CIL Insurance Product Disclosure Statements

Update pursuant to ASIC Corporations Instrument 2016/1055

Below is a non-materially adverse update to the CIL Secure™ Caravan Insurance Product Disclosure Statement, date prepared 30 January 2025 ('**PDS**').

The change is to confirm that an e-bicycle and a mobile phone are contents items.

What is the change?

1. Under the 'We don't cover' section of 'What we cover as your contents' on page 14 of the PDS, the second dot point under the subheading 'Other contents' is deleted and replaced with:
   - 'CB radios or satellite phones'
2. In the section 'Words with special meanings' on page 72 of the PDS the wording "e-bicycle," is to be removed from the definition for personal transportation vehicle.

Prepared on: 10/04/2025
This document is issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as CIL Insurance.

SECURE™ CARAVAN INSURANCE

PRODUCT DISCLOSURE STATEMENT

CIL™
CARAVAN AND RV INSURANCE

Welcome and thank you for choosing CIL

This Product Disclosure Statement (PDS) is an important document that sets out what we cover under this policy, what we don't cover, the limits on cover, and the terms and conditions that apply. Read this PDS carefully before you decide whether our cover is right for you.

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

You can ask us for a confirmation of a transaction relating to your policy or any claim by calling us on **1800 112 481**.

Using our products for financial abuse is unacceptable

An insurance policy and the rights under it, including making any claim or receiving claims proceeds, is no place for financial abuse or other types of abuse such as threatening, harassing, or controlling behaviour. Using the policy or the rights in an abusive way can have serious negative impacts on the abused.

We may report reasonable suspicions of financial or domestic abuse to relevant authorities, including law enforcement.

WriteMark®
Plain Language Standard

As part of our commitments to our customers, this document meets the WriteMark Plain Language standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

PDS date prepared: 30 January 2025

Who are CIL?

Caravan Insurance Leaders (CIL) Insurance was formed in 1962 to provide insurance for the caravan industry. Since then, CIL has grown to be a specialist Recreational Vehicle (RV) insurer.

To contact us you can:

- call us on 1800 112 481
- write to us at GPO Box 1831, Brisbane QLD 4001.

You can also make a claim 24/7 online at cilinsurance.com.au

Who is the insurer?

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

About the authorised representative or distributor

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

- they act with our authority and are our authorised representative or distributor, not your agent, in all matters concerning this insurance
- they receive a commission
- they don't guarantee the benefits we might have to pay under the contract.

Contents

Welcome and thank you for choosing CIL **2**

Who are CIL? 3

Who is the insurer? 3

About the authorised representative or distributor 3

CIL Secure™ Caravan Insurance at a glance **6**

Summary of cover 6

There are some things we don't cover 7

What we pay 7

Who we mean by 'you' and 'we' 8

Excesses 8

Cooling off period 8

When we can reduce or deny cover 8

Your responsibilities 9

When you need to contact us 10

What we cover **12**

What we cover as your caravan 12

What we cover as your annexe 13

What we cover as your contents 13

What we cover you for 16

Additional covers that come with your policy 19

Optional covers 30

What we don't cover **33**

Making a claim **47**

What you must do 47

What you must not do 47

How to establish your loss 48

How your excess works when you make a claim 49

Settling your claim 52

Important things you need to know **60**
Your contract with us 60
About your premium 61
How the Goods and Services Tax (GST) affects this insurance 62
What to do if you have a complaint **65**
Words with special meanings **67**
What to do if you need to make a claim **75**

In this PDS you'll be referred to the CIL Secure™ Caravan Insurance *Additional Information Guide*. This guide is available at www.cilinsurance.com.au and contains further information about premiums, excesses, and claims examples. Please contact us for a free copy.

Some terms and words in this policy have special meanings (definitions) which apply to them. The terms and words with special meanings (definitions) are defined in *Words with special meanings* (see page 67). This section may also refer you to where that special meaning can be found in this policy.

CIL Secure™ Caravan Insurance at a glance

CIL Secure™ Caravan Insurance provides comprehensive cover for loss or damage to your caravan and its contents, or to your trailer or horsefloat. It **doesn't** cover caravans that are permanently located and modified for use as long-term accommodation ('on-site caravans').

If you take out a policy with us, we send you a schedule showing the cover that applies to your caravan.

Summary of cover

What we cover depends on whether you are insuring a caravan, trailer or horsefloat.

Limits, conditions and exclusions apply. Read the PDS and your schedule for full details.

We cover you for…	See page…
Accidental loss or damage to your caravan caused by an incident during the period of insurance (such as but not limited to, hail, storm, storm surge, cyclone, fire, theft and collision).	16
Legal liability and Personal liability	16

Additional covers we include at no extra cost

These are covers that are included in your policy.

Note: The covers shaded below don't apply to trailers or horsefloats.

We cover you for…	See page…
After-claim expenses	20
Emergency repairs	20
Horsefloat hire cover	20
Included annexe cover	21
Included contents cover	21
Motor burnout	22
New caravan after a total loss for caravans less than two years old	22
Removal of debris	24
Returning your caravan or contents to you	24
Temporary accommodation if your caravan isn't your usual home	25

Temporary accommodation if your caravan is your usual home	26
Towing and storage costs	27
Tools and spare parts costs	27
Transporting cover	28
Veterinary expenses	28
Your liability under maritime law	29

Optional covers

There are optional covers that you'll have to pay extra for. If an optional cover applies to your policy, it's shown on your schedule. Note that *Lay-up period cover* doesn't have an extra cost: it reduces your cover and your premium during the lay-up period.

Note: none of these optional covers apply to trailers or horsefloats.

For this optional cover…	See page…
Annexe cover	30
Hire use cover	30
Increased contents cover	31
Lay-up period cover	32

There are some things we don't cover

Like every insurance policy, there are exclusions, conditions, and limits that apply to your policy. There are some things we don't cover whatever the circumstances. See *What we don't cover* starting on page 33 for details.

As well as the general terms of your policy (including the exclusions and conditions), each cover also has its own terms, limits and exclusions that apply to that cover. We explain these as 'We cover', 'We don't cover' and 'Limits' for each cover, and use ✔ and ✖ icons to show what's covered and what's not covered.

What we pay

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

Legal liability cover

The most we'll pay for all claims arising from one incident for legal liability covered under either caravan legal liability or personal legal liability is $20 million, including all associated legal costs.

Additional and Optional covers

We'll pay up to the limits outlined under the relevant Additional and Optional cover.

Who we mean by 'you' and 'we'

When we say 'you' or 'your' we mean the person or persons named as the insured on your schedule.

When we say 'we', 'us', 'our', or 'CIL' we mean AAI Limited ABN 48 005 297 807 trading as CIL Insurance.

Excesses

If you make a claim you have to pay one or more excesses, which are your contribution to the cost of the claim. Your schedule lists all the excesses. See *How your excess works when you make a claim* on page 49 for details.

Cooling off period

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

This is called the cooling off period. As long as you haven't made a claim during this period, we'll refund in full the money you paid for your policy (including GST if applicable). However, you won't have any cover under the policy. If you have made a claim, see below.

You can also cancel your policy at any time

Alternatively, you can cancel your policy at any time while you're insured unless you have made a claim that might result in the total loss of the caravan. This is because all the cover under the policy stops if the caravan is a total loss (unless we provide a new caravan under your policy) and there is no refund of premium. You can otherwise cancel your policy as at the date you contact us, a future date, or another date if we agree, and you'll have cover up until that date. For more information see *What happens with cancellations or removal of cover* on page 63 for details.

When we can reduce or deny cover

Where the effect of a term in this policy is that we may refuse to pay a claim (either in whole or in part) by reason of something you or another person did or didn't do after this policy was entered into then, in accordance with the Insurance Contracts Act 1984 (Cth), we may either:

- refuse to pay a claim, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

We may also cancel your policy.

Your responsibilities

Your actions

When you enter into a contract of insurance with us, you must:

- follow all the terms, conditions and responsibilities in your policy
- provide honest, accurate and complete information in any claim, statement, or document you give us
- not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

Preventing loss or damage

You must take steps to prevent loss or damage. For example:

- when the caravan is not attached to a vehicle, fit a coupling lock and secure the wheels
- when the caravan is attached to an unattended or vacant vehicle, keep the vehicle locked
- lock all doors and windows when your caravan is unattended
- move it away from rising flood or tidal waters
- don't leave contents in an unsecured annexe.

Maintaining your caravan

You must:

- keep your caravan structurally sound, watertight, secure and well maintained (this could require you to repair pre-existing flood, hail or panel damage, maintain seals, fix leaks, remove mould, repair paint problems, remove major rust, corrosion, cracking and blistering, repair major scratches or dents, fix mechanical and electrical problems)
- if your caravan is registered, keep it in a safe and roadworthy condition (for example, replace worn out tyres, worn out brakes and defective lights).

See *What we don't cover* starting on page 33 for the types of things we don't cover due to poor maintenance.

We can reduce or deny cover if you don't meet your responsibilities

Your policy may not provide cover if you haven't met your responsibilities, and it may lead us to reduce or refuse to pay your claim (see *When we can reduce or deny cover* on page 8).

If you don't meet your responsibilities, we may cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

When you need to contact us

During the period of insurance you must tell us as soon as possible if anything listed in the table below changes. You must also tell us if any of the changes listed below happened in any earlier period of insurance when you held this policy with us.

For these details…	you must tell us if…
Other insurance	another general insurance provider cancels an insurance policy you have with them or declines an application you make for an insurance policy, imposes specific conditions on your policy with them, or refuses a claim.
Drivers	▪ a driver who tows your caravan is not listed on your schedule ▪ you, or anyone who is likely to tow your caravan: – has their driver's licence cancelled, suspended, disqualified or restricted – is charged with or convicted of a criminal act or offence.
Changes to your caravan and details on your schedule	▪ *any* details on your schedule are no longer accurate and complete, including details of your caravan or the address where you keep it ▪ the physical condition of your caravan changes ▪ you add accessories or make modifications to your caravan ▪ you no longer plan to use your caravan for private use only.

What we'll do when you contact us

When you tell us about any of the above matters, an additional excess, additional premium, or special condition may be applied to your policy. In some cases, in accordance with the Insurance Contracts Act 1984 (Cth), it may lead us to either:

- refuse to pay a claim by reason of something you or another person did, or failed to do, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim by reason of something you or another person did, or failed to do, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

If what you tell us means we can no longer insure you, we'll cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

If you don't contact us when you should

If you don't notify us when you need to, then in accordance with the Insurance Contracts Act 1984 (Cth), we may do either of the following:

- refuse to pay a claim by reason of something you or another person did, or failed to do, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim by reason of something you or another person did, or failed to do, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

This includes a failure to notify us of a change in accordance with this clause.

It may also lead us to cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

Communicating with you by post

We may send your policy documents and policy related communications by post unless you've consented to receiving these electronically (see below).

Communicating with you electronically

We may send your policy documents and policy related communications electronically. This will be by email, other types of electronic communication (for example, SMS), or both. We'll obtain your express or inferred consent to do so. Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Let us know if your contact details change

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

Sometimes we can provide extra support

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

How to contact us

Call us on 1800 112 481.

What we cover

We cover:

- your caravan
- its contents (for caravans only, not trailers or horsefloats)
- your annexe
- your legal and personal liability

within the policy's terms, conditions and exclusions.

'Your caravan' means…	**It does *not* mean a…**
any of these types of vehicles that are shown on your schedule: ▪ caravan ▪ camper trailer ▪ 5th-wheeler ▪ slide-on ▪ trailer ▪ horsefloat ▪ tiny house on wheels.	▪ caravan that is permanently located for use as long-term accommodation ('on-site' caravan) ▪ motorised caravan ▪ motorhome ▪ converted bus or a semi-trailer.

What are accessories and modifications?

- Accessories are **additions** fitted to your caravan that don't enhance its performance or change its structure, such as bike racks
- Modifications are **alterations** made to the manufacturer's standard body, suspension, wheels or paintwork of your caravan which may affect its performance, value, safety or appearance, such as adding wheelchair access or raising the draw bar.

What we cover as your caravan

We cover ✔	Your caravan as described on your schedule. Your caravan includes: ▪ any of its fixtures ▪ standard equipment the original manufacturer fitted ▪ gas cylinders ▪ accessories and modifications listed on schedule.
We don't cover ✖	▪ your annexe (see *Included annexe cover* on page 21) ▪ anything defined as contents.

What we cover as your annexe

'Your annexe' means the structure designed to be attached to your caravan to provide extra accommodation, which must be fully enclosed. It's not part of your caravan or its contents, and it's different from your awning, which is the structure that often comes with the caravan to provide extra shade and is not fully enclosed.

Types of annexe cover

We cover your annexe when it's **not in use and is locked inside your caravan** under the additional cover *Included annexe cover* described on page 21. This additional cover is included in your policy.

If you want to cover your annexe when it's **in use outside the caravan**, this requires the optional *Annexe cover* described on page 30.

What we cover as your contents

'Your contents' means any of the items listed below that you either own or are legally responsible for.

Important: we don't cover contents in trailers or horsefloats.

We cover ✔	**Household items** ▪ removable furniture, furnishings, carpets, floor rugs ▪ portable household electrical appliances ▪ clothing and personal belongings ▪ photographic equipment **Computer equipment** ▪ computer systems and any equipment that's part of or belongs to them, such as webcams or headsets ▪ standard purchased software (but not data of any kind, or custom written software) ▪ commercially produced audio and video media, and computer and game console software **Jewellery** ▪ watches, pieces of jewellery ▪ items made of or containing precious metals such as gold or silver **Sporting goods** ▪ sporting equipment ▪ binoculars ▪ bicycles, e-bicycles and non-motorised scooters ▪ fishing equipment.

What we cover as your contents cont.

We don't cover ✖	▪ any item that's included in the definition of your caravan or your annexe ▪ contents kept in a trailer or horsefloat ▪ contents that you don't own or aren't legally responsible for. We also don't cover: **Living things** ▪ livestock, fish, birds, animals of any kind ▪ lawns, hedges, trees, shrubs, plants ▪ plants inside the caravan or annexe **Vehicles** ▪ motor vehicles, motorcycles, motorised scooters, trail bikes, mini bikes or any equipment that's part of or belongs to any of these ▪ aircraft, watercraft or any equipment that's part of or belongs to either of these ▪ drones ▪ personal transportation vehicles **Valuables** ▪ cash, smart cards, phone cards, documents able to be cashed or traded, gift cards, tickets or money orders, or stamps (not in a set or collection) ▪ any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins or other collectables ▪ manuscripts, deeds or other documents ▪ precious metals, uncut or unset gems and stones, bullion ▪ **Other contents** ▪ musical instruments ▪ mobile phones, CB radios or satellite phones ▪ food and beverages (other than that covered in *After-claim expenses* on page 20) ▪ unregistered or unlicensed firearms ▪ tents ▪ skis, surfboards, stand-up paddle boards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment, or any accessories for surfing and diving equipment.

The most we pay for all contents

If you only have *Included contents cover* (page 21), the most we pay for loss or damage to all contents in any one incident is **$1,000 in total**.

If you add the optional *Increased contents cover* described on page 31, you can increase your *total amount* of contents cover, but the limits for each item or type of item in the table below still apply.

Item or type of item	Limits for any one incident
Fishing equipment	$500 in total for all items
Bicycles	$1,000 in total for all items
Watches, pieces of jewellery, items made of or containing gold or silver, binoculars and photographic equipment	$2,000 in total for all items

If you have *Increased contents cover* (page 31), then for all other contents items or types of items we'll pay up to $3,000 for each contents item or type of item for any one incident, up to the total amount shown on your schedule.

For example, if you added optional *Increased contents cover* of $10,000, and a watch and a necklace were stolen, we would only pay a maximum of $2,000. If a $3,000 laptop and a $2,500 television were *also* stolen we'd pay another $5,500 for those two items, plus the $2,000 in total for the watch and necklace. If you hadn't taken out optional *Increased contents cover* we would pay a maximum total of $1,000.

What we cover you for

Accidental loss or damage	
We cover	Accidental loss or damage to your caravan caused by an incident that happens in Australia during the period of insurance. Examples of incidents include: ▪ storm, including winds, hail, cyclone ▪ flood ▪ fire, including bushfire ▪ theft or attempted theft ▪ damage from a malicious act or vandalism ▪ collision or impact. If your schedule shows that you've chosen the optional *Lay-up period cover* described on page 32, then during a lay-up period we only provide cover in the limited circumstances provided by *Lay-up period cover*.
We don't cover	Anything in *What we don't cover* starting on page 33. Anything not covered by *lay-up period cover* (page 32) during a lay-up period stated on your schedule.
Limit	The most we pay for your caravan for any one incident is the amount insured for your caravan shown on your schedule, unless we say otherwise in your policy.

Caravan legal liability	
We cover	We cover your legal liability or the legal liability of a person using your caravan with your permission to pay compensation for death or bodily injury to other people (not you), or loss or damage to property owned or controlled by someone else (not yours) resulting from an incident which happens anywhere in Australia during the period of insurance caused by: ▪ you owning, using or being in charge of your caravan, or ▪ another person while using or being in charge of your caravan with your permission. **Note:** If your schedule shows the optional *Annexe cover* described on page 30, we include your annexe under Legal liability cover.

We cover ✔ **(cont.)**	**Emergency services cleanup** If we cover your legal liability under this section, we will cover your legal liability for the cost of clean up by emergency services after the incident involving your caravan. **Legal costs** If a claim is made against you for compensation for death or bodily injury to others or for damage to their property and your legal liability to pay compensation in respect to that claim is covered by your policy, we'll also pay all legal costs associated with defending that claim. We need to first agree to pay the legal costs before they're covered. If you incur legal costs before we first agree to pay them then in accordance with the Insurance Contracts Act 1984 (Cth) we may reduce our payment of those legal costs by an amount that fairly represents the extent to which our interests are prejudiced by you not seeking our agreement.
We don't cover ✖	▪ anything in *What we don't cover* starting on page 33 ▪ a claim under caravan legal liability if your claim is covered under personal legal liability cover. ▪ legal liability for or caused by, connected with, or arising from hiring out your caravan for reward (including for any short-term booking arrangement), unless your schedule shows that you've bought the optional *Hire use* cover. If your schedule shows that you've chosen the optional *Lay-up period cover*, during a lay-up period we don't cover legal liability excluded under optional *Lay-up period cover*.
Limit $	The most we pay for all claims from any one incident for legal liability covered under this Caravan legal liability cover is $20 million, including all associated legal costs.

Personal legal liability	
We cover ✔	When your caravan is your usual home, we cover your or a family member's legal liability to pay compensation for: ▪ loss of or damage to property owned by someone else (not yours), and ▪ the death of or bodily injury to another person (not you) resulting from an incident that happens anywhere in Australia during the period of insurance. **Legal costs** If a claim is made against you for compensation for death or bodily injury to others or for damage to their property and your legal liability to pay compensation in respect to that claim is covered by your policy, we'll also pay all legal costs associated with defending that claim. We need to first agree to pay the legal costs before they're covered. If you incur legal costs before we first agree to pay them then in accordance with the Insurance Contracts Act 1984 (Cth) we may reduce our payment of those legal costs by an amount that fairly represents the extent to which our interests are prejudiced by you not seeking our agreement.
We don't cover ✖	Legal liability for, or caused by or arising from: ▪ loss or damage to property owned or controlled by a family member, or by your employer, or belonging to someone else which is in your physical or legal custody or control ▪ the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boats more than three metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft with more than 10 horsepower ▪ the ownership of land, buildings or structures ▪ the use or ownership of a motor vehicle, trailer or motorcycle or instructing someone how to use it unless it did not have to be insured under compulsory third party/motor accident injuries insurance and it was a remote controlled car, ride-on mower, golf buggy or mobility scooter ▪ loss, damage or injury intentionally caused by you, a family member or a person acting with your or their consent ▪ defamation

We don't cover (cont.)	▪ the hiring of your caravan for reward. We also don't cover: ▪ legal liability if your caravan was not your, or the liable family member's usual home at the time that the incident occurs resulting in a personal legal liability claim ▪ legal liability covered by an existing home or contents insurance policy of which you're not the policyholder ▪ a claim for personal legal liability if we've accepted your claim under *Caravan legal liability* ▪ anything in *What we don't cover* starting on page 33 ▪ legal liability during a lay-up period shown on your schedule.
Limit	The most we will pay for all claims from any one incident for legal liability covered under this Personal legal liability cover is $20 million, including all associated legal costs.

Additional covers that come with your policy

Additional covers come as part of your policy at no extra cost. All of the conditions of your policy and *What we don't cover* starting on page 33 apply to the additional covers.

Caravan-only covers

Some of these additional covers only apply to caravans, not to trailers or horsefloats.

We've marked these covers with this icon:

Some additional covers you can claim separately

Some additional covers you can claim separately from a damage claim for your caravan, and we've marked these covers with this icon:

All other additional covers only apply as a result of claims for loss or damage to your caravan that are covered under your policy. Unless stated otherwise, we pay up to the limits shown for these additional covers on top of any amount we pay for loss or damage to your caravan.

In some circumstances, we may make an additional cover available to you before your claim is confirmed as covered under your policy. This doesn't mean that your claim is accepted or will be paid.

After-claim expenses	
We cover ✔	If loss or damage to your caravan is covered under your policy, we pay extra expenses you incur such as: ▪ costs for meals and beverages if you were living in your caravan when the incident happened and you need to move to temporary accommodation ▪ food and medication spoilage ▪ supplementary living expenses.
Limit $	Up to a total of $500 for any one incident.

Emergency repairs	
We cover ✔	If your caravan is damaged and can't be towed and the damage is covered under your policy, we cover emergency repairs needed to enable your caravan to be towed.
Limit $	You can authorise reasonable costs up to $1,000 on our behalf for any one incident. You must give us all the invoices and receipts.

Horsefloat hire cover	
We cover ✔	If your horsefloat is stolen or damaged, and the loss or damage is covered under your policy, we pay the cost of hiring a horsefloat.
We don't cover ✖	Hire costs if the horsefloat is not shown on your schedule.
Limit $	We reimburse you for the reasonable cost to hire a horsefloat that meets your transport needs for up to 21 days for any one incident. This cover stops before the 21-day limit when any of these apply: ▪ your horsefloat is found and returned to you undamaged ▪ we repair your horsefloat and return it to you, or ▪ we settle your claim.

Included annexe cover	
We cover	Accidental loss or damage to your annexe caused by an incident during the period of insurance when your annexe is locked in your caravan and not being used.
Limit	Up to the reasonable replacement cost of the annexe for any one incident.

You can claim under this cover separately from a claim for loss or damage to your caravan.

If you want to cover your annexe while it's set up outside your caravan, you can choose to buy the optional *Annexe cover* described on page 30.

Included contents cover	
We cover	Accidental loss or damage to your contents caused by an incident during the period of insurance. See *If your contents are damaged or stolen* on page 56 for an explanation of how we settle claims under this cover.
We don't cover	Theft or attempted theft of your contents if they're not locked in or to your caravan or annexe.
Limit	Up to $1,000 in total for all contents for any one incident. Fixed limits apply to certain items. See *The most we pay for all contents* on page 15 for details.

You can claim under this cover separately from a claim for loss or damage to your caravan.

This cover doesn't apply to trailers or horsefloats.

If you want to increase your contents cover you can choose to buy the optional *Increased contents cover* described on page 31.

Motor burnout	
We cover	The cost to repair or replace any motor in a household electrical machine or appliance, but only if both of these apply: ▪ it forms part of your caravan, annexe or a contents item ▪ the motor is burnt out by an electric current in the period of insurance while the electrical machine or appliance is in your caravan or in your annexe. We repair or replace it with a motor of an equivalent condition, standard and specification to your motor immediately before the incident. If we can't do this, we pay to repair or replace it.
We don't cover	▪ replacing fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use ▪ loss or damage to mechanical parts of any description because the motor burnt out ▪ the costs of hiring a replacement appliance or machine.
Limit	Up to $1,000 for any one incident.

You can claim under this cover separately from a claim for loss or damage to your caravan.

This cover doesn't apply to trailers or horsefloats.

New caravan after a total loss for caravans less than two years old	
We cover	If your caravan is stolen or damaged, the loss or damage is covered under your policy, and we declare your caravan a total loss, we replace your caravan if all of these apply: ▪ you bought the caravan as a new or 'ex-demonstration' model from a licensed motor dealer ▪ the loss or damage happened within two years of its first registration date ▪ anyone who financed your caravan gives written consent to us replacing it. This applies whether you, a family member, or a company of which you are a director bought the caravan.

We cover ✔	**If a replacement is locally available** If a new replacement caravan of the same make, model and series is locally available, and we can supply it to you within 90 days of us declaring your caravan a total loss, we replace your caravan with a new one of the same make, model and series and at the same price point. This includes similar: ▪ fixtures ▪ standard equipment fitted by the original manufacturer ▪ tools and spare parts ▪ accessories and modifications listed on your schedule ▪ optional extras ▪ gas cylinders. If your caravan is registered at the time of the incident, we also pay the on-road costs such as stamp duty, registration for the first 12 months and dealer delivery charges. After we replace your caravan, your cover continues until the policy expiry date. **If a replacement isn't locally available** If a new replacement caravan of the same make, model and series isn't available locally within 90 days of us declaring your caravan a total loss, we offer: ▪ a new caravan of a *similar* make and model and at a similar price point, that *is* available locally, or ▪ a new replacement caravan of the same make and model that is available elsewhere in Australia (for example, in another state) for you to collect at your own cost. If you don't want to take our offer, we pay you the amount insured shown on your schedule, minus any applicable deductions (see *Deductions from your total loss claim* on page 56). In this case all cover stops, your policy ends and there is no refund of the premium. For details of how we settle total loss claims see *If your caravan or annexe is a total loss* on page 55.
We don't cover ✖	The cost of replacing or buying an extended warranty.

Removal of debris	
We cover	If we've paid a claim for loss or damage to your caravan, we pay the reasonable costs to remove and dispose of the damaged caravan and its contents. If your schedule shows that you have the optional *Annexe cover*, we also pay the reasonable costs to remove and dispose of the annexe.
Limit	Up to $5,000 for any one incident.

Returning your caravan or contents to you	
We cover	If your caravan is stolen or damaged and the loss or damage is covered under your policy, we pay reasonable costs to return your caravan and its contents to you. **After repairs** If the repairer's premises are more than 100 kilometres from your usual home, we pay the reasonable costs of: ▪ your travel expenses to collect your caravan, or ▪ returning your caravan to your home after it's been repaired. **If the towing vehicle is stolen or damaged or the driver of your caravan is ill or injured** We pay the reasonable costs of returning your caravan to your home if: ▪ the vehicle towing your caravan is involved in an incident more than 100 kilometres from your home during the period of insurance and can't be driven, or ▪ due to illness or injury suffered more than 100 kilometres from your home during the period of insurance, you or another driver can't drive the vehicle towing your caravan. **For contents** We pay to transport your contents to your home when all of these apply: ▪ we pay a claim for the total loss of your caravan ▪ your caravan is more than 100 kilometres from your home when it becomes a total loss ▪ you can't transport the contents home yourself.

We don't cover	If cover is available under this Additional Cover due to the driver of your caravan being ill or injured, we don't provide cover unless you provide us with a medical certificate(s) to prove that the driver(s) of the vehicle travelling with the caravan can no longer drive the towing vehicle due to illness or injury.
Limit	**When the towing vehicle is damaged or the driver is ill or injured** Up to $5,000 in total. **For contents** Up to $1,000 in total to transport contents. You must give us all invoices and receipts.

Temporary accommodation if your caravan isn't your usual home	
We cover	Temporary accommodation costs for you, and your travelling companions who are travelling and staying in your caravan with you, if: ▪ your caravan isn't your usual home ▪ your caravan can't be towed and isn't fit to live in ▪ the loss or damage to your caravan is covered under your policy. 'Temporary accommodation' means standard rates to hire a caravan, hotel, motel or serviced apartment that we agree to. If you prefer to return home, we pay the reasonable travel costs for you, and your travelling companions who are travelling and staying in your caravan with you, to get from the place where the damage or theft occurred to your usual home.
We don't cover	Temporary accommodation or travel costs if: ▪ you don't need to pay for temporary accommodation or travel ▪ you don't intend to repair or replace the caravan ▪ the incident happens during a period of *Lay-up period cover*, as shown on your schedule ▪ you cause unreasonable delays in repairing or replacing your caravan, for the period of these days ▪ you didn't intend to be living in the caravan during the repair period (if the caravan hadn't been damaged). We also don't cover anything in *What we don't cover* starting on page 33.

Limit	If you're…	for any one incident we pay…
	Within 100 kilometres of your usual home	up to a total of $450
	More than 100 kilometres from your usual home	up to a total of $2,100

This cover ends on the earlier of the date:

- we replace your caravan
- repairs are completed
- we settle your claim, or
- you reach the benefit limit.

This cover doesn't apply to trailers or horsefloats.

Temporary accommodation if your caravan is your usual home	
We cover	If your caravan is stolen or damaged and the loss or damage is covered under your policy, we pay reasonable and necessary temporary accommodation costs if: ▪ your caravan is your usual home, and ▪ as a result of the loss or damage isn't fit to live in. We pay these costs for you and your family who normally live in the caravan with you. 'Temporary accommodation' means standard rates to hire a caravan, hotel, motel or serviced apartment that we agree to.
We don't cover	Temporary accommodation costs if: ▪ you don't intend to repair the caravan ▪ the incident happens during a period of *Lay-up period cover*, as shown on your schedule ▪ you don't need to pay for temporary accommodation ▪ the caravan wasn't your main home at the time of the loss or damage, for example, it was a holiday home ▪ you didn't intend to be living in the caravan during the repair period (if the caravan hadn't been damaged or stolen) ▪ you cause unreasonable delays in repairing or replacing your caravan, for the period of these days. We also don't cover anything in *What we don't cover* starting on page 33.

Limit	Up to a total of $4,500 for any one incident.

This cover ends on the earlier of the date:

- we replace the caravan
- repairs are completed
- we settle your claim, or
- you reach the benefit limit.

This cover doesn't apply to trailers or horsefloats.

Towing and storage costs	
We cover	If: ▪ your caravan is stolen or damaged ▪ the loss or damage is covered under your policy, and ▪ the caravan isn't roadworthy or safe to drive, or needs to be held in storage we cover reasonable costs to: ▪ tow or transport your caravan to your nearest repairer ▪ store your caravan.
We don't cover	Storage costs for any period before you make your claim (unless you weren't able to claim around the time of the incident) or after we settle or decline your claim.
Limit	One tow per incident. You must give us all invoices and receipts.

Tools and spare parts costs	
We cover	If your caravan is stolen or damaged and the loss or damage is covered under your policy, we cover loss or damage to tools and spare parts that were in or on your caravan when the incident happened.
We don't cover	Loss or damage to any tools and spare parts that were not original equipment parts from the manufacturer of your caravan.
Limit	Up to $250 in total for any one incident.

Transporting cover	
We cover	Accidental loss or damage to your caravan, your annexe and your contents, during the period of insurance while they're being transported by road, rail or sea, but not while being towed.
We don't cover	Loss or damage to your caravan, your annexe or your contents from: ▪ loading or unloading your caravan from the mode of transport ▪ vibrating, rubbing or scratching ▪ your contents moving unless they're secured in the cupboards or lockers of your caravan.
Limit	Up to the amount insured for your caravan, annexe or contents shown on your schedule for any one incident. All the exclusions, conditions and limits of this policy apply. Fixed limits apply to certain contents items. See *The most we pay for all contents* on page 15 for details. Your annexe is covered up to the reasonable replacement value, unless you have Optional annexe cover.

Veterinary expenses	
We cover	If your domestic pet travelling or living with you in your caravan is hit by a vehicle and injured during the period of insurance and the impact occurs more than 100 kilometres from your usual home, we pay reasonable veterinary expenses you incur. You don't pay an excess for claims under this cover.
We don't cover	▪ any veterinary expenses for any pet not travelling or living with you in your caravan ▪ if your caravan, or any vehicle you're driving hits your pet.
Limit	You can authorise reasonable expenses up to $500 in total on our behalf for any one incident. You must give us all the invoices and receipts.

You can claim under this cover separately from a claim for loss or damage to your caravan.

This cover doesn't apply to trailers or horsefloats.

Your liability under maritime law	
We cover	If you're travelling with your caravan by sea between places within Australia, we cover your liability under maritime law for: ▪ **general average**, which means that if a ship's captain has to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the loss the other owners suffered ▪ **salvage charges**, which are costs of recovering a marooned or disabled ship. You may be liable for these costs even if your caravan is not damaged.
Limit	Up to the amount insured for your caravan shown on your schedule for any one incident.

You can claim under this cover separately from a claim for loss or damage to your caravan.

Optional covers

Optional covers are covers you can choose to take by paying an extra premium, except *Lay-up period cover*, which reduces your cover and your premium during the lay-up period. When you take out cover, we tell you your premium (see *About your premium* on page 61). If an optional cover applies to your policy, it will be shown on your schedule.

All of the conditions of your policy and *What we don't cover* starting on page 33 apply to the optional covers.

None of these optional covers are available for trailers or horsefloats.

Annexe cover	
We cover	Accidental loss or damage to your annexe caused by an incident during the period of insurance while you're using your annexe for its designed purpose.
Limit	Up to the annexe amount insured shown on your schedule, for any one incident.

This optional cover doesn't apply to trailers or horsefloats.

Hire use cover	
We cover	Accidental loss or damage to your caravan caused by an incident during the period of insurance while you've hired it out. If you've hired out your caravan, see *Legal liability cover* described on page 7 for the way we cover your legal liability as the owner.
We don't cover	We don't cover: ▪ theft of your caravan, contents or annexe by the person hiring your caravan ▪ loss or damage to your contents ▪ loss or damage to your caravan due to a malicious act of someone who: – hires your caravan or – is using your caravan with your consent or the consent of the person who hires your caravan ▪ theft, loss or damage if your caravan is connected with a caravan hire business, except for business use policies we've already agreed to insure ▪ if your schedule shows *Hire use cover*, we don't provide extra cover for *Temporary accommodation* described on pages 25-27 or *After-claim expenses* described on page 20.

Limit $	Up to the amount insured for your caravan shown on your schedule, for any one incident.

No transfer of Hire use cover

You can't:

- transfer this optional cover to a replacement caravan (*Your cover after we pay your claim* on page 58 doesn't apply), or
- remove it from your policy during the period of insurance.

This optional cover doesn't apply to trailers or horsefloats.

Increased contents cover	
We cover	Accidental loss or damage to your contents inside or on your caravan or annexe caused by an incident during the period of insurance. Incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.
We don't cover	Theft or attempted theft of your contents if they're not locked in or to your caravan or annexe.
Limit $	Up to the amount insured shown on your schedule. This cover is in addition to the *Included contents cover* described on page 21. Fixed limits apply to certain items, see *The most we pay for all contents* on page 15 for details.

This optional cover doesn't apply to trailers or horsefloats.

Lay-up period cover	
This optional cover provides cover for a lower premium, but only during periods when you're not using your caravan and you have it in 'lay-up' (for instance, in a commercial storage facility). If you choose this option you tell us the lay-up period (or periods) when you won't be using the caravan, and we show this on your schedule. All other conditions, limits and exclusions of this policy apply to this cover.	
We cover	During the lay-up period(s) shown on your schedule we only provide cover when your caravan is either: ▪ at the address shown on your schedule, or ▪ in a secure commercial storage facility, or ▪ going to and from a repairer to fix damage your policy covers as part of a claim covered under this policy.
We don't cover	Loss, theft or any loss, damage or liability: ▪ if the caravan is used during the time it is in lay-up ▪ when the caravan is in transit for any reason other than stated above ▪ when the caravan isn't kept at any location stated above.

This optional cover doesn't apply to trailers or horsefloats.

What we don't cover

As well as the things we don't cover described in each cover type under *We don't cover*, you're not covered under any section of this policy for:

Actions or movements of the sea

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any actions or movements of the sea.

Agreements you enter into

We don't cover legal liability for or caused by, connected with, or arising from any agreement or contract you enter into. However, this exclusion doesn't apply if legal liability would have existed had you not entered into the agreement or contract.

Aircraft and their shockwaves

We don't cover legal liability for or caused by, connected with, or arising from you using or owning any aircraft or the facilities to land or store aircraft, unless the aircraft is either of the following:

- a remote controlled model or toy aircraft with a wingspan up to 1.5 metres (however, not a drone)
- a kite designed to be held by a person on land or attached to a non-motor powered watercraft (for example, a surf kite).

We also don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from the gradual effects of vibrations, or shock waves caused by aircraft travelling at high speeds.

Alcohol, drugs, medication

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from an incident that occurred when anyone who is towing or in charge of your caravan:

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

We **do** cover you (but not the driver or person in charge of the towing vehicle and/or caravan) if the towing vehicle and/or caravan was stolen and the theft is reported to police.

This exclusion doesn't apply if you prove that the alcohol/drugs/medication didn't cause or contribute to the loss, damage or liability.

Animals

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from:

- animals of any kind that you own or are in your custody or control, but we will cover veterinary expenses (see page 28)
- actions of animals of any kind that you don't own (including insects, moths, termites, vermin, birds, or bats) but we will cover impact damage by an animal you don't own.

Application of heat

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from loss or damage to property because heat is applied to it. For example, if a hot pan is placed on a benchtop and damages it without a fire starting.

Asbestos

We don't cover legal liability for or caused by, connected with, or arising from exposure to, or potential exposure to asbestos in any form.

Biological, chemical, other pollutant, or contaminant

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

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

Breaking the law

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- you, or someone with your knowledge and permission, committing or trying to commit an unlawful or criminal offence, such as assault or malicious act
- you possessing, manufacturing, supplying or consuming any illegal substances or illegal drugs
- you not obeying any commonwealth, state, territory, or local government law, including laws or lawful directions relating to:

- smoke alarms
- dangerous goods and liquids
- gas checks
- control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

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

We don't cover loss or damage to, or caused by, connected with, or arising from, or liability caused by, connected with, or arising from a bushfire, storm, storm surge, flood, or tsunami in the first **72** hours of cover. But we will cover these events if this policy began on the same day:

- you become the owner of the caravan
- that another policy covering the caravan expired or was cancelled, but not when you cancelled the policy before its expiry date, and only up to the sums insured that the expired or cancelled policy covered (any increase in sums insured is not covered for these events for the first **72** hours).

Business use

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from your caravan while it's being used for business purposes, including:

- an occupation or business (including not-for-profit organisations)
- carrying or storing goods for trade purposes
- any caravan or motor trade
- a caravan hire business (but we **do** provide cover to the extent available if your schedule shows the optional *Hire use cover* applies).

Chemical damage when cleaning

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.

Committee members or officials

We don't cover legal liability for or caused by, connected with, or arising from your actions or duties as a committee member or director of a club or association, as a coach, referee, official, or medical officer at a game or organised sporting activity.

Communicable Disease

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any loss, damage, claim, cost, expense, legal liability, or other sum, directly or indirectly arising out of, or attributable to, a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease.

Condition of caravan, annexe or contents (including wear and tear)

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from:

- mould, mildew, rot, wear and tear, gradual deterioration, corrosion, rusting, depreciation, lack of maintenance, fading, rising damp, action of light, atmospheric or climatic conditions, for example:
  - wear and tear of flooring, furniture or fixtures
  - worn out tyres, brakes and defective lights
- mechanical, structural, gas, electrical or electronic breakdown, failure or breakage
- your caravan if it was damaged, unsafe or un-roadworthy when the incident happened.

We do cover damage caused by motor burnout to the extent covered under the *Motor burnout* additional cover on page 22.

Confiscation or damage by a legal authority

We don't cover loss or damage from confiscation, nationalisation, requisition, or damage caused by the police, a government authority, or someone with the legal authority to do this.

Contents while in use

We don't cover breakage of glassware, porcelain, china, pottery, crystal and mirrors while in use or being carried by hand.

Dangerous goods

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from your caravan being used illegally to store or transport:

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

Deliberate damage to a reservoir or dam

We don't cover loss or damage caused by, connected with, or arising from any deliberate or malicious acts causing damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

Deliberate or reckless actions

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from an act or omission by you, your family, anyone living in the caravan, any owner or part owner of your caravan or contents, or anyone acting with your given or implied consent, which is any of the following:

- a deliberate act or action
- a deliberate lack of action
- demonstrates a reckless disregard for the consequences of that action or omission.

Drones

We don't cover legal liability for or caused by, connected with, or arising from aerial devices, drones, and other autonomously piloted aircraft.

Electrical fault or gas leak

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from an electrical fault in the wiring or a gas leak in your caravan, if an unlicensed or unqualified person previously installed or repaired that electrical wiring or gas fittings.

Erecting, dismantling, modifying or repairing your annexe

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from erecting, dismantling, modifying or repairing your annexe.

Escape of water

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from water escaping from a shower recess, shower base or an inadequate drainage system.

Extra costs or losses after an incident

We don't cover your extra costs or other losses (financial and non-financial loss) suffered or incurred by you (and not a third party) following an incident covered by your policy, including, however, not limited to any of the following:

- loss of your income or wages
- your medical expenses
- your costs, including the cost of your time, to prove your loss or to help us with your claim (for example, phone calls, postage) unless stated otherwise in your policy
- your cost of hiring appliances after yours suffer loss or damage
- professional, expert, legal, consulting, or valuation costs unless you obtained our prior authority to incur these costs
- the cost of replacing or re-applying pest control chemicals and baits in or around your caravan
- the value of your caravan or annexe (including its trade-in or resale value) being less after it's repaired
- your cleaning costs (but we **do** cover cleaning costs under *Caravan legal liability* described on page 16)
- food or beverage spoilage in your caravan (except as under *After-claim expenses*, see page 20).

Failure to protect your caravan, contents or annexe

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from your failure to take steps to prevent loss, damage or legal liability. See *Your responsibilities* on page 9.

Failure to secure contents or annexe

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from your failure to securely fasten the contents or annexe when towing the caravan.

Faults and defects

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from:

- manufacturing faults or faulty design
- faulty repairs and workmanship, other than to the extent we're responsible for repairs authorised under your policy

- any inherently defective or faulty product, appliance or part.

We **do** cover any damage the fault or defect causes if you didn't know, or couldn't have reasonably known, about the faulty or defective product, appliance or part.

Fines, penalties, and other damages

We don't cover civil or criminal penalties or fines or aggravated, exemplary, punitive, or multiple damages.

Glass breakage

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from:

- a breakage that doesn't extend through the entire thickness of the damaged item (such as chips and scratches)
- any loss or damage a broken glass item causes, including the cost of cleaning the broken glass.

Hacking or cyber-attack, or cyber incident

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- unauthorised, malicious or criminal act (including any threat or hoax) involving access to, processing, use or operation of any computer system (including computer hacking, cyber- attack, any computer virus). However, we'll cover loss or damage to your contents caused by theft, if that theft results from a thief hacking your caravan security system to open doors and gain unauthorised entry into your caravan
- error or omission involving access to, processing of, use of or operation of any computer system, or any unavailability or failure to access, process, use or operate any computer system
- destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of electronic data; or inability or failure to receive, send, access or use electronic data; or error in creating, amending, entering, deleting or using electronic data; or loss of use, reduction in functionality, repair, replacement, restoration or reproduction of electronic data (including the value of any electronic data).

Hazardous materials

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any hazardous materials if not stored or used in accordance with the relevant law, controls, and manufacturer's instructions.

Hire for reward

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from hiring out your caravan for reward (including for any short-term booking arrangement) unless your schedule shows that you have the optional *Hire use cover*.

Illegal drugs and other chemical or poisonous substance

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any unintentional or intentional use, existence, or contamination by, or due to either of the following:

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

Incorrectly loading the caravan

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from the way your caravan is loaded interfering with the proper control of either the caravan or the vehicle towing it.

Legal actions in other countries

We don't cover any legal actions or legal claims brought against you, decided, or heard in countries outside Australia or New Zealand.

Legal liability

We don't cover legal liability caused by, arising from or in connection with:

- loss of or damage to property you own or control
- death of or bodily injury to:
  - you or a family member
  - any person this policy covers
  - any person related to you or to a person this policy covers
  - any person who usually lives with you or with any other person this policy covers
  - any person who lives at the address shown on your schedule
  - your employees or the employees of any other person this policy covers if the incident that causes the liability is due to their employment
- any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes

- legal costs or other costs incurred without our prior agreement

We also don't cover legal liability for which insurance must be effected under any compulsory third party insurance laws or motor accident injuries insurance scheme laws (whether or not such insurance was in place).

Lighting or heating elements, fuses or protective devices

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from lighting or heating elements, fuses or protective devices.

Loss or damage outside Australia

We don't cover loss or damage that occurs outside Australia.

Misplaced

We don't cover any item being misplaced rather than being stolen.

Motor sports or similar activities

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from your caravan being towed or used in racing, pace-making, a reliability trial, a speed or hill-climbing test or while being tested in preparation for any of these.

Motor vehicles or motorcycles

We don't cover legal liability for or caused by, connected with, or arising from the use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it unless at the time of the incident, it was being used legally and didn't have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws and was any of the following:

- a remote controlled motor car
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly
- a golf cart or buggy
- a personal transportation vehicle
- domestic gardening equipment (for example, ride-on mower).

Named cyclone

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from a named cyclone damaging your annexe, or contents kept in your annexe, unless your annexe has hard walls and a hard roof.

Nuclear and radioactive materials and contamination

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- ionising radiation or contamination by radioactivity, or the use, existence, or escape of, nuclear fuel, nuclear material, or any nuclear waste or from the combustion of nuclear fuel
- any weapon, device, material, operations or action employing nuclear fission or fusion or other like reaction or radioactive force or matter, including detonation of any nuclear device, nuclear weapon or the use, handling or transportation of such weapon, device or material
- any property on the site of a nuclear power station, on any other nuclear reactor installation or on any site used, or having been used, for the generation of nuclear energy or the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of nuclear material and/or radioactive material
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, or other nuclear assembly or nuclear component thereof, or radioactive matter
- the use of any nuclear reactor, atomic piles, particle accelerators, generators or similar devices
- the use, handling, transportation of any radioactive material
- any action taken by a public authority to prevent, limit, or remedy the actual or threatened release of any radioactive or nuclear materials
- any looting or rioting following these incidents.

Permanently located, or 'on-site' caravans

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from your caravan when it is permanently located within any commercial facility that allows any form of short and/or long-term accommodation option(s), such as parking a caravan, motorhome or recreational vehicle, pitching a tent, hiring a cabin and motel rooms.

Power surge

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from power surge, unless the loss or damage caused by the surge is covered under the additional covers:

- *Motor burnout* (see page 22)
- *After-claim expenses* (see page 20).

Replacement of non-damaged parts

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from replacing non-damaged parts. This includes items that are part of a whole set when only part of that set was lost or damaged (such as alloy wheels and tyres).

Revolution, war

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from either of the following:

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup, hostile acts of sovereign or government state sponsored entities
- any looting or rioting following these incidents.

Roots of trees, shrubs, and plants

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from the roots of trees, shrubs, or plants.

We do cover damage to the caravan from:

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots
- roots from a fallen tree.

Cover is only within the policy limits for any insured incident.

Sale of a caravan, annexe or contents

If you authorise someone to offer your caravan, annexe or contents for sale, we don't cover the loss of these items or the proceeds of any sale, whether by:

- theft
- a private sale transaction
- that person going bankrupt.

Sanctions

We won't provide any cover, pay any claim, make any payment (including any refund), or provide any benefit under this policy, if doing so will contravene or violate any sanction, prohibition, restriction, proscription or prevention under any sanctions, laws or regulations, including but not limited to sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom or the United States of America or those set out in any United Nations resolutions.

Squatters or trespassers

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from squatters or trespassers using or staying in your caravan.

Stone chips/tar flecks

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from stone chips or tar flecks from the road.

Terrorism

We don't cover loss, damage, cost, expense, or legal liability of any nature, directly or indirectly caused by, resulting from, in connection with, or arising from either:

- any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- any action taken in controlling, preventing, suppressing, retaliating against, responding to or in any way relating to any act of terrorism.

Theft, attempted theft or malicious damage

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from 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

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from theft or attempted theft from your caravan or your annexe, or of fixtures of your caravan if:

- it's not securely locked, and
- the caravan or annexe is unattended, and
- there's no physical evidence of forcible or violent entry.

Theft or attempted theft of your annexe

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from theft or attempted theft of your annexe:

- if you leave it erected and unattended anywhere for eight or more consecutive days, except at a caravan park that has a resident manager, or
- if it's not securely locked away when not erected.

Towing a damaged caravan

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from towing a caravan after it's been damaged in an incident, unless you were trying to prevent further loss or damage (such as towing it from a busy motorway).

Towing into water

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from towing the caravan into water without due care or if the caravan is not designed for this.

Towing vehicle

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from your caravan being towed by an unsafe or unroadworthy vehicle.

This exclusion doesn't apply if you prove that the condition of the towing vehicle didn't cause or contribute to the loss, damage or liability.

Tyres

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from damage to your caravan's tyres caused by braking, punctures, road cuts or bursting.

Unlawful towing

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from using your caravan illegally under the relevant road traffic law when an incident happens, unless the breach of the law didn't cause or contribute to the loss, damage, or liability.

Unlicensed driving

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from anyone towing or controlling your caravan who isn't licensed, not correctly licensed or not complying with the conditions of their licence.

We **do** cover you if all of these apply:

- you weren't driving or in control of your caravan when the incident happened
- you didn't encourage, help or express or imply consent to the driving or the incident
- you can establish that you didn't know and couldn't have reasonably known of any of the above circumstances, or not complying, failing to be licensed or being incorrectly licensed didn't contribute to the incident.

Unrelated damage

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from damage caused by something other than the incident you're claiming for.

Making a claim

In this section 'you' means the policy holder. If you weren't using or living in your caravan it also means person who was using or living in your caravan.

What you must do

You must do the following:

- make your claim within a reasonable period of time of the loss or damage occurring
- allow us or someone we nominate, to inspect and assess the damaged caravan, annexe or contents
- allow us to arrange for experts to assess your caravan or contents and to quote on repair or replacement
- provide us with a quote(s) for repair or replacement if we ask you to, or allow someone we nominate to provide a quote
- when requested, provide us with proof of loss, ownership, and value
- provide us with information, co-operation, and assistance in relation to the claim (including attending interviews or giving evidence in court if required)
- if your caravan, annexe or contents are a total loss, allow us or a person we nominate to recover or salvage your caravan, annexe or contents
- if repairs we've authorised need to be fixed, take your caravan back to the original repairer to do this.

What you must not do

You must not:

- dispose, or tell someone to dispose, of any damaged parts or items of your caravan, annexe or contents without our consent, unless either:
  - it's necessary for health and safety reasons
  - you can show it was done without your knowledge or against your instructions
- carry out or authorise any repairs without our consent, unless you can't contact us and need to make emergency repairs or it's necessary for health and safety reasons
- wash, clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or it's necessary for health and safety reasons
- admit liability or responsibility to anyone else unless we agree
- negotiate, pay or settle a claim with anyone else unless we agree

- accept payment from someone who admits fault for loss or damage to your caravan, contents or annexe. Refer them to us instead.

Legal liability claims

You must tell us as soon as reasonably practicable about any incident that has caused an injury to others or damage to other people's property.

You must also tell us as soon as possible about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us.

If you make a legal liability claim under your policy we can decide to defend you, settle any claim against you, or represent you at an inquest, official inquiry, 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 after your claim has been settled.

If you don't comply

If you don't comply with 'What you must do' and 'What you must not do' or what you must do under 'Legal liability claims' we can do either or both of the following:

- reduce or refuse to pay your claim (see *When we can reduce or deny cover* on page 8)
- cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

If you unreasonably delay reporting your claim, we won't pay for any additional loss, damage, or liability caused by your delay.

How to establish your loss

Establish an incident took place

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

We may obtain either of 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 give us accurate and full details of what was lost, stolen, or damaged.

Proving loss, ownership and value

You must give us proof of loss, ownership, and value of the items claimed when we request it.

Allowing us, a repairer, or an expert appointed by us, to look at what is damaged is usually all that's needed to prove your loss.

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

Lost, damaged, or stolen items

For lost, damaged, or stolen items that are no longer available for inspection (for example, because they were stolen or destroyed in a fire) you must validate your claim by giving us details of when and where they were purchased and reasonable proof of your ownership and value.

The type of proof we might ask for includes the following:

- proof of purchase (for example, a sales receipt that has the item description or code, a purchase price, date purchased and where the item was purchased)
- proof of inheritance
- a valuation from a qualified professional valuer
- original operating manual, manufacturer's box
- certificate of authenticity
- close-up photograph
- a full description of the item (for example, brand, model).

We won't accept a statutory declaration as proof of your ownership and value if that's the only proof you have.

How your excess works when you make a claim

What's an excess?

An excess is the amount you must pay towards the cost of your claim for each incident covered by your policy. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your schedule or in this PDS.

Types of excesses

Basic excess	You pay this for all claims, unless your policy says that no excess applies to your claim.
Transportation excess	You pay this, as well as all other excesses that apply, if your caravan was being transported by rail, sea, or road (not being towed) when the incident happened.
Age excess (drivers 16-20 years old)	You pay this if any driver (including learner) 16 to 20 years old was towing, using or in charge of your caravan when the incident happened. You pay this as well as all other excesses that apply.
Age excess (drivers 21-24 years old)	You pay this if any driver (including learner) 21 to 24 years old was towing, using or in charge of your caravan when the incident happened. You pay this as well as all other excesses that apply.
Inexperienced driver excess	You pay this if an inexperienced driver was towing, using or in charge of your caravan when the incident happened. An inexperienced driver is someone 25 years or over, who hasn't held a driver's licence for the type of vehicle towing the caravan for at least the past two consecutive years before the incident. It includes learner drivers 25 years or over. You pay this as well as all other excesses that apply.
Hire use excess	This excess increases the Basic excess if your schedule shows that you chose the optional *Hire use cover* described on page 30. The Basic excess amount shown on your schedule includes this amount.

Underwriting excess	We can apply this excess based on risk such as driving history, claims history or type of caravan. If this excess applies to you, your schedule shows the amount. It's separate from the Basic excess, and you pay this as well as all other excesses that apply.
Off-road excess	You pay this if your caravan is damaged while being towed on any beach, or any dirt or unsealed road. You pay this as well as all other excesses that apply.

See the Secure™ Caravan Insurance *Additional Information Guide* for more about excesses.

How to pay your excess

If any excess(es) applies to your claim, we'll do one of the following:

- deduct the amount of the excess(es) from any cash payment we make
- require you to pay the amount of the excess(es) to us. We'll let you know when and how to pay.

We won't cover any legal or other costs that arise because of any delay in paying the excess.

When we waive your excess – other driver's fault

1	+ 2	+ 3	= ✓
You or the driver towing your caravan didn't cause or contribute to the accident (this means another driver was entirely at fault). You may be able to show this by providing a police report, expert reports, a statement from a witness or photographs.	You supply the at-fault driver's name and address	You supply the at-fault vehicle's registration number	You don't pay an excess
If 1, 2 and 3 are there, you don't pay an excess. If ANY are missing, you will need to pay an excess.			

Settling your claim

If your caravan is damaged

If we agree to pay your claim we either:

- **pay for authorised repairs** – ask you to get a quote from your repairer to repair or replace the damaged parts of your caravan, and authorise repairs for the amount of the assessed quote from your repairer
- **pay you a cash settlement** – if you request a cash settlement or if we don't authorise the repairs, we pay you the amount of the assessed quote from your repairer to repair or replace the damaged parts of your caravan
- **settle your claim as a total loss**.

Choosing a repairer

You can choose your own repairer. We ask you to get a quote for repairs, then our assessor reviews it for:

- appropriateness of materials
- repair method
- labour costs
- material costs
- safety
- overall cost-effectiveness of the repairs.

Our assessor's review results in an 'assessed quote', which may be less than the amount your repairer quoted or that you've paid.

We only ever pay, or authorise repairs for, the assessed quote amount.

If we authorise repairs

If we authorise repairs to your caravan we ensure that the repairer:

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

Quality of caravan repairs

If we directly authorise and pay a repairer to repair your caravan, we accept responsibility for the quality of their work and the materials they use. If you're concerned about the quality of the repair, call us on 1800 112 481 and make your caravan

available to us.

Fixing repairs

If repairs we've authorised need to be rectified, we may need to inspect the repairs and arrange any necessary rectification work. If it wouldn't be safe or economical to fix the repairs we declare your caravan a total loss. You must not authorise rectification work without our written authority.

If we don't authorise repairs

If we don't authorise the repairs:

- we pay you the assessed quote amount as a cash settlement, and
- we don't accept responsibility for the quality of the repair work or the materials used.

Repair conditions

These conditions apply:

Glass repairs	If they're available, we use aftermarket parts for windscreens and window glass (including sun roof) and repairs will meet Australian Design Rules.
Unavailable parts and delivery delays	If a damaged part is no longer available, we pay you the last known market price of that part. We don't pay costs because of delays in delivering parts. If a part isn't available in Australia we pay the cost of surface freight (not airfreight) from the nearest reasonable source of supply.
Caravan identification	If your caravan's identification has been damaged (for example its compliance, build or VIN plate) we try to get a replacement from its manufacturer. If we can't get a replacement, we ask the manufacturer for a letter confirming your caravan's identity and stating that its original identification has been damaged. We still repair your caravan without replacing any damaged identification, unless the law requires another form of identification.
Sub-contracting repairs	We can sub-contract some of the repairs, and any repairer we authorise to repair your caravan may also sub-contract. We require all sub-contractors to meet our service standards.

Matching materials	When repairing your caravan or your annexe, we ensure our repairer tries to match materials with those originally used. If this isn't possible or economically viable, we reserve the right to repair with the nearest equivalent or similar materials.

Non-damaged parts

We don't cover the parts of a whole set that weren't damaged or stolen in an incident. For example, if only one wheel and tyre are damaged in an incident, we will only pay to replace the damaged wheel and tyre, not the whole set.

What we won't do

When we authorise repairs to your caravan, we won't:

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

Contributing to repairs

If a repairer can't make accepted repairs because of pre-existing damage to your caravan, we ask you to pay the cost to repair that damage so they can make the repairs safely. Examples include neglect, wear and tear, weathering, rust, mould, mildew or corrosion.

If you don't pay these amounts or don't want to pay these amounts, we pay you the assessed quote amount only for the repairs directly related to the loss or damage covered under your policy (that is, not the cost to repair the pre-existing damage).

If your caravan or annexe is stolen and then found

If your caravan or annexe is stolen and is damaged (and the loss or damage is covered under your policy), and is found within 14 days, we treat it as if it were damaged (see *If your caravan is damaged* on page 52).

If it is found after more than 14 days we treat it as a total loss (see *If your caravan or annexe is a total loss* on page 55).

If your annexe is damaged

Important note: this policy only covers your annexe when it's locked inside your caravan. If you want to cover your annexe while it's in use outside the caravan this requires adding the optional *Annexe cover*, which increases the premium.

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

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

If your caravan or annexe is a total loss

Your caravan and/or annexe becomes a total loss if it's either:

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

Caravans

When determining whether a caravan is to be written off, we take into account the relevant State or Territory law about what is considered a write-off.

If your caravan is less than two years old, then the additional cover *New caravan after a total loss for caravans less than two years old* described on page 22 applies.

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

Annexes

If your annexe becomes a total loss and…	we pay…
we cover your claim under the additional cover *Included annexe cover* (page 21)	the market value of the annexe minus any deductions that apply.
you have optional *Annexe cover* (page 30) and we cover your claim under that optional cover	the annexe amount insured shown on your schedule, minus any deductions that apply.

Deductions from your total loss claim

If we pay you for a total loss claim, we deduct from the total any of the amounts listed below that apply:

- excesses
- unpaid premiums, including any unpaid instalments for the period of insurance
- any input tax credit entitlement (see *How the Goods and Services Tax (GST) affects this insurance* on page 62)
- our estimate of the salvage value.

If we're giving you a new caravan, you must pay us any of these deductions that apply when we ask and before you receive the caravan. If we provide a replacement caravan you have to pay us any of these deductions that apply.

Caravans under finance

If a credit provider has a financial interest in your caravan, and we pay you for a total loss claim, then we pay them what they're entitled to first (up to the value of your claim) and pay you any balance.

If the credit provider asks to keep the salvage, we deduct the estimated salvage value from the total claim (before paying them, and then pay you any balance).

We own the caravan, annexe or contents salvage

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

If a credit provider is entitled to the salvage of your caravan, we deduct our estimate of the salvage value from the total claim.

If your contents are damaged or stolen

If your policy covers your claim for loss, theft or damage to your contents, we only settle the claim by paying you a cash settlement. We don't repair or replace the contents or arrange for a service.

Deductions apply to contents claims, and we won't pay you more than the relevant amount insured or policy limit.

How we pay you

We pay you by direct deposit, or if available, you can choose to be paid with a voucher, store credit, or stored value card.

To work out the amount we pay you we:

- review the quotes you've provided to repair or replace the damaged contents
- assess the quotes to make sure that each quote is reasonable for the scope of services or goods.

When we settle contents claims

We won't do any of the following:

- pay more than the relevant sum insured or policy limit
- pay extra because you paid more for an item when it was originally purchased
- pay for any decrease in the value of a pair, set, or collection when the damaged or lost item forms part of the pair, set, or collection. We only pay for the repair or replacement of the item that was damaged or lost.

Claims for additional covers and optional covers

If we pay a claim under an additional cover or optional cover, we settle your claim according to the terms of that additional cover or optional cover.

For the optional cover *Increased contents cover* (page 31), we only ever settle claims by paying a cash settlement.

For the additional covers listed below we don't repair or replace or arrange for a service, we only ever settle by paying a cash settlement:

- *After-claim expenses* (page 20)
- *Tools and spare parts* (page 27)
- *Included contents cover* (page 21)
- *Horsefloat hire cover* (page 20)
- *Veterinary Expenses cover* (page 28).

How we pay you

If we settle your claim for an additional or optional cover by paying you, we pay you by direct deposit, or if available, you can choose to be paid with a voucher, store credit or stored value card.

If you withdraw your claim

If you withdraw your claim, you must repay us the cost of any benefits received. We may deduct the cost of benefits received from the excess you've paid.

Your cover after we pay your claim

If we replace or authorise repairs

If we give you a new caravan or repair your caravan, your policy continues for the rest of the period of insurance. The exception is optional *Hire use cover*, which doesn't continue with the replacement caravan. If we repair your annexe, that cover continues unless your policy ends because your caravan is a total loss.

If your caravan or annexe is a total loss

If your caravan is a total loss and you're not eligible for a new replacement caravan, your policy ends and we don't refund the premium.

If your annexe is a total loss, and you have the optional *Annexe cover* described on page 30, that cover ends and we only cover any replacement annexe under additional *Included annexe cover* described on page 21.

If you want optional *Annexe cover* for your new annexe you can contact us and pay an extra premium.

Increased contents cover

If we pay a claim for the total amount insured under the optional cover *Increased contents cover*, this cover ends. If you want optional cover for your new contents you can contact us and pay an extra premium.

Our right to recover from those responsible

We can take legal action in your name to recover your loss

We have the right (and your permission) to take action or start legal proceedings to recover your loss from any person or entity who is or would be liable to you for that loss. We can do this if both of the following apply:

- you've suffered loss or damage or incurred a legal liability as a result of an incident covered by this policy
- you've made a claim with us for that incident.

'Your loss' means your insured, underinsured, or uninsured loss or damage or legal liability, costs, payments made, and expenses in relation to the incident.

When we take action or start legal proceedings

Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We'll have full discretion over the conduct and any settlement of the recovery action.

We can take over and continue legal action you've already started

We also have the right (and your permission) to take over and continue any action or legal proceedings you've already started

against any person or entity who is or would be liable to you for your loss, if you make a claim with us for your loss. We can exclude your loss from a class or representative action.

If your loss is part of any class or representative action that hasn't been started under our instructions, we also have the right (and your permission) to exclude your loss from that class or representative action.

We'll do this so we can instead include your loss in any separate legal proceedings which are or will be started under our instructions.

You must help us recover your loss however you reasonably can

You must provide us with all reasonable assistance, co-operation, and information to help us recover your loss.

This may include any of the following:

- providing a more detailed version of events, and possibly completing a diagram, statement, or affidavit
- providing us with any documents we need to prove your loss
- providing copies of any available photographs or footage of the incident
- lodging a police report or obtaining relevant documents (for example, applying for records from the police, fire and rescue, councils, and other entities (when we can't request them ourselves))
- attending court or meetings with our legal and other experts (only if required)
- providing evidence and documents relevant to your claim and signing such documents, including signed statements and affidavits we reasonably request.

We'll pay the cost of filing the police report and relevant searches to locate the third party.

We'll also cover costs you incur to attend court up to $250 in total per claim.

You must not agree or admit to anything that can limit your and our rights to recover your loss

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

If we decline a claim or don't pay a claim in full

We'll provide reasons for our decision to decline the claim or not pay it in full. We'll send you written confirmation of our decision.

Important things you need to know

Your contract with us

If you buy this product from us, your contract of insurance with us consists of:

- your schedule
- this PDS
- any SPDSs we give you.

Special conditions

We can apply special conditions on your policy that might exclude, restrict or extend your cover. For example, we might need you to provide more security because of the high value of your caravan.

Your schedule shows any special conditions that apply to your cover, so it's important that you read it carefully.

If you replace your caravan

If you replace your caravan with another caravan, we insure the replacement caravan – up to its market value – on the same terms and for the same type of cover. In effect, your replacement caravan becomes the 'your caravan' described in *What we cover as your caravan* on page 12.

We provide this cover for up to 14 days, from the date you buy the replacement caravan, until you contact us to insure it. We don't provide any other cover for a replacement caravan.

If you replace your caravan you must contact us within 14 days with the details so we can update your policy. See *When you need to contact us* on page 10.

All joint policyholders can administer this policy

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

We'll treat a statement, act, omission, claim, request, or direction (including a request to change or cancel your policy) made by one policyholder (either before the purchase of this policy or during the period of insurance), as a statement, act, omission, claim, request, or direction by all policyholders. A policyholder means a named insured on your certificate.

However, if at the time you ask us to action certain changes to your policy (for example, when you ask us to cancel your policy, remove an item, or remove another policyholder), your

circumstances indicate you may no longer have authority to act on behalf of another joint policyholder, then we might ask all joint policyholders before we action that request or direction.

We'll consider the conduct of others when you make a claim

When we consider a claim under this policy, we'll have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we're not legally required to do so. If we do, we'll limit the claim in relation to the person claiming to an amount which is fair in the circumstances.

This 'Conduct of others' clause doesn't apply if we're relying on the exclusion for Alcohol, drugs and medication to reduce or refuse a claim under your policy (see *What we don't cover* starting on page 33).

About your premium

The amount you pay for this insurance is called the premium. Your premium includes any GST, stamp duty, and any other government charges or levies that apply, or discounts you've received.

The premium will be shown on your certificate of insurance as the 'Total Amount Payable' or, if you pay by monthly instalments, as the 'Instalment amount'.

The amount we charge you is based on our assessment of your risk and our costs of doing business. We use many factors about you and your caravan to calculate your premium.

See the Secure™ Caravan Insurance *Additional Information Guide* for more information about premiums.

You must pay your premium to be covered

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

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

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

Late annual renewal payments

If you don't pay the premium due on renewal by the due date, you have no cover from the due date.

Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue, we'll let you know, and under the Insurance Contracts Act 1984 (Cth) we can cancel your policy either:

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

If you buy your policy through a broker

If you apply for cover through a general insurance broker, we tell them how much to pay and by when. Your broker will then tell you what to pay and when your cover starts.

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

Late annual renewal payments through a broker

If we don't receive the payment to renew your policy by the due date, we notify your broker and cancel the policy.

Late instalments through a broker

If you pay by instalments and an instalment is overdue, we let your broker know. We can cancel your policy:

- by giving your broker at least 14 days advance notice, or
- without advance notice, once an instalment is one month overdue.

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

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

Our liability to you will be calculated taking into account any ITC to which you're entitled for any acquisition which is relevant to your claim, or to which you would've been entitled had you made a relevant acquisition.

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

This outline of the effect of the GST on your policy is for general information only.

You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

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

What happens with cancellations or removal of cover

Cancellation by you or removal of cover

For each policy you cancel or cover you remove (unless your chosen cover can't be removed), we'll refund the premium already paid for the remaining period of insurance for that policy or cover, less any non-refundable government charges. We won't give a refund if the refund is less than **$10**.

If you pay by instalments, on cancellation you agree to pay us any portion of the premium that's owing. You authorise us to deduct any unpaid instalments by direct debit from the account or card you previously nominated for payment.

Cancellation by us

We can cancel your policy in line with the requirements under the Insurance Contracts Act 1984 (Cth). For each policy cancelled, we'll refund the premium already paid for the remaining period of insurance for that policy, less any non-refundable government charges. We won't refund amounts less than **$10**. If we cancel your policy due to fraud, we won't refund any money to you.

General Insurance Code of Practice

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

The Code Governance Committee is an independent body which monitors and enforces the Code and has powers to impose sanctions on Code subscribers for non-compliance.

Report insurance fraud

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

We actively pursue fraudulent and inflated claims.

Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills
- staged vehicle or home incidents

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

To report suspected insurance fraud call: 1300 881 725.

Let's work together to reduce the impact of insurance fraud on the community.

What to do if you have a complaint

How to contact us with a complaint

Let us know

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

Contact us:

By phone: 1800 112 481

By email: cilsales@cilinsurance.com.au

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

Review by our Customer Relations Team

If we can't resolve your complaint or you'd rather not contact the people who provided your initial service, our Customer Relations Team can help. You can contact them:

By phone: 1300 240 787

By email: idr@cilinsurance.com.au

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

Customer Relations will contact you if they need more information or if they've reached a decision.

When responding to your complaint we'll keep you informed of the progress and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures to deal fairly and promptly with your complaint, but if you're not satisfied, you may be able to take your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a free, fair and independent financial services complaint resolution service. AFCA only has authority to hear certain complaints, so contact them to find out whether they can help you.

Any determination AFCA makes is binding on us if you also accept the determination. You don't have to accept their determination and you can look elsewhere for solutions.

You can contact AFCA:

By Phone: 1800 931 678

By Email: info@afca.org.au

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

By visiting: www.afca.org.au

Words with special meanings

Some words and terms used in this policy have a special meaning. It's important to read this section because it can affect how your policy is interpreted. If a word doesn't have a special meaning defined here then it just has its ordinary meaning.

This term…	**means…**
accessory	an addition to your caravan that doesn't enhance its performance or change its structure, such as a bike rack.
accidental loss or damage	sudden loss or damage that you didn't intend or expect to happen.
actions or movements of the sea	any of the following: ▪ rises in the level of the ocean or sea ▪ sea waves ▪ high tides or king tides ▪ any other actions or movements of the sea. It doesn't include a tsunami or storm surge.
aftermarket part	a part that is not made by the caravan's manufacturer.
amount insured	the maximum amount we will pay for loss or damage to your caravan, annexe or contents caused by an incident, unless we say otherwise in your policy. Deductions may apply. See *Deductions from your total loss claim* on page 56 for amounts that are deducted on a total loss settlement. Your schedule shows the amount insured and includes GST.
annexe	the structure designed to be attached to your caravan to provide extra accommodation, which must be fully enclosed.

This term…	means…
assessed quote	an experienced assessor we appoint assesses the repairer's quote to make sure it meets industry standards including appropriateness of materials, repair method, labour costs, material costs, safety and overall cost effectiveness of the repairs. The quote may be adjusted or reduced on the recommendation of the assessor. This assessed quote may be equal to or less than the amount of repairs quoted by the repairer or that you have paid.
attempted theft	when an item is stolen and recovered but has been damaged, or damage has occurred because of the attempted theft, such as locks damaged during a break-in.
bicycle	a standard bicycle that can only be propelled by pedalling. It isn't an e-bicycle.
caravan	see *What we cover* on page 12
communicable disease	from any organism to another organism where: ▪ the substance or agent can be of any kind and includes, but is not limited to, respiratory droplet, saliva, bodily waste, blood, a virus, bacterium, parasite, other organism, or any variation thereof, whether deemed living or not ▪ the method of transmission, whether direct or indirect, includes but isn't limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms ▪ the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

This term…	means…
computer system	any computer, hardware, software, communications system, electronic device (including, but not limited to, any smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, or data storage device, networking equipment, or back up facility.
contents	see *What we cover as your contents* on page 13.
damage(d)	physical damage, unless otherwise stated in your policy.
depreciation	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.
drone(s)	an unmanned aircraft that can be remote controlled or fly autonomously.
e-bicycle	a bicycle with an integrated electric motor that can be used for propulsion with or without propulsion by pedals.
electronic data	information, facts, concepts, code, or any other information of any kind that's converted, recorded or transmitted in a form to accessed, communicated, displayed, distributed, interpreted, processed, transmitted, or stored or used in or by a computer system.
excess	an amount you contribute to the cost of your claim for each incident your policy covers. The circumstances of each claim determine the total amount you pay, and you might have to pay more than one type of excess. There are different types of excess: see *How your excess works when you make a claim* on page 49 for details.

This term…	means…
family	any of the following: ▪ your spouse, partner, or de facto ▪ your parents (including legal guardians), parents-in-law, grandparents ▪ your children, grandchildren, brothers, and sisters, including their respective spouse, partner, or de facto ▪ the children, parents, parents-in-law, grandparents, grandchildren, brothers, and sisters of your spouse, partner, or de facto ▪ people who provide care or services to you.
fire (including bushfire)	burning with flames.
fixtures	built in or permanently attached furniture, refrigerator, stove, air conditioning unit, fixed awnings, solar panels and floor coverings (but not carpets or floor rugs).
flood	the covering of normally dry land by water that has escaped or been released from the normal confines of: ▪ any lake, river, creek, or other natural watercourse (whether or not altered or modified) ▪ any reservoir, canal, or dam.
hard wall	a wall that is not made of canvas, vinyl or similar materials.
illegal drugs	drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to any form of methamphetamine.
illegal drug precursor	the starting materials for illegal drug manufacture.
incident	a single event, accident, or occurrence which you didn't intend or expect to happen. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

This term…	means…
jewellery	personal ornaments such as necklaces, rings, or bracelets that are typically made from or contain jewels or precious metal. Jewellery includes antique jewellery, however, it doesn't include a jewellery box or uncut gems, unset gems, gold or silver nuggets, bullion, or ingots.
lay-up	the number of months you nominated during which you won't be using your caravan, as shown on your schedule if you have optional *Lay-up period cover* described on page 32.
limit	the most you can claim for any one incident and it includes GST.
listed driver	the person or people listed on your schedule as drivers.
loss or damage	physical loss or physical damage, unless stated otherwise in your policy.
malicious act	a single intentional and wilful act characterised by malice. It isn't wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping, or neglect.
market value	the amount we calculate the market would pay for an item, taking into account its age, make, model and condition. We may use recognised industry publications to help us calculate the amount. For registered caravans, market value excludes costs of stamp duty and transfer fees, dealer warranty costs and dealer delivery.
modification	an alteration made to the manufacturer's standard body, suspension, wheels or paintwork of your caravan which may affect its performance, value, safety or appearance, such as wheelchair access, raising the draw bar.

This term…	means…
named cyclone	the Australian Bureau of Meteorology (or equivalent body) has issued a cyclone warning and those cyclonic conditions have been given a name.
original equipment manufacturer parts (OEM)	parts made worldwide by or with permission from: ▪ your caravan's manufacturer or supplier ▪ the original part's manufacturer or supplier ▪ any company related to these manufacturers or suppliers ▪ any business affiliated with these companies. This applies whether or not the parts or packaging show it.
period of insurance	when your policy starts to when it ends. It's shown on your schedule.
permanently located	for use as long-term accommodation, for example by: ▪ removing all the wheels ▪ removing or altering the draw bar so the caravan can't be towed ▪ adding structures such as annexes and rooms that are not easily removable ▪ installing utility services to, on or in the caravan such as electricity, water and sewerage.
personal transportation vehicle	a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel, or segway that's all the following: ▪ battery driven or electric ▪ used for personal transportation ▪ suitable to be ridden by one person, and ▪ not required to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.
policy	your insurance contract with us. It consists of this PDS and any SPDS we have given you and your latest schedule.

This term…	means…
private use	your caravan is used: ▪ for social, domestic and leisure purposes ▪ office work you could do from home ▪ in connection with repair and servicing. Private use does *not* mean using the caravan for hire or reward, or: ▪ carrying goods for trade purposes ▪ an occupation, business or not-for-profit organisation that requires the caravan (for example, as a hot-dog stand or a work site office) ▪ a caravan hire business or caravan trade or motor trade. We consider these to be business uses. If you hire out your caravan, you may be able to cover it with our optional *Hire use cover* described on page 30.
schedule	the latest schedule, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.
storm	a single weather event such as a cyclone or severe atmospheric disturbance that can be accompanied by strong winds, rain, lightning, hail, snow or dust.
storm surge	a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface. Storm surge doesn't include actions or movements of the sea.
total loss	your caravan and/or annexe becomes a total loss if it is: ▪ stolen and unrecovered after 14 days and your policy covers your claim for theft of your caravan and/or annexe, or ▪ uneconomical or unsafe to repair, including where the combined repair costs, recovery costs and salvage value are likely to be more than your policy's amount insured.

This term…	means…
unattended	you're not able to keep your caravan under observation, or observe an attempt to interfere with it.
usual home	a property or caravan that is (or was intended to be) your only home for at least six consecutive months.
vandalism	a single intentional and wilful act to destroy, damage, or deface something. It isn't wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping, or neglect.
vermin	small animals (for example, geckos and rodents) or insects that are typically thought of as pests. Vermin doesn't include a possum.
we, us, our and CIL	AAI Limited ABN 48 005 297 807, trading as CIL Insurance.
you, your	the person or people shown as the insured on your schedule.

What to do if you need to make a claim

We understand that experiencing loss or damage or having a claim made against you can be stressful. Here's what to do if you have an incident:

1 – Make it safe

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

2 – Prevent more damage

Try to prevent any further loss, damage or liability. For example, move your caravan off the road and put on your hazard lights.

3 – Call the police

Report the incident to the police.

If someone is injured, or someone has stolen, tried to steal or maliciously damaged your caravan, call the police as soon as possible and record the:

- time and date
- report number
- name of the recording officer.

4 – Collect details

If you can, collect these details from all drivers, passengers and witnesses:

- full names
- addresses
- contact numbers.

If another vehicle is involved, record its registration number and the driver's name and address.

Important: don't admit fault to anyone.

5 – Contact us

Contact us as soon as possible:

- online at **cilinsurance.com.au**
- by calling **1800 112 481**.

What we need to know

When you contact us to make a claim, we'll ask you to describe details of the incident to help us record your claim. If another person caused the damage, we'll ask you for their name and address and their vehicle's registration number.

Repairs

If your vehicle is damaged you'll need to get a quote from a repairer. If you can't tow your caravan yourself, arrange for towing to your nearest repairer so you can get a quote (see *Towing and storage costs* on page 27).

CIL INSURANCE CUSTOMER CONTACT CENTRE

1800 112 481

www.cilinsurance.com.au

CIL
CARAVAN AND RV INSURANCE

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

CIL2882 19/05/25 A