

SECURE™ MOTORHOME INSURANCE PRODUCT DISCLOSURE STATEMENT



**CARAVAN AND
RV INSURANCE**



Secure™ Motorhome Insurance Product Disclosure Statement

The purpose of this Product Disclosure Statement (PDS) is to help you understand the Secure™ Motorhome 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 the 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, 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 53 to 56.

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.

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 vehicle, or
- ▼ immediately after another policy covering the same vehicle expired (the policy did not expire if it was cancelled) without a break in cover.

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 52.

Summary of features and benefits

The Secure™ Motorhome Insurance policy has two main types of cover: Comprehensive and Third party legal liability cover. Both types of cover are included when you buy this policy. We also provide personal legal liability cover and cover for medical transportation expenses with this policy.

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✓ Get home expenses (up to \$3,000)	22
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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 driving, 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 we 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:

- ▼ details of any conversion or modification to your vehicle made by someone other than the manufacturer,
- ▼ if there is any change to the list of people who are likely to drive your vehicle, and
- ▼ if there is any change in the use of your vehicle.

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

You must tell us no later than at renewal:

- ▼ if you or any person who is likely to drive your vehicle has incurred any motor infringements or been charged with any motoring offence (but not parking fines),
- ▼ details of any motor accidents that you or any person likely to drive your vehicle has had whether or not involving your vehicle, and
- ▼ if you or any person who is likely to drive your vehicle has been charged with, convicted of, or has any charge pending for a criminal offence.

We may refuse a claim and/or cancel the renewed policy if we are not advised of the above information by the renewal date. We may also refuse to offer renewal when you provide this information.

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 vehicle 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 and any other government charges that apply.

In addition to the agreed value of your vehicle, we also use other factors about you and your vehicle 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 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.

No claim bonus (NCB)

A no claim bonus is a discount off your premium that recognises your good driving and claims history record.

You will automatically be entitled to our maximum no claim bonus when you insure with us. You will maintain the maximum no claim bonus for each and every annual period of insurance provided you do not make a penalty claim.

Lifetime maximum no claim bonus

If you are entitled to a maximum no claim bonus, you may be eligible for the lifetime no claims bonus protection benefit.

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

To be eligible for this protection you will need to:

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

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

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 44 for more details.

More Details

For further details about our no claim bonus and 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.

About your vehicle

Your vehicle means the motorhome or campervan shown in your schedule which is registered as a motor vehicle, including:

- ▼ any of its fixtures and fittings,
- ▼ standard equipment for the particular make and model of your vehicle fitted by the original manufacturer,
- ▼ any accessories and optional extras that are either in or on your vehicle or in your private locked-up garage, provided you have told us about them and we have noted them on your schedule.

Your vehicle must be in a roadworthy condition.

Section 1 – Comprehensive cover

What we cover

We will cover loss or damage to your vehicle or its contents if:

- ▼ that loss or damage is caused by one or more of the events shown in the following table under “events we cover”, and
- ▼ the event occurs during the period of insurance, and
- ▼ the loss or damage is not excluded by the “what we do not cover” section in the following table or “when we may refuse a claim” section on pages 40 to 43.

✓ Events we cover

- ✓ theft or attempted theft,
- ✓ fire,
- ✓ storm,
- ✓ flood,
- ✓ malicious damage,
- ✓ hail,
- ✓ accident,
- ✓ any other event that is not excluded by the policy terms and conditions.

X What we do not cover

We will not pay for:

- X** loss or damage caused by theft or attempted theft:
 - ▼ from your vehicle unless your contents are securely locked inside your vehicle and there is evidence of physical or forcible and violent entry.
 - ▼ of an awning attached to or near your vehicle.
- X** malicious damage to your vehicle by someone who is using your vehicle with your consent.
- X** repairs that are done without first getting our written consent other than emergency repairs (see page 20).
- X** damage not caused by the event you are claiming for.
- X** loss of or damage to your vehicle or contents caused by actions or movements of the sea (including storm surge) or tidal wave.
- X** the cost of fixing faulty repairs that were done before this policy was taken out.
- X** wear and tear, corrosion, rusting or depreciation.
- X** mechanical, structural, electrical breakdown, failure or breakage.

We will also not pay for:

- X** tyre damage caused by punctures, bursts, road cuts or applying brakes.
- X** stone chips or tar flecks from the road.
- X** loss or damage caused by you failing to protect your vehicle after it:
 - ▼ breaks down, or
 - ▼ is damaged in an accident, or
 - ▼ is stolen and later found.
- X** loss that occurs because you cannot use your vehicle, including financial loss or compensation.

How we settle your claim for partial loss or damage to your vehicle

✓ What we pay

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

- ✓ repair your vehicle, or any part of it, or
- ✓ replace any part of your vehicle, or
- ✓ pay you what it would cost us to repair or replace your vehicle, or any part of it.

If we pay your claim for partial loss or damage to your vehicle, the agreed value under this policy remains at the same amount as it was before you made your claim.

Replacement of parts

Your vehicle will be repaired using either new genuine parts, or genuine parts that are consistent with the age and condition of your vehicle. If we agree to replace parts, we will replace these so that they comply with any relevant statutory requirement.

Parts not available in Australia

For parts and accessories that we agree to replace that are not readily available in Australia, we will only pay the last list price of these items in Australia, or the cost of similar comparable items, plus the reasonable cost of fitting. We will subtract any excess that may apply.

Accessories and optional extras

If you have insured any accessories or optional extras, and they cannot be economically repaired, we will either:

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

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.

Lifetime guarantee for repairs

If we repair your vehicle, we will guarantee the repairs made under a claim against any defect due to workmanship or faulty material for the life of your vehicle while it is still owned by you. See also page 50, which explains how we deal with repairers.

X Most we will pay

The most we will pay is the lesser of:

- X** the cost of the most competitive quote with any adjustment made by our assessor, or
- X** the agreed value.

X What we will not pay

We will not pay for:

- X** any consequent loss that occurs directly or indirectly as a result of a loss, or for any repair or replacement that results in an improvement of the property's condition compared to its condition immediately prior to the loss, or
- X** any undamaged panel, sheeting, cladding (whether internal or external) that cannot be matched to the replacement material, or
- X** matching materials in order to achieve a uniform effect.

More Details

For further details about how we pay comprehensive claims, 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.

How we settle a total loss of your vehicle

If you are not eligible for or do not want new vehicle replacement, when we declare your vehicle a total loss (including when it cannot be economically repaired) we'll pay you the sum insured shown on your insurance certificate. We'll pay out your current finance provider by your relevant lender first, and then pay you the balance, less the excess that applies, and the insurance contract will end. If your vehicle is not financed, we will pay up to the agreed value, less the excess, that applies.

Vehicle replacement if your vehicle is a total loss

We will replace your vehicle if a total loss of your vehicle:

- ▼ occurs within 2 years of the date your vehicle was first registered, and
- ▼ you are the first registered owner of the vehicle, and
- ▼ you want us to, and
- ▼ any finance company with an interest in your vehicle gives its consent.

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

The replacement vehicle must be locally available. If it is not locally available, we will pay the agreed value.

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

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

We will pay any additional costs for:

- ▼ the first 12 months registration costs, and
- ▼ any statutory compulsory insurance where applicable.

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

You must recover any refundable unexpired registration and statutory compulsory insurance on your vehicle and pay this amount to the dealer.

The end of the policy following a total loss

Once a claim has been paid for a total loss of your vehicle, your policy ends. You will not be entitled to any refund of premium.

Instalment policies

If you pay your premium by instalments, we will deduct any remaining instalments from the amount of the claim before we pay it to you. Alternatively, we may require you to pay the outstanding balance of your premium before we settle your claim.

More Details

For further details about how we pay comprehensive claims, 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.

Contents

This policy provides up to \$1,000 automatic cover in total for loss or damage to your contents. If you have increased this amount and paid additional premium, the additional contents amount insured will be shown on your schedule.

✓ What are contents

Contents means any of the following items kept in your vehicle:

- ✓ clothing and personal belongings,
- ✓ domestic appliances,
- ✓ removable furniture, furnishings, carpets, floor rugs,
- ✓ portable household electrical appliances,
- ✓ money, negotiable instruments,
- ✓ personal computers, laptops and any equipment that is part of or belongs to them, or
- ✓ standard purchased software (but not data of any kind or custom written software),
- ✓ sporting equipment,
- ✓ watches, pieces of jewellery,
- ✓ items made of or containing gold or silver,
- ✓ cameras and photographic equipment,
- ✓ binoculars,
- ✓ bicycles, scooters, electric bikes and motorised wheelchairs.

Limits apply to a number of these contents items. Refer to the "most we will pay for contents" table on page 18 for details of these limits.

X What are not contents

Contents does not mean any of the items listed below:

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

✓ Most we will pay for contents

The most we will pay for loss or damage to contents is \$1,000 plus the contents amount insured (if any) stated on the schedule. The following limits also apply:

The most we will pay is:

- ✓ \$200 in total for money or negotiable instruments.
- ✓ \$500 in total for fishing equipment.
- ✓ \$1,000 in total for bicycles, scooters, electric bikes and motorised wheelchairs.
- ✓ \$2,000 in total for:
 - ▼ watches, and
 - ▼ pieces of jewellery, and
 - ▼ items made of or containing gold or silver, and
 - ▼ binoculars, and
 - ▼ cameras and photographic equipment.

The most we will pay for any individual content item not included in the above groups is \$3,000.

Note: The most we will pay for contents is \$1,000 in total unless you have increased the contents amount insured and this is stated on your schedule.

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

If we agree to pay your claim for loss of or damage to your contents, 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 most we will pay for that item; or
- ▼ pay you the contents amount insured.

If your content item is more than 5 years old and cannot be economically repaired, we will pay you the amount it would cost us to replace the item as depreciated. Any depreciation we apply is based on the age and condition of the item at the time of loss or damage.

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

Items that form part of a set

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

End of contents cover on total loss of your contents

If we agree to pay a claim for the total amount insured of your contents, your contents cover under this policy will end. You can ask us to reinstate cover for your contents for additional premium.

More Details

For further details about how we pay claims under contents cover, 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.

Additional benefits

Below are listed a number of additional benefits to assist you when we agree to pay a claim under Section 1 (except benefit 8 where your vehicle does not need to be damaged). All of the limitations, exclusions and conditions of this policy apply to the additional benefits, unless the benefit says otherwise.

1. Removal and storage

We cover	Removal and storage of your vehicle
When	Your vehicle cannot be driven following loss or damage.
Limit	We will pay the reasonable costs to have your vehicle removed and stored.
We do not cover	Storage costs for any period after your claim is settled.

2. Emergency repairs

We cover	Emergency repairs that are required to allow you to drive your vehicle.
When	Following loss or damage to your vehicle.
Limit	The most we will pay is \$500 unless repairs have been approved by us before being completed.

3. Returning your vehicle to you after repair

We cover	Returning your vehicle to you once repaired following loss or damage.
When	Your vehicle has been repaired at repairer's premises that are over 100 kilometres from your usual home or usual place of work.
Limit	We may choose to either: <ul style="list-style-type: none">▼ pay you the reasonable cost of travel to collect your vehicle, or▼ arrange to have your vehicle delivered to you after repairs have been completed.

4. Hire of a vehicle following a theft

We cover	If your vehicle is stolen we will reimburse you for the cost of hiring a vehicle of a similar type to your vehicle.
When	If the theft occurs more than 100 kilometres from your usual home or the address where the vehicle is normally parked overnight.
Limit	We will not pay more than \$100 per day or more than \$1,500 in total for a hire vehicle.
We do not cover	Hiring a vehicle for any longer than the day after: <ul style="list-style-type: none">▼ your vehicle is recovered undamaged, or▼ the repairs to your vehicle have been completed, or▼ we confirm your vehicle is a total loss, whichever is earlier. We will not pay for the running costs of a hire vehicle or the deposit or bond.

5. Hire of a vehicle following an accident

We cover	If your vehicle cannot be driven or is in need of repair following loss or damage as a result of an accident, we will reimburse you for the cost of hiring a vehicle of a similar type to your vehicle, from the date your vehicle is left at the repairers.
When	If the loss or damage occurs more than 100 kilometres from your usual home or the address where the vehicle is normally parked overnight.
Limit	We will not pay more than \$100 per day or more than \$500 in total for a hire vehicle.
We do not cover	Hiring a vehicle for any longer than the day after: <ul style="list-style-type: none">▼ your vehicle is recovered undamaged, or▼ the repairs to your vehicle have been completed, or▼ we confirm your vehicle is a total loss, whichever is earlier. We will not pay: <ul style="list-style-type: none">▼ for the running costs of a hire vehicle, or▼ the deposit or bond for a hire vehicle, or▼ if the loss or damage caused was your fault, or▼ if the loss or damage was caused by a penalty claim, or▼ if your vehicle is stolen.

6. Helping you and your passengers get home

We cover	If your vehicle cannot be driven following loss or damage, we will pay the reasonable travel costs for you and passengers who are travelling with you, to get from the place the loss or damage occurred to your usual home.
When	If the loss or damage occurs more than 100 kilometres from your usual home.
Limit	We will pay reasonable costs, up to \$3,000 in total.

7. Unexpired registration

We cover	We will pay you the unexpired portion of the paid registration on your vehicle.
When	Following a total loss of your vehicle.
We do not cover	We will not pay if the unexpired registration can be recovered from the appropriate authorities.

8. Your liability under maritime law

We cover	<p>If your vehicle is being transported by sea between places within Australia and you are liable under maritime law we will cover you for your liability for the following:</p> <ul style="list-style-type: none">▼ <i>general average</i>. 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.▼ <i>salvage charges</i>. Salvage charges means costs incurred in recovering a marooned or disabled ship. <p>You may be liable for these costs even if your vehicle is not damaged. We provide this benefit even if your vehicle is not damaged.</p>
Limit	We will not pay more than the agreed value of your vehicle.

9. Accommodation expenses where your vehicle is not your usual home

We cover	If your vehicle has been lost or damaged as a result of fire, theft or an accident and is not your usual home, we will pay the cost of temporary accommodation when your vehicle cannot be driven or is not fit to stay in.
When	If the loss or damage occurs more than 100 kilometres from your usual home or the address where the vehicle is normally parked overnight.
Limit	We will not pay more than \$100 per day or more than \$1,000 in total for one event.
We do not cover	This benefit will cease once the vehicle has been replaced or the repairs have been completed.

10. Accommodation expenses where your vehicle is your usual home

We cover	If your vehicle has been lost or damaged as a result of fire, theft or an accident and is your usual home, we will pay the cost of temporary accommodation when your vehicle cannot be driven or is not fit to stay in.
Limit	We will not pay more than \$100 per day or more than \$3,000 in total for one event.
We do not cover	This benefit will cease once the vehicle has been replaced or the repairs have been completed.

11. Returning your vehicle if stolen and recovered

We cover	We will pay the reasonable costs of returning your vehicle to the place where it is normally parked if it is found after having been stolen.
We do not cover	We do not pay if we have settled your claim as a total loss. We will not pay for repairs to the vehicle if the repairs in addition to the cost of delivery exceed the agreed value at the time of the theft. The vehicle will be treated as a total loss in these circumstances.

12. Transporting your contents to your home after a total loss

We cover	We will pay to transport your contents to your home.
When	<ul style="list-style-type: none">▼ we pay a claim for the total loss of your vehicle, and▼ your vehicle is more than 100 kilometres from your usual home at the time it becomes a total loss, and▼ you are unable to transport the contents home yourself.
Limit	We will not pay more than \$1,000 in total.

13. Lost/stolen credit card benefit

We cover	We will pay for legal liability you incur arising from unauthorised use of your credit card or your financial institution card if the card is lost or stolen.
Limit	We will not pay more than \$1,000 under this benefit in any one period of insurance.
We do not cover	We will not pay if: <ul style="list-style-type: none">▼ the card does not belong to you,▼ you have not complied with the card issuer's requirements,▼ the unauthorised user of the card is someone travelling or living with you, or is someone who is acting with your express or implied consent.

14. Damaged food

We cover	When we pay a claim for loss of or damage to your vehicle or your contents, we will pay for food that is damaged by the same event and cannot be eaten.
Limit	We will not pay more than \$300 in total.

15. Removal of debris

We cover	If we agree to pay a claim for loss or damage to your vehicle, we will pay the reasonable costs incurred in the removal of vehicle debris.
Limit	We will not pay more than \$5,000 in total.

16. One excess free windscreen or window glass claim

We cover	If we pay for the repair or replacement of windscreen and other window glass in your vehicle under Section 1 and it is the only damage sustained by your vehicle in an accident, we will not apply the basic excess, age excess or inexperienced driver excess to the first claim in any period of insurance.
Limit	We will not pay more than \$1,000 in total for any one event if your vehicle was not manufactured in Australia.
We do not cover	If you have any additional windscreen or window glass only claims during the same period of insurance, the basic excess will apply (unless the glass can be repaired instead of being replaced).

17. Boats and inflatable dinghies towed or transported by your vehicle

We cover	If we agree to pay a claim for loss or damage to your vehicle, we will cover loss or damage to any boat which is less than 3 metres in length and is not powered by a motor that exceeds 25 horsepower, whilst being towed or transported by your vehicle.
Limit	We will not pay more than \$3,000 in total.
We do not cover	Loss or damage to jet skis.

18. Veterinary expenses

We cover	If your domestic pet is injured as a result of vehicle impact, we will pay for reasonable veterinary expenses you incur.
When	If the impact occurs more than 100 kilometres from your usual home.
Limit	We will not pay more than \$500 in total.
We do not cover	Veterinary expenses for any pet that is not travelling with you in your vehicle.

More Details

For further details about how we pay claims under additional benefits 1, 4, 6, 9, 12, 15 and 16, 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.

Additional features

The following additional features apply to Section 1. All of the limitations, exclusions and conditions of this policy apply to the additional features, unless the feature says otherwise.

1. Purchasing a replacement vehicle

We cover	If you sell your vehicle and purchase a replacement vehicle, we will insure your replacement vehicle under this policy for 14 days from the date of purchase.
When	We will only continue to insure your replacement vehicle after 14 days if: <ul style="list-style-type: none">▼ you give us the details about the vehicle, and▼ we agree to cover it, and▼ you pay any extra premium that is required.
Limit	We will not pay more than the purchase price of the replacement vehicle in the event of a claim.
We do not cover	Only one vehicle can be covered under this policy at any time – the replacement vehicle is only covered when the vehicle replacing it has been sold.

2. Rekeying or replacing the locks and lock cylinders of the vehicle

We cover	We will pay the reasonable costs incurred for rekeying or replacing the locks and lock cylinders of your vehicle if the keys designated to operate those locks are stolen and the theft is reported to the police.
Limit	We will not pay more than \$500 in total.

3. Replenishment or replacement of fire fighting equipment

We cover	We will pay the reasonable costs you incur for the replenishment or replacement of fire fighting equipment used whilst protecting your vehicle against loss or damage from any cause not excluded by the policy.
Limit	We will not pay more than \$500 in total.

4. Registered trailer and trailer contents

We cover	<p>We will pay for loss or damage to a trailer that is owned by you, is registered and used for private use.</p> <p>We will also pay for loss or damage to contents owned by you contained in your trailer, resulting from fire, theft or attempted theft, lightning or collision.</p>
Limit	<p>We will not pay more than:</p> <ul style="list-style-type: none">▼ the market value of the trailer, and▼ the depreciated value of the contents, up to a total amount of \$500.
We do not cover	<ul style="list-style-type: none">▼ loss or damage caused by theft or attempted theft unless as a result of forcible and violent entry.▼ loss or damage to a caravan or horsefloat.▼ loss or damage to electrical equipment or cash.▼ theft of contents if your trailer did not have a hard covered lockable top and the trailer was not chained to an unmovable object or securely locked to your vehicle.▼ loss that occurs because you cannot use your trailer.▼ malicious damage to your trailer by someone who is using your trailer with your consent.▼ loss or damage caused by you failing to protect your trailer after it is damaged in an accident or stolen and later found.
Conditions	<p>When we pay for a total loss of your trailer, your trailer or its wreck becomes our property.</p>

5. Mechanical breakdown

We cover	<p>If your vehicle is not able to be driven due to a mechanical breakdown, we will pay for the reasonable cost of towing your vehicle to the nearest repairer.</p>
Limit	<p>We will not pay more than \$1,000 in total.</p>
We do not cover	<p>We will not pay:</p> <ul style="list-style-type: none">▼ if you were entitled to towing from a motoring or breakdown service.▼ for more than 2 mechanical breakdown tows in any one period of insurance.▼ for the cost to repair the vehicle as a result of mechanical breakdown.

6. Transport home following emergency medical treatment

We cover	If, you or a family member travelling with you in the vehicle need to return to your usual home as a result of a person who is travelling in the vehicle receiving emergency medical treatment, we will cover the reasonable costs to return you, the family member(s) and your vehicle to your usual home.
When	If your vehicle is more than 100 kilometres from your usual home.
Limit	We will not pay more than \$5,000 in total.
We do not cover	We will not pay unless the emergency medical treatment results in death, or is likely to result in either death or at least 5 days hospitalisation.

More Details

For further details about additional feature 4 'Registered trailer and trailer contents', 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.

Electrical motor burnout cover

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

How we settle an electrical motor burnout claim

We will choose to:

- ▼ repair the motor, or
- ▼ get you a replacement motor, or
- ▼ pay you the depreciated value of the motor; or
- ▼ pay you the amount it would cost us to repair or replace the motor.

X What we do not cover

We do not cover any motor that is more than 15 years old.

We will not pay:

- X** to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use, or
- X** for damage to mechanical parts of any description that occurred as a result of the motor burning out, or
- X** the costs of hiring a replacement appliance or machines, or
- X** if the loss or damage is excluded by the "when we may refuse a claim" section on pages 40 to 43.

Optional covers

The following options will apply to your policy if you have chosen them, paid any additional premium we require and they are shown in your schedule. All of the terms, conditions and exclusions of this policy apply to the options, except where the option says otherwise. Choosing either of the options may increase your premium.

Protected no claim bonus option

You can choose to protect your maximum no claim bonus against one penalty claim in the period of insurance. This means that your no claim bonus will not be affected by the first penalty claim in any period of insurance.

Hire use option

✓ What we cover

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

We will pay for:

- ✓ loss or damage to your vehicle as detailed in Section 1, and
- ✓ legal liability as the owner of your vehicle as detailed in Section 2, if at the time of the loss or damage, or at the time you incur legal liability as the owner of your vehicle, you have hired out your vehicle for reward.

X What we do not cover

We will not pay for:

- X** theft of your vehicle by the person hiring it unless:
 - ▼ you have a written agreement for the hire signed by the person hiring your vehicle and showing:
 - that person's name, address and current drivers licence number, and
 - the date the hire ends, and
 - ▼ you took reasonable care to check that the identification of the person hiring it was true, and
 - ▼ your vehicle was hired out for a specific period of time, and
 - ▼ you immediately reported the loss to the police, and
 - ▼ you have taken all reasonable steps to locate your vehicle and the person who hired it, and
 - ▼ your vehicle and the person who hired the vehicle cannot be found within 3 months of you reporting the loss to us.
- X** theft of fixtures and fittings from your vehicle unless the entire vehicle is stolen and we agree to pay a claim for it.
- X** loss of or damage to your vehicle caused by malicious acts of someone who:
 - ▼ hires your vehicle, or
 - ▼ is using your vehicle with your consent or the consent of the person who hires your vehicle.
- X** alternative accommodation, as shown on page 23, if the hire use option is chosen and shown in your schedule.
- X** loss or damage to your contents if you hire out your vehicle.

Section 2 – Third Party Legal Liability

This Section 2 is designed to help protect you and certain others against legal liability for:

- ▼ loss or damage to other people's property, and
- ▼ the death of or bodily injury to other people (where the legal liability is not covered by the statutory compulsory insurance or motor accident compensation scheme in your State or Territory).

What is legal liability?

Legal liability means that an Australian court or other judicial body finds, or we accept in writing, that as a result of an accident a person is legally responsible to pay compensation for:

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

and the person responsible is:

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

What is your vehicle?

For the purposes of Section 2, your vehicle also includes a trailer that is being towed by your vehicle:

- ▼ legally, and
- ▼ not for reward,

provided that only one trailer is being towed at one time.

Most we will pay

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 accident. 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 under the policy 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 legal liability claims, 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.

Third party legal liability

✓ What we cover

We will pay a claim for legal liability if an accident giving rise to legal liability:

- ✓ occurs in Australia during the period of insurance, and
- ✓ was not expected or intended to give rise to legal liability,
- ✓ is caused by an event listed below under “Events we cover”, and
- ▼ is not excluded by:
 - ▼ the “what we do not cover” section in the following table, or
 - ▼ the “when we may refuse a claim” section (see pages 40 to 43).

✓ Events we cover

- ✓ you driving, using or being in charge of your vehicle,
- ✓ you driving, using or being in charge of any other vehicle being used as a substitute vehicle,
- ✓ goods being carried by or falling from your vehicle or a substitute vehicle,
- ✓ loading or unloading your vehicle or a substitute vehicle in a street or thoroughfare,
- ✓ a licensed person driving, using or in charge of your vehicle, with your permission,
- ✓ a passenger travelling in, getting in or getting out of your vehicle, with your permission,
- ✓ you or any other licensed person using your vehicle on behalf of your employer, principal or partner, with your permission.

X What we do not cover

We will not pay:

- X** for loss or damage to your vehicle or any other property that is owned or controlled by you,
- X** if another licensed person driving, using or in charge of your vehicle with your permission has been refused motor insurance or has had renewal of motor insurance not offered because of their driving, claims or criminal records,
- X** for loss or damage to property that is owned or controlled by the person who is legally liable,
- X** for any liability you have accepted, including liability under a contract you have entered into, which would not have been imposed by law,
- X** if you have accepted liability without us agreeing to it first,
- X** for damage to property that is owned or controlled by the person who is legally liable,
- X** for loss or damage to a substitute vehicle,
- 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
 - ▼ your employees or the employees of any other person covered by this policy if the accident that gives rise to the liability arises out of or in the course of their employment
- X** for liability for the death of or bodily injury of any person if liability is covered by any statutory compulsory insurance, or motor accident compensation scheme,
- X** for any claim that you or the person liable would have been compensated for if you had insured or registered your vehicle or lodged a claim as required by any statutory compulsory insurance or motor accident compensation scheme,
- X** under this Section 2 if the claim is covered under Section 3.

We will also not provide cover for:

- X** any penalties, fines or punitive, exemplary, multiple or aggravated damages, or
- X** actions brought in a court or other judicial body outside Australia or in a court or other judicial body that does not apply law of an Australian state or territory.

Section 3 – Personal Legal Liability

This section helps protect you and your family members against legal liability for bodily injury or death of other people, or for loss or damage to their property. This Section 3 only applies if you or the family member is permanently residing in your vehicle.

What is personal legal liability?

Personal legal liability means that an Australian court or other judicial body finds, or we accept in writing, that as a result of an accident, a person is legally responsible to pay compensation for:

- ▼ loss or damage to property owned by someone else, or
- ▼ bodily injury to, or the death of, someone else, *and* the person responsible is:
 - ▼ you, or
 - ▼ a family member, *and*

you are permanently residing in your vehicle, or the responsible family member is permanently residing in your vehicle with you, at the time the accident giving rise to liability occurred.

We will pay a claim for personal legal liability if an accident giving rise to personal legal liability:

- ✓ occurs in Australia during the period of insurance, and
- ✓ was not expected or intended to give rise to personal legal liability, and
- ▼ cover is not excluded by:
 - ▼ the “what we do not cover” section in the following table, or
 - ▼ the “when we may refuse a claim” section (see pages 40 to 43).

Most we will pay

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 accident. This amount includes legal and other costs we agree to pay in writing as part of the claim.

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

Conditions

When someone other than you makes a claim for

personal legal liability they must observe the conditions of this policy in the same way that you have to.

X What we do not cover

We will not pay:

- X for any liability you have accepted, including liability under a contract you have entered into, which would not have been imposed by law,
- X if you have accepted liability without us agreeing to it first,
- 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
 - ▼ your employees or the employees of any other person covered by this policy if the accident that gives rise to the liability arises out of or in the course of their employment
- X for loss or damage to property owned or controlled by you, a family member or your employer or their employees,
- X for any liability arising from any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes,
- X for any liability arising from the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 3 metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of 10 horsepower,
- X for any liability arising from the ownership of land, buildings or structures,
- X for legal or other costs incurred without our prior agreement,
- X for loss, damage, bodily injury or death intentionally caused by you, a family member or a person acting with your or their consent,
- X for liability incurred in connection with hiring your vehicle for reward, even if you have selected the optional cover of "Hire Use".

We will also not pay:

- X if you or a family member are not permanently residing or travelling in the vehicle, at the time that the incident occurs resulting in a personal legal liability claim,
- X if the personal legal liability is covered by an existing home or contents insurance policy in your name, or
- X under this Section 3 if the personal legal liability is covered under Section 2.

We will also not provide cover for:

- X any penalties, fines or punitive, exemplary, multiple or aggravated damages, or

- ✗ actions brought in a court or other judicial body outside Australia or in a court or other judicial body that does not apply law of an Australian state or territory.

Section 4 – Medical Transportation Expenses

If you are planning a journey that involves a destination at least 100 kilometres from your residence, cover will commence under this section when you leave your residence in Australia and will cease when you return to your residence.

Transportation expenses in the event of medical emergency

We will arrange and pay for the following transportation expenses if a traveller suffers an unforeseen and unexpected injury or illness in Australia during the period of insurance:

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

Transportation expenses in the event of an unforeseen and unexpected death

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

- ▼ the return transportation of your vehicle to your residence, should there be no one available to return the vehicle to your residence in Australia

X What we do not cover

Under Section 4, we will not pay for loss, damage, liability or expenses that are for, related to, or as a result of the following:

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

We will not pay for loss that is covered by the statutory compulsory insurance or motor car accident compensation scheme in your State or Territory or would have been if you had complied with the laws relating to vehicle registration and statutory compulsory insurance.

X Most we will pay

- X under this Section 4, we will not pay more than a total \$20,000 in any one period of insurance.
- X the most we will pay for the transport of a person under Section 4 is \$10,000.

Claims

When we may refuse a claim

We may refuse a claim for any of the following reasons. We have divided these reasons into separate parts.

The parts below show those exclusions that relate to:

Part 1 – your actions or your failure to act

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

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

Part 4 – the loss, damage or legal liability

Part 1 – Your actions or your failure to act

We may refuse to pay a claim or reduce the amount payable under this policy if:

- ▼ there has been a change in the risk, unless you inform us of it and we have agreed in writing to cover it under the policy.
- ▼ you do not comply with your duty of disclosure – (refer to pages 4 to 6).
- ▼ when applying for this insurance or when making a claim you:
 - ▼ are not truthful,
 - ▼ have not given us full and complete details, or
 - ▼ have not told us something when you should have.
- ▼ you do not at all times:
 - ▼ protect your vehicle and your contents against any initial or further loss or damage,
 - ▼ keep your vehicle 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 & give assistance, especially where claims are under investigation.
- ▼ you, or anyone making a claim under this policy, do any of the following without us agreeing to it first:
 - ▼ make or accept any offer or payment, or in any other way admit you are liable,
 - ▼ settle, or attempt to settle any claim, or
 - ▼ defend any claim.

- ▼ you do not as soon as possible make a report to the police about:
 - ▼ any accident involving your vehicle (if the law requires you to report the accident),
 - ▼ any malicious damage, or
 - ▼ any theft or attempted theft.

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

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

- ▼ your vehicle is being driven by any person who:
 - ▼ is under the influence of alcohol or of any drug, or
 - ▼ has a blood alcohol level in excess of the legal limit prescribed by the law applying in the State or Territory where the accident or event occurs, or
 - ▼ refuses to allow police to conduct a breath or blood test for the purpose of determining the blood alcohol content, or
 - ▼ refuses to allow police to conduct a random drug test, or
 - ▼ refuses to accompany police and undergo a drug test, for the purpose of determining whether a driver has recently consumed illicit drugs.

This exclusion will not apply if your vehicle was stolen.

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

- ▼ your vehicle is being driven by any person:
 - ▼ who is not the holder of a current driver's licence that allows the person to drive a vehicle for the purpose for which it is being used, or
 - ▼ who does not comply with all conditions imposed on their licence.

This exclusion will not apply if your vehicle was stolen.

We may refuse to pay a claim under this policy if your vehicle is being:

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

This exclusion will not apply if your vehicle was stolen.

When we may refuse a claim (continued)

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

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

- ▼ your vehicle is being used other than for private use, unless the Hire Option is shown on your schedule and then subject to the terms and conditions set out under the hire use option on pages 30 and 31.
- ▼ your vehicle is carrying or towing a load which is heavier than the law allows or the manufacturer specifies.
- ▼ your vehicle is being used to tow a commercial trailer that is known or should have been known to be unroadworthy or unsafe, unless it can be proved that this did not contribute towards the loss or damage.
- ▼ your vehicle is permanently based at a caravan park or land site for a period exceeding three (3) months at any one time unless you have told us and we have accepted this risk and noted it in your schedule and you have paid us any extra premium we have asked for. This exclusion does not apply when your vehicle is parked at your permanent place of residence or your residence.

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

- ▼ your vehicle is being driven while in an unroadworthy or unsafe condition.
This exclusion will not apply if you prove and we are reasonably satisfied that:
 - ▼ you could not reasonably have detected the unsafe or unroadworthy condition, or
 - ▼ the unsafe or unroadworthy condition did not contribute to the loss, damage or liability.

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

- ▼ your vehicle has been modified in a way that materially increases its designed top speed or performance and a Certificate from an Engineer or a Government Roads Authority cannot be produced to verify road worthiness.
- ▼ at the time of the accident or event which results in a claim your vehicle is unregistered unless the loss, damage or legal liability was not caused by or did not result from your vehicle being unregistered or from an illegal use of the vehicle.

Part 4 – Loss, damage or legal liability

We do not insure you for:

- ▼ loss or damage to your vehicle or contents caused by animals of any kind that you own or are in your custody or control.

- ▼ third party legal liability or personal legal liability arising from the actions of animals of any kind, other than your domestic animals.
- ▼ any loss, damage, legal liability or personal legal liability incurred outside Australia.
- ▼ any loss, damage, legal liability or personal legal liability intentionally caused by you or a person acting with your consent.
- ▼ any damage caused by flood, a named cyclone, bushfire or grassfire occurring within 72 hours of the start of this policy, unless this policy commenced:
 - ▼ the day you bought your vehicle,
 - ▼ or immediately after another policy covering the same vehicle expired (the policy did not expire if it was cancelled) without a break in cover.
- ▼ loss or damage caused by a high tide or king tide.
- ▼ any loss, damage, legal liability, personal 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.

We do not insure you under any section of this policy for loss or damage caused by, involving or arising from:

- ▼ any person or organisation who lawfully destroys or takes possession of your vehicle or contents.
- ▼ any war, whether it has been formally declared or not, any hostilities, uprising, insurrection, revolt, rebellion, usurped power, revolution or coup d'état, or theft or confiscation of property as a result of any of these.
- ▼ radio-activity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.
- ▼ mildew, rot, insects, moths, termites, vermin, birds and bats.
- ▼ 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.
- ▼ wear and tear, lack of maintenance or inherent defect.

Excesses payable in the event of a claim

An excess is an amount that is payable by you when you make a claim under your insurance policy. Your policy schedule will show you the actual amount(s) that apply to your policy.

We will either deduct the excesses 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.

The following types of excesses may apply to your claim:

1. Basic excess

We apply a basic excess to every claim unless we agree you do not have to pay this excess.

2. Age excess (drivers under 25 only)

An age excess applies if the driver at the time of the event giving rise to the claim is under 25 years of age.

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.

3. 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 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.

4. Off road excess

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

5. Underwriting excess

An additional excess may be imposed based on a driver's history or the overall claims experience – this will be shown in the schedule and is payable in addition to all other applicable excesses.

6. Hire use excess

If your policy has the hire use option, the basic excess will be increased and the total will be shown in the schedule.

7. Optional excess

To reduce your premium, you may choose to have a higher basic excess. If you choose one of the optional excesses, this will be shown on your schedule.

Excess payable for legal liability claims

If we agree to accept a claim for third party legal liability or personal legal liability, you must pay us any excess that applies to that claim. This excess will not apply if you have already paid an excess for loss or damage to your vehicle or your contents for the same event.

Please remember, the amount of any excess that applies to your policy is shown on the schedule.

If an accident is not your fault

If we consider that an accident you are claiming for is not your fault and you provide us with the details we require of the person at fault, you will not have to pay any excess at all on your claim.

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.

Making a claim

Action to take in the event of loss or damage

We do understand that being involved in an accident or having your property damaged or stolen can be a traumatic experience. To assist with practical help and to allow us to settle your claim quickly and fairly, please take the following steps:

1. Avoid discussing responsibility for the accident

In the event of an accident involving injury to another person or damage to property owned by another person, avoid any discussions with witnesses or any other party involved in the accident about who was responsible.

2. Obtain details of other parties involved

Where another vehicle is involved, we need you to supply the following details:

- ▼ name, current address and driving licence number of the other driver(s),
- ▼ the registration number of the other vehicle, a general description of it along with a description of the damage to their vehicle,
- ▼ details of any injuries, and
- ▼ the name(s) and address(s) of any witness(s).

Where other property is damaged, we will need you to supply the following details:

- ▼ name and postal address of the owner of the damaged property,
- ▼ the address of the damaged property, along with a description of the damage to their property, and
- ▼ the name(s), and address(s) of any witness(s).

3. Contact the police

The police will need to be contacted immediately and may attend the scene of an accident if:

- ▼ there are injuries as a result of the accident, or
- ▼ any driver involved is under the influence of alcohol or any drugs.

In any event, the police must be contacted for all losses involving malicious damage, theft or attempted theft of your vehicle or your contents, within 24 hours of the incident. If in doubt, call the police. We may require a written statement from the police confirming that the event was reported to them.

4. Contact us

Contact us as soon as possible after the accident or loss by telephoning 1800 112 481 anytime of the day or night. We will help and advise you, along with explaining the next step you should take. We may arrange to have your vehicle removed and taken to the nearest repairer if it cannot be towed.

If you delay notifying us of your loss or damage, this may prejudice your claim.

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.
- ▼ service or maintenance records.
- ▼ jeweller's valuations.
- ▼ photographs that clearly depict the item being used or worn by you.

If you are unable to reasonably substantiate your claim we can reduce or refuse your claim.

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 or represent you at an inquest, official enquiry or court proceedings.

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.

Making a claim under Section 4

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

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

How making a claim could affect your no claim bonus

If an accident is not your fault

When you renew your policy, if we have agreed that any claim you made during the period of insurance was not your fault and you have provided us with the details of the person at fault, then your no claim bonus will not be affected.

Windscreen claims

When you renew your policy, your no claim bonus will not be affected for the first windscreen or window glass only claim you make in any period of insurance.

Other claims

On renewal, we reduce your no claim bonus for each penalty claim you have made during the period of insurance unless you have selected the protected no claim bonus option or have the lifetime maximum no claim bonus.

When you have protected no claim bonus

If you have a maximum no claim bonus of 65%, and you have selected the option to protect your no claim bonus and this is shown on your schedule, your no claim bonus will not be affected by the first penalty claim in any period of insurance.

Your no claim bonus will be adjusted for any further penalty claims in the period of insurance.

Lifetime maximum no claim bonus

If you have lifetime no claim bonus protection, claims will not affect your no claim bonus.

More Details

For further details on how claims affect your NCB, 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.

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;
- ▼ agreed value;
- ▼ 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 of the policy deals with:

- ▼ how GST is part of what you have to pay us for the policy,
- ▼ your obligation to tell us about any input tax credit 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 premium for this insurance policy, we will include GST.

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

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

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

If you use the vehicle 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 agreed value or the policy limit is not sufficient to cover your loss, we will only pay the agreed value or the amount of the policy limit, less any excess. We will not pay any GST in addition to this amount.

If the vehicle insured is a total loss, we will not deduct any input tax credit entitlement from the amount of the agreed value shown in the schedule.

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

If the agreed value 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 agreed value or policy limit.

Please remember, we will apply terms and conditions in addition to any other terms and conditions in the policy.

If your vehicle is damaged

If your vehicle can still be driven

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

If your vehicle cannot be driven

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

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

How we deal with repairers

Once our assessor has reviewed the quote(s), we will then authorise any repairs that are reasonably and necessarily required to repair your vehicle. We may sub contract and any repairer we authorise to repair your vehicle may sub contract some of the repairs to a person of their choice. This will usually occur for repairs that require a specialised repairer to undertake those works. You must not authorise the repair of your vehicle without our prior agreement.

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

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

Contribution to repairs

You might have to contribute to the cost of repairing tyres, accessories, paintwork, bodywork, interior trims or annexes affected by neglect, wear and tear, weathering, rust or corrosion.

If the repair to your items leaves them in a better condition than before they were damaged, we may ask you to contribute to the repair cost. If we ask you to contribute we will always explain why, tell you how much it will be and how to pay it.

The salvage of your vehicle or contents

If we pay the costs of replacing your contents, any damaged or recovered contents becomes our property. When we pay for a total loss, your vehicle or its wreck becomes our property. If you wish to purchase the salvage of your vehicle we will give you first option to buy the salvage at the price established by an auction or salvage company agreed to by both of us.

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

See also pages 14 and 15 for more information about settling a claim as total loss.

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 government charges and taxes where this is allowed.

How we may cancel

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

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

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

If you pay by instalments

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

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

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

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 person, people or company named as the insured in your schedule.

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

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

“agreed value” means the sum insured of your vehicle as shown in your schedule.

“contents” see pages 16 and 17.

“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.

“emergency repairs” means minor repairs which are essential for you to be able to drive your vehicle safely from the event causing the damage.

“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.

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

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

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

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.

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

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

“illness” means an illness or disease that manifests during a journey covered by Section 4 and which was not an illness that was related to a condition for which an insured person had received medical treatment or advice or taken any prescribed medication within 30 days of the departure date of that journey. An illness includes food poisoning.

“injury” means bodily injury which is accidentally caused by visible, violent and external means and occurs during a journey covered by Section 4.

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

“legal liability” has the meaning set out on page 32.

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

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

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

“negotiable instruments” means legal documents that represent money and that can be legally transferred in title from one person to another.

“**not your fault**” means we agree that another person was completely responsible, and you tell us that person’s name and current address and the registration number of their vehicle.

“**penalty claim**” means a claim where we decide that you are at fault, partially at fault or where you cannot provide the details of the person at fault.

“**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 legal liability**” has the meaning set out on page 36.

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

“**private use**” means your vehicle can be used:

- ▼ for social, domestic and leisure purposes
- ▼ in connection with repair or servicing

private use does not mean:

- ▼ hire (if you hire out your vehicle, insurance is available with our Hire Use option)
- ▼ use in connection with an occupation or business
- ▼ use in connection with the caravan hire business or caravan trade or motor trade.

“**replacement vehicle**” means the vehicle which you have bought to replace your vehicle which you have sold.

“**schedule**” means your most recent policy schedule.

We will give you a schedule when you:

- ▼ first buy an insurance policy from us,
- ▼ change any part of any policy or any personal details relevant to it, or
- ▼ renew any policy with us.

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

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

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

- ▼ a caravan, or
- ▼ a semitrailer.

“transportation” in respect of your vehicle or any traveller covered under Section 4, may be either by airplane, road or rail depending on the most economical and appropriate method based on circumstances.

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

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

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

“your vehicle” see page 9.

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.

You can contact FOS:

By phone: 1300 780 808 (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

CIL2883 08/04/11 D



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

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