixture of water from actions or movements of the sea combined with water from any other source.

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

“high risk items” means:

- ▼ any curios, collections of stamps, medals, coins, or other collectables that are sold or issued as part of a set or collection,
- ▼ any portable musical instrument,
- ▼ contact lenses, hearing aids, prosthetic or dental aids,
- ▼ any watches, or pieces of jewellery, gems, or
- ▼ any items made of or containing gold or silver.

“insured event” or **“insured events”** means the event(s) we list on pages 13 to 18.

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

“malicious” means that the person doing the act intends the act to cause damage.

“negotiable instrument” means a legal document that represents money and that can be legally transferred in title from one person to another.

“open air” means any area at the site that is:

- ▼ not fully enclosed by walls and a roof of a building, and
- ▼ not able to be locked up.

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

“**personal valuables**” means unspecified personal valuables and specified personal valuables.

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

“**relocatable home**” see pages 9 and 10.

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

- ▼ you first buy a policy from us,
- ▼ you change any part of any policy or any personal details relevant to it, or
- ▼ we offer to renew any policy you have with us.

“**site**” means the following area at the insured address stated in the schedule:

- ▼ the land your relocatable home is directly built on, and
- ▼ the part of your yard or garden surrounding your relocatable home that is used only for domestic purposes.

“**storm**” means any violent wind, cyclone or tornado, including such events that may occur with rain or snow.

“**sum insured**” means the total amount that you have insured your property for under each section of your policy. You will find the amount of the sum insured for each section shown in your schedule.

“**unoccupied**” means either:

- ▼ no-one is using the relocatable home as a residence, or
- ▼ someone is using the relocatable home, but without your consent.

“**vehicles**” does not include bicycles, motorised golf buggies, wheelchairs or lawn mowers, if they do not have to be registered.

“**watercraft**” means any craft designed for use on or about water (excluding non motorised craft up to 3.5m in length).

How we will deal with a complaint

If you have a complaint about our products or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

By phone 1800 112 481

In writing GPO Box 1831
Brisbane QLD 4001

By email cilsales@cilinsurance.com.au

Please include the full details of your complaint and explain what you would like us to do.

Rest assured this is what we will do. When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you with their decision within 5 business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Dispute Resolution (IDR) team. Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them.

The contact details for our IDR team are: by phone: 1300 240 787; In writing: Internal Dispute Resolution, CIL, GPO Box 14180, Melbourne City Mail Centre, Melbourne 8001; By fax: 1300 316 047; By email, idr@cilinsurance.com.au

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within 45 days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out on the next page.

What if you are not satisfied with our final IDR decision?

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 FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

By phone: 130 367 287 (for the cost of a local call)

By fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

By visiting: www.fos.org.au

We respect your privacy

Privacy Statement

We are a member of the Suncorp Group. The Privacy Act 1988 (Cth) requires us to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined.

We collect personal information for the purposes of:

- ▼ identifying you when you do business with us;
- ▼ establishing your requirements and providing the appropriate product or service;
- ▼ setting up, issuing, administering and managing our products and services;
- ▼ assessing and investigating, and if accepted, managing a claim made by you under one or more of our products; and
- ▼ improving our financial products and services, including training and developing our staff and representatives;
- ▼ marketing products and services.

Disclosure

We use and disclose your personal information for the purposes we collected it.

We may also use and disclose your personal information for a secondary purpose related to the purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose of collection.

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

- ▼ other companies with the Suncorp group,
- ▼ your insurance intermediary or our agent,
- ▼ Government bodies, Police, loss assessors, claims investigators, reinsurers,
- ▼ other insurance companies, mailing houses, claims reference providers, legal and other professional advisers, and
- ▼ other service providers, hospitals, medical and health professionals.

Access

You can request access to the personal information we hold about you by contacting us at:

CIL GPO Box 1831 Brisbane QLD 4001.

In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why.

Our Privacy Policy can also be found on our website at <http://cilinsurance.com.au/dirc/cil/cilv2.nsf/Content/PrivacyPolicy>

Code of Practice

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

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

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

Information about the FCS can be obtained from APRA at apra.gov.au or by calling 1300 55 88 49.

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

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Vero Insurance Limited
ABN 48 005 297 807
AFS Licence No. 230859

CIL Insurance is a division of Vero Insurance Limited.