

Caravan Insurance

Product Disclosure Statement



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Introduction

Welcome to GIO Caravan Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your GIO Caravan Insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 10 10**. We will give you a free paper copy of any updates if you request them.

In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at gio.com.au/moredetails. You can also obtain a copy of this guide on request, at no charge, if you contact us.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** 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 exercise your cooling off rights within **21** days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

Alternatively, you can cancel your policy at any time during the period of insurance. When you do this and unless we tell you otherwise, you will have cover up until the date of cancellation. For more information see 'Cancellation by you' on page 36.

Who is this product designed for?

This insurance product is designed for owners of caravans, trailers and horse floats who use their caravans, trailers and horse floats for private use only (see page 40).

When you have insured your trailer or horse float, your caravan means the trailer or horse float shown on your certificate of insurance.

Your duty of disclosure

You have a duty of disclosure to tell us everything you know, or could reasonably be expected to know, is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

- ▶ the amount of your premium;
- ▶ if we will insure you;
- ▶ if special conditions will apply to your policy.

You do not need to tell us of anything which:

- ▶ reduces the chances of you making a claim; **or**
- ▶ we should know about because of the business we are in; **or**
- ▶ we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it never existed.

Exclusion for new business policies

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see 'General exclusions' on pages 22 to 27.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate of insurance.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Words with special meanings' section on page 37.

Summary of covers

Below is a list of the types of cover available. It is a guide only. The cover you have chosen will be shown on your certificate of insurance. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'General exclusions' on page 22 to 27.

Type of cover	
Caravan cover	We provide comprehensive cover for loss or damage to your caravan.
Annexe cover	Cover for loss or damage to your annexe is optional.
Contents cover	We provide up to \$1,000 cover for loss or damage to your contents in your caravan or annexe. You can choose to take out extra contents cover. We do not provide cover for contents in a trailer or horse float.
Australia wide or On-site only cover	We provide caravan cover Australia wide unless you wish to restrict the cover to on-site only cover. If you want on-site only cover, please tell us and if we agree, this will be shown on your certificate of insurance.
Cover for trailers and horse floats	You can insure a trailer or horse float, instead of a caravan, under this policy. If you want cover for a trailer or horse float, please tell us and if we agree, the trailer or horse float will be noted on your certificate of insurance.

Summary of features, benefits and additional covers

Below are lists identifying some of the policy features, benefits, additional covers and optional covers available depending on the type of cover you choose. It is a guide only. The type of cover you choose will be shown on your certificate of insurance. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'General exclusions' on pages 22 to 27.

Summary of features, benefits and additional covers	Caravan cover		Cover for trailers and horse floats	Page
	Australia wide	On-site only		
Accidental loss or damage in a covered incident (e.g. fire, theft, storm, hail & flood)	✓	✓	✓	12
New caravan after total loss	✓	✓	✓ (trailer or horse float)	13
Automatic contents cover up to \$1,000	✓	✓	✗	11
Replacement caravan cover	✓	✓	✓ (trailer or horse float)	17
Emergency repairs up to \$1,000	✓	✓	✓	14
Emergency expenses up to \$500	✓	✓	✓	15
Temporary accommodation – limits apply	✓	✓	✗	14
Removal of debris up to \$5,000	✓	✓	✗	15
Veterinary expenses up to \$500	✓	✓	✗	17
Motor burnout	✓	✓	✗	16
Legal Liability (up to \$20 million)	✓	✓	✓	19
Lifetime guarantee on authorised repairs	✓	✓	✓	33
Monthly instalments (additional costs apply)	✓	✓	✓	7 and 27
No excess if we agree you were not at fault and you can identify the person at fault	✓	✓	✓	31
Towing and storage costs up to \$3,000	✓	✓	✓	15
24/7 Australia wide claims service	✓	✓	✓	28

Summary of optional covers

Summary of optional covers	Page
Annexe cover	18
Increased contents cover	18

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, other government charges and any fire services levy (FSL) that applies. The total amount payable will be shown on your certificate of insurance or, if you pay by instalments, the amount due each month will be shown on your certificate of insurance as 'monthly instalment'.

In addition to the amount we agree to cover your caravan for, we use many factors about you and your caravan 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 approach to how we calculate your premium.

Your premium includes any discounts we have given you.

[Refer to the PED Guide for further information](#)

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or, if we agree, by instalments. If you pay your premium by instalments it costs you more than if you choose to pay your premium in one annual payment.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the full amount, we may reduce the period of insurance so it is in line with the amount you paid.

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

Late annual payments

If you do not pay your premium by the due date, in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

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

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue monthly instalments

If you pay your premium by monthly instalments and your payment is overdue we can do one or both of the following:

- ▶ refuse to pay a claim if payment is **14** days (or more) late;
- ▶ cancel your policy without notifying you in advance if payment is **1** month (or more) late.

Your responsibilities

You must:

- ▶ take all reasonable precautions to prevent damage or theft, for example:
 - ▶ for a registered caravan, move your caravan away from rising flood waters;
 - ▶ lock all doors and windows when your caravan is unattended.
- ▶ for a registered caravan, keep your caravan in a roadworthy condition (e.g. replace worn out tyres, brakes and defective lights). See 'General exclusions' on pages 22 to 27 for exclusions that may apply;
- ▶ keep your caravan structurally sound, watertight and well maintained (e.g. maintaining seals, fixing leaks, repairing paint problems, repairing major rust, and repairing unclaimed major scratches or dents);
- ▶ follow all the terms, conditions and responsibilities set out in your policy;
- ▶ provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do either or both of the following:

- ▶ reduce or refuse to pay your claim;
- ▶ cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

When you need to contact us

Changes in your details and caravan

You need to tell us immediately if:

- ▶ the details on your certificate of insurance are no longer accurate;
- ▶ your address changes;
- ▶ you replace your caravan (see 'Replacement caravan cover' on page 17 where we may give you **14** days cover on your replacement caravan);
- ▶ for a registered caravan, the listed drivers towing your caravan change;
- ▶ there are any changes to the physical condition of your caravan;

- ▶ you plan to, or have, added accessories or modifications to your caravan (see 'Words with special meanings' on page 37);
- ▶ for a registered caravan, the place where you keep your caravan changes;
- ▶ for on-site only cover, the location of your caravan changes;
- ▶ you no longer plan to use your caravan for private use only (see page 40 for more details).

Changes at renewal each year

You must tell us at each renewal if you or any listed drivers towing your caravan have had changes to their:

- ▶ insurance or driving history;
- ▶ criminal history related to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage.

What we will do when you contact us

When you contact us and tell us about these changes, we may apply a special condition to your policy. In some cases it could mean we can no longer insure you and we will cancel your policy.

What is the No Claim Bonus?

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

[Refer to the PED Guide for further information](#)

About your cover

About your caravan and annexe

What we cover as your caravan

Your caravan, trailer or horse float described on your certificate of insurance. It includes the standard manufacturer's options and any options, accessories and modifications that have been fitted to your caravan, trailer or horse float that you have told us about and are shown on your certificate of insurance.

Your caravan also includes

- ▶ any of its fixtures and fittings;
- ▶ standard equipment fitted by the original manufacturer for the particular make and model of caravan;
- ▶ manufacturer supplied tools and spare parts;
- ▶ gas cylinder(s);
- ▶ for on-site only cover: tropical and free standing roofs and garden sheds located on the site of the insured unregistered on-site caravan.

Note: When you have insured your trailer or horse float, your caravan means the trailer or horse float shown on your certificate of insurance.

What we do not cover as your caravan

Caravan does not include:

- ▶ a motorised caravan;
- ▶ a motorhome or a converted bus;
- ▶ a semitrailer;
- ▶ your annexe;
- ▶ anything defined as contents.

What we cover as your annexe

Your annexe means the structure designed to be attached to your caravan for the purpose of providing additional accommodation. You can cover your annexe by choosing to purchase the optional cover 'Annexe cover' see page 18. We will only provide the optional cover for your annexe if you tell us about your annexe and you pay the additional premium. If you select this cover it will be noted on your certificate of insurance.

Note: When you have insured your trailer or horse float, there is no annexe cover available.

About your contents

This policy provides up to **\$1,000** automatic cover for loss or damage to your contents (see 'Accidental loss or damage cover' on page 12 for details). If you have chosen to increase this amount with the optional cover 'Increased contents cover' (see page 18) and have paid the additional premium, the additional contents amount covered will be shown on your certificate of insurance. Under this policy there is no cover for contents if you have insured a trailer or horse float.

What we cover as your contents

Contents means any of the items listed below that you either:

- ▶ own; **or**
- ▶ are legally responsible for;

but only when they are:

- ▶ in your caravan;
- ▶ in your caravan's annexe; **or**
- ▶ for on-site only cover, in your garden shed (located on the site of the insured unregistered on-site caravan).

Contents means any of the following items:

- ▶ removable furniture, furnishings, carpets, floor rugs;
- ▶ portable household electrical appliances;
- ▶ clothing and personal belongings;
- ▶ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- ▶ sporting equipment;
- ▶ personal computers, laptops and any equipment that is part of or belongs to them;
- ▶ standard purchased software (**but not** data of any kind or custom written software);
- ▶ CDs, DVDs, records, tapes, games cartridges and any other discs;
- ▶ cameras and photographic equipment;
- ▶ watches, pieces of jewellery;
- ▶ items made of or containing gold or silver;
- ▶ binoculars;
- ▶ bicycles;
- ▶ fishing equipment.

Note: Limits apply to contents items or types of items. Refer to the table in the section 'The most we will pay for all contents' on page 11 for details.

What we do not cover as your contents

Contents does not include:

- ▶ any item that is included in the definition of your caravan or your annexe;
- ▶ food and beverages;
- ▶ livestock, fish, birds, animals of any kind;
- ▶ lawns, hedges, trees, shrubs, plants;
- ▶ unregistered or unlicensed firearms;
- ▶ motor vehicles, motorcycles, trail bikes, mini bikes, trailers, horse floats and any equipment that is part of or belonging to any of these;
- ▶ aircraft, watercraft and any equipment that is part of or belongs to either of these;
- ▶ skis, surfboards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment and any accessories for surfing and diving equipment;
- ▶ any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins or other collectables;
- ▶ manuscripts, deeds or other documents;
- ▶ precious metals, uncut gems and stones;
- ▶ bullion;
- ▶ musical instruments;
- ▶ tents;
- ▶ mobile phones, CB radios or satellite phones;
- ▶ contents kept in a trailer or horse float;
- ▶ contents kept in your caravan that you do not own or are not legally responsible for.

The most we will pay for all contents

The most we will pay for loss or damage to all contents is **\$1,000** plus the additional contents amount covered (if any) stated on your certificate of insurance.

There are also fixed limits that apply to certain items and all other contents items or types of items. These limits are set out below:

Item or type of item	Limits for any one insured incident
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders	Limited to \$200 in total
Bicycles	Limited to \$500 in total
Fishing equipment	Limited to \$500 in total
All other contents items or types of items	Limited to \$1,000 in total for each contents item or type of item

Note: The most we will pay for contents for any one insured incident is **\$1,000** in total **unless** you have selected the optional cover 'Increased contents cover' (see page 18 for details) and this is stated on your certificate of insurance.

The cover provided

We offer comprehensive cover for your caravan, trailer or horse float. When you insure your caravan you can select either Australia wide cover or on-site only cover at the time you take out this policy.

Comprehensive cover includes:

- ▶ accidental loss or damage cover;
- ▶ legal liability cover;
- ▶ additional features and additional covers at no extra cost (see pages 13 to 17).

You can also choose from our optional covers to tailor your insurance policy (see page 18).

Accidental loss or damage cover

We cover	<p>We cover accidental loss or damage to your caravan and contents caused by an incident in the period of insurance. Examples of incidents covered include:</p> <ul style="list-style-type: none">▶ hail, storm and flood;▶ fire;▶ theft and attempted theft;▶ malicious damage;▶ collision;▶ impact. <p>We will also cover your annexe up to its market value when it is locked in your caravan and not being used. For extra cover see 'Annexe cover' on page 18.</p> <p>Limit</p> <p>The most we will pay for your caravan or contents for any one insured incident is their respective amounts covered shown on your certificate of insurance, unless we say otherwise in your policy.</p> <p>If you have insured your caravan with on-site only cover, your caravan, annexe and contents are only covered when they are located at the address shown on your certificate of insurance.</p> <p>Note: If you have insured your trailer or horse float there is no cover for contents in your trailer or horse float. There is also no annexe cover.</p>
We do not cover	<ul style="list-style-type: none">▶ See 'What we do not cover as your caravan' on page 9;▶ See 'What we do not cover as your contents' on page 11;▶ See 'General exclusions' on pages 22 to 27.

Refer to the PED Guide for further information

Additional features

When we accept a claim under your policy for an incident that happens in the period of insurance, you may be entitled to cover under the following additional features. Some features may or may not apply depending on the type of cover you have chosen and is shown in the additional feature detail.

In some circumstances, we may decide to make an additional feature available to you before we accept or agree to pay your claim. If we do this, it does not mean that your claim has or will be accepted or that we have otherwise agreed to pay your claim. If we later decide that we cannot accept or pay your claim then the cover available under an additional feature will not apply and we may decide to recover the costs from you.

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' sections of the below tables on pages 13 to 15 and in the 'General exclusions' on pages 22 to 27. All of the conditions of this policy apply to these additional features **unless** the cover says otherwise.

1. New caravan after a total loss

Applies to	Caravan cover or Cover for trailers and horse floats
We cover	<p>When your caravan has been lost or damaged in an incident and we have agreed to pay your claim as a total loss, we cover the cost to replace your caravan, if:</p> <ul style="list-style-type: none">▶ you are the first registered owner of your caravan or you are the first owner of your unregistered on-site caravan (or you purchased your caravan as an 'ex-demonstration' model from a licensed caravan dealer who was the first owner); and▶ the loss or damage to your caravan was caused by an incident that occurred less than 2 years from the date of original registration or from the date of purchase if the caravan is an unregistered on-site caravan; and▶ it is possible for us to supply or order a new caravan of the same make and model within 90 days of us deciding your caravan is a total loss or, if one is not available within that time, it is possible to provide you with a new caravan that is in our opinion a similar make or model to your caravan; and▶ anyone who financed your caravan provides us with written consent. <p>We will:</p> <ul style="list-style-type: none">▶ replace your caravan with a new caravan of the same or similar make and model, including similar fixtures and fittings, standard equipment, tools and spare parts, accessories, modifications, optional extras, gas cylinders;▶ for a registered caravan, pay the on road costs such as stamp duty, registration for the first 12 months and delivery charges applicable and your policy will continue until its expiry date. <p>Note: The replacement caravan must be locally available. If it is not locally available, or if you disagree with our choice, we will pay you the caravan amount covered shown on your certificate of insurance.</p> <p>For full details of how we settle total loss claims see page 35.</p>
We do not cover	The cost of replacing or purchasing an extended warranty.

2. Temporary accommodation – if your caravan is not your usual home

Applies to	Caravan cover – Australia wide only cover
We cover	<p>If your caravan is not your usual home and it is stolen, or suffers loss or damage where we agree it cannot be towed or is not fit to stay in following an incident covered by your policy, we will pay the cost of temporary accommodation for you and your travelling companions who are travelling and staying in your caravan with you.</p> <p>Limit</p> <p>We will pay up to \$150 per day for:</p> <ul style="list-style-type: none">▶ 3 days if your caravan is less than 100 kilometres from your usual home; or▶ 14 days if your caravan is more than 100 kilometres from your usual home.
We do not cover	This cover ceases once the caravan has been replaced, the repairs have been completed or we settle your claim.

3. Temporary accommodation – if your caravan is your usual home

Applies to	Caravan cover – On-site only cover
We cover	<p>If your caravan is your usual home and it is stolen, or suffers loss or damage where we agree it is not fit to stay in following an incident covered by your policy, we will pay the cost of temporary accommodation for you and your family who normally live in the caravan with you.</p> <p>Limit</p> <p>We will pay up to \$150 per day for 30 days.</p>
We do not cover	This cover ceases once the caravan has been replaced, the repairs have been completed or we settle your claim.

4. Emergency repairs

Applies to	Caravan cover or Cover for trailers and horse floats
We cover	<p>Following loss or damage to your caravan in an incident covered by your policy, we will cover emergency repairs that are required to allow you to tow your caravan.</p> <p>Limit</p> <p>You can authorise reasonable costs up to \$1,000 on our behalf. You will need to provide us with all invoices and receipts.</p>

5. Towing and storage costs

Applies to	Caravan cover or Cover for trailers and horse floats
We cover	<p>When your caravan is damaged in an incident covered by your policy and it is not roadworthy or safe to tow or needs to be held in storage, we cover the reasonable costs of:</p> <ul style="list-style-type: none">▶ towing your caravan to your nearest repairer;▶ storing your caravan. <p>Limit</p> <p>You can authorise reasonable costs up to \$3,000 on our behalf. You will need to provide us with all invoices and receipts.</p>
We do not cover	Storage costs for any period after your claim is settled.

6. Emergency expenses

Applies to	Caravan cover or Cover for trailers and horse floats
We cover	<p>If, after your caravan is damaged in an incident covered by your policy, you incur any extra emergency expenses directly attributable to the damage that caused the claim to occur, we will refund you the reasonable costs of the extra emergency expenses (e.g. purchasing parts to enable safe towing of the caravan).</p> <p>Limit</p> <p>You can authorise reasonable costs up to \$500 on our behalf. You will need to provide us with all invoices and receipts.</p>

7. Removal of debris

Applies to	Caravan cover
We cover	<p>If we have agreed to pay a claim following loss or damage to your caravan in an incident covered by this policy, we will pay the reasonable costs to remove and dispose of the damaged caravan and its contents.</p> <p>Limit</p> <p>We will pay up to \$5,000.</p>

Refer to the PED Guide for further information

Additional covers

We also provide the cover set out under the following additional covers. A claim under an additional cover can be made independently of a claim for loss or damage to your caravan or contents. In all cases the incident that causes the loss or damage must happen in the period of insurance. Some additional covers may or may not apply depending on the type of cover you have chosen and is shown in the additional cover detail.

There are some things we do not cover and these are shown in the 'We do not cover' sections of the below tables on pages 16 to 17 and in the 'General exclusions' on pages 22 to 27. All conditions of this policy apply to these additional covers **unless** the cover says otherwise.

1. Motor burnout

Applies to	Caravan cover
We cover	<p>We will pay to repair or replace any motor in a household electrical machine or appliance, but only if:</p> <ul style="list-style-type: none">▶ the electrical machine or appliance forms part of your caravan, annexe or contents; and▶ the motor is burnt out during the period of insurance by an electric current while the electrical machine or appliance is in your caravan or in your annexe. <p>We will choose to:</p> <ul style="list-style-type: none">▶ repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place; or▶ pay you the amount it would have cost us to repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place. <p>Limit</p> <p>We will only cover motors that are not more than 15 years old.</p> <p>The most we will pay is up to \$1,000.</p>
We do not cover	<ul style="list-style-type: none">▶ to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use;▶ loss of use of or damage to mechanical parts of any description that occurred as a result of the motor burning out;▶ the costs of hiring a replacement appliance or machine.

2. Replacement caravan cover

Applies to	Caravan cover or Cover for trailers and horse floats
We cover	<p>If you replace your caravan with another caravan in the period of insurance we will insure the replacement caravan on the same terms and for the same type of cover for the rest of the period of insurance provided:</p> <ul style="list-style-type: none">▶ you tell us within 14 days of you taking delivery of the replacement caravan; and▶ we agree in writing to insure the replacement caravan; and▶ you pay us any additional premium we require. If additional premium is payable, we will tell you how much it is and how it is to be paid. <p>Otherwise, we will only cover your replacement caravan for the same type of cover as your caravan for up to 14 days from when you take delivery of the replacement caravan or until you arrange insurance for your replacement caravan, whichever occurs first.</p> <p>Limit</p> <p>Your replacement caravan is covered up to the price you paid for it, or its market value, whichever is less. This limit applies until you tell us about the change and we have agreed in writing to cover your replacement caravan.</p> <p>Note: The cover ends for your caravan and begins for the replacement caravan at the time you take delivery of the replacement caravan. If we agree to insure your replacement caravan and you pay us any additional premium we require, we will send you a new certificate of insurance. If we do not agree to insure your replacement caravan we will cancel your policy.</p>
We do not cover	The replacement caravan if it is a caravan we would not normally insure.

3. Veterinary expenses

Applies to	Caravan cover
We cover	<p>If your domestic pet is injured as a result of being hit by a vehicle during the period of insurance, we will pay for reasonable veterinary expenses you incur.</p> <p>Limit</p> <p>You can authorise reasonable costs up to \$500 on our behalf. You will need to provide us with all invoices and receipts.</p>
We do not cover	Any veterinary expenses for any pet not travelling or living with you in your caravan.

[Refer to the PED Guide for further information](#)

Optional covers

You can ask us to add an optional cover to your policy for an extra premium.

Under the optional covers there are some things we do not cover and these are shown in the below tables and in the section 'General exclusions' on pages 22 to 27. All conditions of this policy apply to these optional covers **unless** the cover says otherwise.

1. Annexe cover

Available with	Caravan cover
We cover	<p>When your annexe is being used for its designed purpose, we cover it for any accidental loss or damage caused by an incident in the period of insurance.</p> <p>Limit</p> <p>We will pay up to the annexe amount covered shown on your certificate of insurance for any one insured incident.</p> <p>If you have insured your caravan with on-site only cover, your annexe is only covered when your caravan and annexe are located at the address shown on your certificate of insurance.</p>

2. Increased contents cover

Available with	Caravan cover
We cover	<p>When your contents are in your caravan or annexe or for on-site only cover in your garden shed (located on the site of the insured unregistered on-site caravan), we will cover your contents for accidental loss or damage up to \$1,000 caused by an incident in the period of insurance. With this optional cover you can ask us to increase the amount of cover, and if we agree, the increased contents amount covered will be shown on your certificate of insurance.</p> <p>Limit</p> <p>The most we will pay for any one insured incident is the contents amount covered shown on your certificate of insurance, unless we say otherwise in your policy.</p> <p>Fixed limits apply to certain items and all other contents items or types of items. See the table on page 11 for the limits that apply.</p> <p>If you have insured your caravan with on-site only cover, your caravan and contents are only covered when they are located at the address shown on your certificate of insurance.</p> <p>Note: For full details of contents cover see pages 10 to 11.</p>

Refer to the PED Guide for further information

Legal liability

The most we will pay for all claims from any one incident under caravan legal liability or personal legal liability cover is **\$20 million**, including all associated legal costs we have agreed to pay following your claim.

Caravan legal liability

We cover your legal liability to pay compensation for loss or damage to property owned or controlled by someone else or for death of, or bodily injury to, another person resulting from an incident which happens during the period of insurance caused by:

- ▶ you owning, using or being in charge of your caravan; **or**
- ▶ another person whilst using your caravan with your permission.

When we pay

We will pay a claim for caravan legal liability if the incident that gives rise to caravan legal liability is one that:

- ▶ occurs in Australia during the period of insurance; **and**
- ▶ was not expected or intended to give rise to caravan legal liability; **and**
- ▶ is not excluded by:
 - ▶ the 'When we will not pay' section on page 19; **or**
 - ▶ the 'General exclusions' section on pages 22 to 27.

When we will not pay

We will not pay:

- ▶ for damage to your caravan or any other property that is owned or controlled by you;
- ▶ for any liability accepted by you which would not have been imposed by law, including liability under a contract you have entered into;
- ▶ if at the time of the incident, or immediately before the incident, your caravan was attached to a registered motor vehicle;
- ▶ if at the time of the incident, or immediately before the incident, your caravan was attached to an unregistered motor vehicle on a public roadway;
- ▶ 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 certificate of insurance;
 - ▶ your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment;

- ▶ for legal liability that is required to be insured by any law or statute;
- ▶ for legal or other costs incurred without our prior agreement;
- ▶ if you have hired out your caravan for reward.

We will also not provide cover for:

- ▶ any penalties, fines or punitive, exemplary, multiple or aggravated damages;
- ▶ 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;
- ▶ caravan legal liability if we have agreed that you have a claim under personal legal liability.

Personal legal liability

We cover your legal liability to pay compensation for loss or damage to property owned or controlled by someone else or for death of, or bodily injury to, another person resulting from an incident which happens during the period of insurance caused by:

- ▶ you; **or**
- ▶ a family member; **and**

you or the responsible family member is temporarily or permanently residing in your caravan at the time the incident giving rise to the liability occurred.

When we pay

We will pay a claim for personal legal liability if the incident that gives rise to personal legal liability is one that:

- ▶ occurs in Australia during the period of insurance; **and**
- ▶ whilst you or a family member are temporarily or permanently residing in your caravan; **and**
- ▶ was not expected or intended to give rise to personal legal liability; **and**
- ▶ is not excluded by:
 - ▶ the 'When we will not pay' section on page 20; **or**
 - ▶ the 'General exclusions' section on pages 22 to 27.

When we will not pay

We will not pay:

- ▶ for the death of or bodily injury to:
 - ▶ you or a family member;
 - ▶ any 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 certificate of insurance;
- ▶ your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment;
- ▶ for loss or damage to property owned or controlled by you, a family member or your employer or their employees;
- ▶ for any liability arising from any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes;
- ▶ 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;
- ▶ for any liability arising from the ownership of land, buildings or structures;
- ▶ for any liability arising from the use or ownership of a motor vehicle or motorcycle or instructing someone how to use it;
- ▶ for legal or other costs incurred without our agreement;
- ▶ for loss, damage or injury intentionally caused by you, a family member or a person acting with your or their consent;
- ▶ for liability incurred in connection with hiring your caravan for reward;
- ▶ for any liability which would not have been imposed by law.

We will also not provide cover:

- ▶ if you or a family member are not temporarily or permanently residing in your caravan at the time that the incident occurs resulting in a personal legal liability claim; **or**
- ▶ if the personal legal liability is covered by an existing home or contents insurance policy in your name; **or**
- ▶ for personal legal liability if we have agreed that you have a claim under caravan legal liability; **or**
- ▶ for any penalties, fines or punitive, exemplary, multiple or aggravated damages; **or**
- ▶ for actions brought in a court or judicial body outside Australia or in a court or other judicial body that does not apply law of an Australian state or territory.

General exclusions

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

Actions of trees or their roots

the action of trees or their roots.

Actions or movements of the sea

actions or movements of the sea.

Agreements you enter into

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

Alcohol or drugs

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

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

But we will pay a claim if you:

- ▶ were not the driver or person in charge of your caravan at the time of the incident; **and**
- ▶ can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

Animals

- ▶ animals of any kind that you own or are in your custody or control **but we will** cover certain expenses for your domestic pet under 'Veterinary expenses' (see page 17 for details);
- ▶ actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds and bats).

Application of heat

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

Asbestos

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

Biological, chemical, other pollutant or contaminant

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

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

any loss or damage caused by a bushfire, storm, flood or tsunami in the first **72** hours of cover.

But we will cover these incidents if this policy began on the same day:

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

Business use or carrying goods for trade purposes

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

- ▶ an occupation or business;
- ▶ carrying goods for trade purposes;
- ▶ a caravan hire business;
- ▶ the caravan or motor trade.

Chips and scratches

- ▶ a breakage that does not extend through the entire thickness of the damaged item (e.g. chips and scratches).

Condition of caravan

- ▶ any mould, mildew, rot, wear and tear, gradual deterioration, corrosion, rusting, depreciation, lack of maintenance or inherent defect;
 - ▶ fading, rising damp, action of light, atmospheric or climatic conditions;
 - ▶ mechanical, structural, gas, electrical or electronic breakdown, failure or breakage;
 - ▶ your caravan if it was damaged, unsafe or un-roadworthy at the time of the incident.
-

General exclusions (Cont'd)

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

Consequential losses or extra costs following an incident covered by your policy

consequential losses (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- ▶ loss of income or wages;
- ▶ your caravan's value (including its trade-in or resale value) is less after being repaired;
- ▶ cleaning costs;
- ▶ costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- ▶ medical expenses;
- ▶ cost of hiring appliances after yours suffer loss or damage;
- ▶ professional, expert, legal, consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- ▶ cost of replacing or reapplying pest control chemicals and baits in or around your caravan or at the location of your on-site caravan;
- ▶ any costs related to stress or anxiety;
- ▶ food or beverage spoilage in your caravan or annexe;
- ▶ any costs not covered by your policy.

Dangerous goods

your caravan is being used to illegally store or transport:

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

Deliberate damage to a reservoir or dam

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

Destruction or repossession of your caravan

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

Electrical fault

an electrical fault in the wiring of your caravan if the wiring does not comply with the Standards Association Code for Electrical Installation in Caravans.

Erecting, dismantling, modifying or repairing your annexe

erecting, dismantling, modifying or repairing your annexe.

Failure to protect your caravan

you failing to protect your caravan after it:

- ▶ breaks down;
- ▶ is damaged in an accident; **or**
- ▶ is stolen and later found.

Failure to secure contents

loss or damage to contents caused by failure to secure the contents when the caravan is being towed.

Fixing faulty repairs

- ▶ the cost of fixing faulty repairs that were done before this policy was taken out;
- ▶ manufacturing faults, faulty repairs and workmanship not authorised by us or faulty warranty repairs;
- ▶ the cost of repairing or replacing any defective or faulty product, appliance or part.

Hire

hiring out your caravan for reward.

Incorrect loading of caravan

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

Intentional loss or damage

intentional loss or damage caused by you, or a person acting with your express or implied consent.

Lighting or heating elements, fuses or protective devices

lighting or heating elements, fuses or protective devices.

Loss, damage or liability outside Australia

loss, damage or liability occurring outside Australia.

Loss or damage to your on-site caravan (if on-site cover is shown on your certificate of insurance)

on-site only cover, for loss or damage to your on-site caravan that occurs at a location other than the address specified on your certificate of insurance, including whilst the caravan is in transit to and from the on-site location.

Misplaced/lost caravan, annexe or contents

your caravan or annexe being misplaced and unable to be located or your contents being misplaced or lost **but we will** cover your caravan, annexe and contents if they have been stolen.

General exclusions (Cont'd)

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

Named cyclone

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

Radioactivity/nuclear materials

radioactivity or nuclear materials, including:

- ▶ radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste; **or**
- ▶ action of nuclear fission including detonation of any nuclear device or nuclear weapon; **or**
- ▶ any looting or rioting following these incidents.

Reckless use of the vehicle towing your caravan

any intentional or reckless acts by you, the driver of the vehicle towing your caravan or by a person acting with your express or implied consent (such as racing).

Repairs done without written consent

repairs that are done without first getting our written consent **but we will** cover certain repairs under emergency repairs (see page 14 for details).

Revolution, war

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

Stone chips/tar flecks

stone chips or tar flecks from the road.

Theft, attempted theft or malicious damage

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

Theft or attempted theft from your caravan or annexe

theft or attempted theft from your caravan or your annexe if;

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

Theft or attempted theft of fixtures and fittings of your caravan

theft or attempted theft of fixtures and fittings of your caravan if:

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

Theft or attempted theft of your annexe

theft or attempted theft of your annexe:

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

Towing a damaged caravan

towing your caravan after it has been damaged in an incident, **unless** we are satisfied that you were not reasonably aware this could lead to further damage of your caravan.

Tree lopping

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

Unlawful towing

- ▶ your caravan being towed while it is unregistered, or the towing vehicle is unregistered;
- ▶ your caravan is being towed contrary to any law.

Unlawful purposes

your caravan being used for unlawful purposes.

Unlicensed driving

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

- ▶ were not the driver or person in charge of your caravan at the time of the incident; **and**
- ▶ can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

Unrelated damage

damage not caused by the incident you are claiming for.

There is no cover under this policy for:

Replacement of non damaged parts

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set.

Tyres

tyre damage caused by punctures, bursts, road cuts or applying brakes.

Overdue monthly instalments

if you pay your premium by monthly instalments and your payment is overdue we can do one or both of the following:

- ▶ refuse to pay a claim if payment is **14** days (or more) late;
 - ▶ cancel your policy without notifying you in advance if payment is **1** month (or more) late.
-

Claims

Making a claim

When to make a claim

We understand being involved in an accident or having your caravan damaged by an incident covered by this policy can be a stressful experience. We are here to help you **24** hours a day. Contact us on **13 14 46**.

What you must do

Step 1	Step 2	Step 3	Step 4	Step 5
Make sure everyone is safe. For emergencies call 000.	Try to prevent further loss or damage. You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your caravan off the road and put on your hazard lights). We may provide cover for emergency repairs up to \$1,000 (see pages 14 for details).	Report the accident, theft or malicious damage to the authorities. If someone is injured or has stolen, attempted to steal or maliciously damaged your caravan, call the police immediately and record the time, date, report number and the name of the recording officer.	Collect details of all drivers, passengers and witnesses. You will need these when you call us. Make sure you have their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's insurance details. Do not admit fault to anyone.	Contact us as soon as possible on 13 14 46. Make sure you have the details of the incident at hand to assist us with lodging your claim. You will need to arrange a quote for repairs. If you cannot tow your caravan, you need to arrange for towing to your nearest repairer where a quote can be prepared. Please see page 15 for details on what we pay for towing costs.

If you have caused damage to other people's property

Tell us about any incident that has caused damage to other people's property. You also must immediately tell us about any demands made on you to pay compensation to others, any court actions or offers of settlement and send these to us. If you do not tell us about these and it results in further costs, you may have to pay those costs.

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

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

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

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

Any payment we make to settle your claim will be considered to be made in full even if the amount we pay has been reduced as described above.

To process the claim, you must:

You must give us all information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- ▶ talking to or meeting with any experts we choose, such as a claims assessor, investigator or repairer;
- ▶ assisting us in handling your claim. This can include providing written information, agreeing to be interviewed and/or providing relevant documents we ask for (e.g. such as your quote and proof of ownership);
- ▶ allowing us to inspect the damaged caravan, annexe and/or contents;
- ▶ allowing us, or a person nominated by us, to recover, salvage or take possession of your caravan, annexe or contents;
- ▶ attending court to give evidence if we ask you to.

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

What you must not do:

- ▶ do not admit liability or responsibility to anyone to pay for any damage **unless** we agree;
- ▶ do not negotiate or promise payment;
- ▶ do not authorise any repairs, **except** for emergency repairs described on page 14;
- ▶ do not dispose of any damaged parts of your caravan, annexe or contents without our consent;
- ▶ do not wash or clean or remove debris from any area damaged by fire without our consent **unless** you need to do this to prevent further loss;
- ▶ do not accept payment from someone who admits fault for loss or damage to your caravan, contents or annexe. Refer them to us.

If you do not comply

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

If we decline a claim

When you contact us to make a claim we will tell you if we can accept it. If we can't, we will tell you why. In some cases we will allow you to lodge your claim **but we will** need to further assess it before making a decision. If we then decide to decline your claim we will give you our reasons in writing. If you wish to dispute our decision, see page 41 for more information.

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

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

Proof includes things like registration papers, sales receipts, service records, valuations and warranties. If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. For example, if your caravan has been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim.

The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess when you make a claim.

You will not have to pay an excess for an incident where we agree the driver towing your caravan was not at fault, **and** you can give us the name and address of the other driver **or** the registration number of the other vehicle.

The amount and types of excesses are shown on your certificate of insurance. The different types of excesses are:

Standard excess	A standard excess applies to all claims unless stated otherwise in the PDS.
Voluntary excess	You can choose a voluntary excess from the range we offer to reduce your premium. This excess replaces the standard excess and applies to all claims unless stated otherwise in the PDS.
Age excess	This applies if a driver under 25 years of age was towing, using or in charge of your caravan at the time of the incident. This excess is in addition to any other excess that applies.
Inexperienced driver excess	This applies if an inexperienced driver (see page 39 for definition) was towing, using or in charge of your caravan at the time of the incident. This excess is in addition to any other excess that applies.
Off-road excess	This applies your caravan is damaged whilst being towed on any beach or any dirt or unsealed road. This excess is in addition to any other excess that applies.

Refer to the PED Guide for further information

When does an excess apply

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply?	
	Standard/ Voluntary excess	Other excesses (if applicable)
Theft or attempted theft of your caravan, annexe or contents	Yes	none
Storm, hail, flood or fire damage	Yes	none
Malicious damage	Yes	none
Damage to your caravan whilst parked caused by an unidentified person or driver	Yes	none
Collision with or by an animal	Yes	age excess inexperienced driver excess off-road excess
An incident where we decide the driver towing your caravan caused or contributed to the damage	Yes	age excess inexperienced driver excess off-road excess
An incident where we agree the driver towing your caravan was not at fault, and you can give us the name and address of the other driver or the registration number of the other vehicle	No	none
An incident where we agree the driver towing your caravan was not at fault, but you cannot give us the name and address of the other driver or the registration number of the other vehicle	Yes	age excess inexperienced driver excess off-road excess

How to pay your excess

We may:

- ▶ ask you to pay us the excess;
- ▶ ask you to pay your excess to the repairer when you collect your caravan;
- ▶ deduct the excess from the amount we pay you; **or**
- ▶ deduct the excess from the amount we pay to another person for loss or damage to their property.

You must pay the excess in full (if we ask for it) before we pay any claim, or provide any benefits under this policy.

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

How we settle your claim

We choose how your caravan claim is settled

If we agree to pay a claim for loss, theft or damage to your caravan we will decide if we will:

- ▶ repair or replace the damaged parts of your caravan to the same condition, standard and specification as immediately before the incident took place;
- ▶ pay you what it would cost us to repair or replace the damaged parts of your caravan to the same condition, standard and specification as immediately before the incident took place;
- ▶ settle your claim as a total loss; **or**
- ▶ pay you up to the maximum you are entitled to under the applicable additional feature, additional cover or optional cover.

We choose how your annexe claim is settled

If we agree to pay a claim for loss, theft or damage to your annexe we will decide if we will:

- ▶ repair or replace the damaged parts of your annexe to the same condition, standard and specification as immediately before the incident took place;
- ▶ pay you what it would cost us to repair or replace the damaged parts of your annexe to the same condition, standard and specification as immediately before the incident took place;
- ▶ settle your claim as a total loss; **or**
- ▶ pay you up to the maximum you are entitled to under the applicable additional feature, additional cover or optional cover.

We choose how your contents claim is settled

If we agree to pay a claim for loss, theft or damage to your contents we will decide if we will:

- ▶ repair or replace to the same condition, standard and specification the contents were in immediately before the incident took place;
- ▶ pay you what it would cost us to repair or replace to the same condition, standard and specification the contents were in immediately before the incident took place; **or**
- ▶ pay you up to the amount of contents cover including the amount of contents cover under the optional cover 'Increased contents cover' listed on your certificate of insurance (if any).

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

For additional features, additional covers or optional covers

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

For legal liability claims

If you make a caravan legal liability or personal legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

[Refer to the PED Guide for further information](#)

If your caravan is damaged

Choice of repairer

You can choose your own repairer.

Assessing the damage and repairs to your caravan

We will ask you to obtain a quote for repairs.

We will consider the quote you provide, and if we agree it is reasonable, we will authorise repairs to your caravan in accordance with the quote.

In some circumstances we, or our assessors, may also need to inspect the caravan to assess the damage and manage the repair process.

If we don't authorise repairs

If we don't authorise repairs, we will pay you what it would have cost us to repair your caravan and the lifetime guarantee will not apply. The amount we pay is normally determined by obtaining a quote from a repairer we choose.

Lifetime guarantee on repairs

For repairs we authorise, the quality of the materials and workmanship are guaranteed for the life of your caravan, even if you no longer own it. If a defect arises in the lifetime of your caravan as a result of faulty materials or workmanship, then we will rectify the problem. Although we offer choice of repairer, where practicable, the original repairers will always be given the first option to rectify the problem.

When we authorise repairs to your caravan we will:

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

However, the following conditions also apply:

Glass repairs

For window glass repairs, we might use glass that is different from the original **but** the glass and repairs will meet Australian Design Rules.

Unavailable parts

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

Obsolete items and parts

In all cases we will only pay the market value of damaged parts we consider to be obsolete.

Sub-contracting repairs

We may sub-contract and any repairer we authorise to repair your caravan may sub-contract some of the repairs.

When we repair your caravan we will not:

- ▶ pay extra to repair your caravan to a better standard, specification or quality existing before the loss or damage;
- ▶ fix a fault or defect in your caravan that existed before the loss or damage occurred **unless** the fault or defect was from repairs we authorised;
- ▶ pay for repairing pre-existing damage. If we agree, you can pay the extra cost of repairing this damage.

Matching materials

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

Contribution to repairs

You might have to contribute to the cost of repairing tyres, fixtures and fittings, paintwork, panels or trims affected by neglect, wear and tear, weathering, rust, mould, mildew or corrosion. We will determine how much you pay depending on how worn these items were when the damage happened.

If you do not agree to pay these amounts, we will pay you the amount determined to be the cost of repairs less any contribution charges.

If your contents are damaged

When we repair or replace your contents we will:

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

Items that form part of a set or collection

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. You cannot claim to replace undamaged parts of the contents.

If you want to change the contents

When repairing or replacing the contents, if we agree, you can choose to change the make and model of the contents item or upgrade to a different make and model of it, providing you pay the extra costs of doing this. If you want to downsize the contents item for less cost than you are entitled to claim, we will not pay more than it costs us to repair or replace the downsized contents item.

If your caravan has been stolen

If your caravan is found within **14** days of it being stolen and is damaged, follow the process of 'If your caravan is damaged' (see page 33).

If your caravan is not found **14** days after being stolen, and we have accepted your claim, your caravan becomes a total loss (see page 35).

If your caravan is a total loss

Your caravan becomes a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

For caravans where the 'New caravan after a total loss' feature applies, see page 13.

For all other caravans we will pay you the caravan amount covered shown on your certificate of insurance less any deductions that apply.

Deductions from your total loss claim

When we pay you for a total loss claim we will deduct from the caravan amount covered:

- ▶ any excess or unpaid premium including any unpaid instalments in the period of insurance if you pay your premium monthly;
- ▶ any unused registration and compulsory third party (CTP) insurance that you are entitled to if your caravan is registered in NSW. You can obtain these refunds from the NSW RTA;
- ▶ any ITC (if applicable), refer to page 28.

Caravans under finance

When we pay for a total loss claim, if a credit provider has a financial interest in your caravan then we will pay them what they are entitled to (up to your caravan amount covered) and pay you any balance.

We own the caravan, annexe or contents salvage

When we replace your caravan, annexe and/or contents or pay you for the total loss, your salvage, including any unexpired registration and CTP insurance (**except** in NSW), becomes our property. If we ask, you must provide your written consent to help us collect any unexpired registration and CTP insurance.

If another party is entitled to the salvage of your caravan, annexe and/or contents, then we will pay you or them the amount covered, less our estimate of the salvage value, any excess and unpaid premium. For example, this could occur if you had purchased your caravan not knowing that it was used as security on a financial agreement involving the previous owner. This means the credit provider may be entitled to the salvage of your caravan.

After we pay your claim

Does your claim affect your cover?

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

If your caravan is a total loss and you are not entitled to a new replacement caravan (see page 13), all cover under your policy stops and your policy is cancelled. There is no refund of the unused premium.

If your annexe is a total loss any replacement annexe will be uninsured **unless** you ask us to insure it and pay us the premium we require.

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

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused the loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

Other Important Information

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$10**. See page 37 for the cancellation fee.

Cancellation by us

We can cancel your policy where the law allows us to do so. If we cancel this policy, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$10**. If we cancel your policy due to fraud, we will not refund any money to you.

Cancellation fee

Fee	Details
<p>Cancellation fee</p> <p>We incur costs in establishing and administering your policy. If you cancel one or more caravans on your policy we will charge a cancellation fee on each caravan cancelled.</p> <p>A cancellation fee will not apply in some circumstances, including:</p> <ul style="list-style-type: none">▶ when you are transferring cover to another caravan with us;▶ if you exercise your cooling off rights (see page 3).	<p>The amount of the cancellation fee is \$30 (plus (if applicable) FSL plus GST plus stamp duty).</p> <p>This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference.</p>

Words with special meanings

Accessories

are additions to your caravan that do not change the structure of the caravan e.g. bike racks or tropical roof.

Actions or movements of the sea

includes:

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

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

Amount covered

when used in relation to your caravan, annexe or contents, it is the most we will pay if your caravan, annexe or contents are lost or damaged in an insured incident less any deductions that apply, **unless** we say otherwise in your policy. The amount covered is shown on your certificate of insurance. The amount covered includes GST.

Annexe

see page 9.

Authorised repairs

where we have an arrangement with a repairer to conduct the repairs to your caravan.

Caravan

see page 9.

Certificate of insurance

means the latest certificate of insurance, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Contents

see page 10.

Excess

see page 30.

Family

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

- ▶ spouse, partner or de facto;
- ▶ parents, parents-in-law, grandparents;
- ▶ children, grandchildren, brothers and sisters, including their respective spouses, partner or de facto;
- ▶ the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of a spouse, partner or de facto; **and**
- ▶ people who provide care or services to you.

Fixtures and fittings

means built in furniture, refrigerator, stove, air conditioning unit, floor coverings, fixed awnings and solar panels.

Flood

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

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

Hard walls

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

Incident or event

is a single occurrence which you did not intend or expect to happen.

Inexperienced driver

a person who is **25** years or over and has not held a driver's licence specific to the vehicle type that is towing the caravan for at least the past **2** consecutive years.

Insured incident

means an incident not excluded by your policy. It is always a single event, accident or occurrence which you did not intend or expect to happen.

Limit

the most you can claim for any one incident. It includes GST.

Listed driver

the person or people on your certificate of insurance as listed drivers.

Loss or damage

means physical loss or physical damage.

Market value

the amount we calculate the market would pay for a caravan or annexe or damaged parts we consider to be obsolete. It takes into account the age, make, model and condition of the caravan or annexe. We might use recognised industry publications to calculate the amount.

Modifications

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

Named cyclone

means the Bureau of Meteorology has issued a cyclone warning and those cyclonic conditions have been given a name.

NCB

see page 8.

On-site

for on-site only cover, means your caravan is located at the address shown on your certificate of insurance.

Original equipment parts

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

- (a) the manufacturer or supplier of your caravan;
- (b) the manufacturer or supplier of the part originally supplied with your caravan at the time of the caravan's purchase;

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

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

PED Guide

see page 3.

Period of insurance

means when your policy starts to when it ends. It is shown on your certificate of insurance.

Policy

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

Private use

means your caravan is used:

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

Private use does not mean used:

- ▶ for hire;
- ▶ in connection with carrying goods for trade purposes;
- ▶ in connection with an occupation or business;
- ▶ in connection with a caravan hire business or caravan trade or motor trade.

Total loss

your caravan is a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

Trailer or horse float

see page 9.

We, us, our and GIO

means AAI Limited ABN 48 005 297 807 trading as GIO.

You, your

the person or people shown as the insured on your certificate of insurance.

How we will deal with a complaint

If you have a complaint about our product 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	13 10 10
By fax	1300 724 872
In writing	GIO Reply paid 3999 SYDNEY NSW 2001
In person	By visiting one of our agencies
By email	gioservice@gio.com.au

Please include the full details of your complaint and explain what you would like us to 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 within **5** business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Dispute Resolution team (IDR). 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 264 094; By fax: 1300 316 047; In writing: Internal Dispute Resolution, GIO, PO Box 14180, Melbourne City Mail Centre, VIC, 8001; By email: idr@gio.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 page 42.

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
- 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

Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

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

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

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning **(02) 9253 5100**.

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**.

How to contact us

- ▶ For enquiries **13 10 10**
- ▶ For claims **13 14 46** – 24 hours a day – every day
- ▶ Report any suspected insurance fraud to our hotline on **1300 881 725**
- ▶ Visit one of our agencies
- ▶ Find us on the web at **gio.com.au**

Who we are

This insurance issued by
AAI Limited
ABN 48 005 297 807
AFSL No. 230859 trading as GIO

