



CARAVAN INSURANCE POLICY

Product Disclosure Statement



AAMI





Contents

Your AAMI Product Disclosure Statement – The AAMI caravan insurance policy	4
Our commitment to you Important general information	8
What do we mean by that?	14
The information we need from you and what you need to do	17
The protection and benefits we provide for you	18
About excesses	20
Are you covered?	22
Will we pay for?	24
What to do and what happens when your caravan is damaged or stolen	27
AAMI chooses the repairer and arranges the repair	28
The AAMI Consumer Appeals Service	33





Your AAMI Product Disclosure Statement

The AAMI Caravan Insurance Policy

This Product Disclosure Statement provides information about the product we offer – the AAMI caravan insurance policy.

This Product Disclosure Statement was completed on 1 April 2008.

Product Disclosure Statement Content Summary

A summary of the content of the AAMI caravan insurance policy is provided on pages 5–7. For the full details of the policy cover, benefits and conditions, you must read the entire policy.

Overview	Page
Contacting AAMI: You can contact AAMI by phone, email, mail, in person.	8
Premiums: What we take into account in arriving at a premium.	8
Paying by instalments.	9
Renewals: Renewing your policy.	10
Changing address: What to do when you change address.	11
Taxes and charges: Government taxes and charges are shown on receipts.	11
Cooling off; Cancelling your policy: You can cancel your policy within 14 days of its purchase date. AAMI also provides that you can cancel this policy at any time. To cancel this policy, please contact AAMI on 13 22 44.	11
Joint policy-holders: What happens when you insure jointly.	12
Privacy: The privacy of your personal information.	12
Customer Charter: The AAMI Customer Charter makes service and reporting promises.	12
Consumer appeals: The AAMI Consumer Appeals Service. The Financial Ombudsman Service (FOS).	33



	Page
Definitions: Some words in this policy have defined meanings.	14
Duty of disclosure: AAMI does not rely on the general duty of disclosure but AAMI does require you to give honest, correct and complete answers to any questions we ask you.	17

Cover	
Australia-wide or on-site cover.	18
Cover for accidental loss of or damage to your caravan.	18
Legal liability cover.	30
Cover for your contents.	19
Excesses: The excesses that may apply to your policy.	20

Conditions	
Some words in this policy have defined meanings.	14
Evidence of ownership.	17
Are you covered?	22
Will we pay for?	24
Inspecting and repairing your caravan.	28
Conditions affecting our write-off payment or caravan replacement.	30

Admission of liability.	31
Giving assistance.	31

Additional benefits	
A replacement caravan or the amount covered if your caravan is written off.	19
Emergency accommodation and travelling costs.	19
Transporting your damaged caravan.	19
Insurance for your replacement caravan.	20

Claims	
The AAMI claims service.	27
Repair quotations.	28
Inspecting and repairing your caravan.	28
Lifetime Repair Guarantee.	28
If your caravan cannot be repaired.	29
If your caravan has been stolen.	29
Write-off payments or replacing your caravan.	30
If someone else's property is damaged.	30
Admission of liability.	31
Giving assistance.	31



Our commitment to you

If your caravan has been damaged or stolen, or someone is claiming against you, please phone us immediately so that we can take away the stress and hassle by taking care of everything for you. Call 13 22 44. We are here to help you 24 hours a day, every day of the year. Please retain this policy booklet so you can refer to it if required.

Important general information

You can contact us:

By phone: Call 13 22 44 (24 hours a day, 7 days a week).

Via the Internet: www.aami.com.au

By mail: PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

In person: Call 13 22 44 for the address of the closest AAMI branch or customer service centre.

When we quote you a premium

When we quote you a premium for insuring your caravan, the factors we take into account include:

- the make and model and the age and value of your caravan,
- our experience of claims frequency and repair costs for caravans of that age, make and model,
- whether the caravan is on-site or mobile,
- the insured address (the address where your caravan is normally left overnight),
- your insurance history,
- the frequency of your instalments,
- the type of any finance arrangement affecting your caravan.

Government taxes and charges are included in the premium we quote.

An excess may be payable on any claim you make on this policy. See page 20 for further details.

Paying your premium

The notices we issue at the commencement and each renewal of your policy show the various payment methods available to you.

A change to your policy details (for example change of address, change of caravan or modifications) may affect the premium you need to pay for the remainder of your period of cover. If a refund is payable we will send you a cheque or credit your account, less our reasonable charge for administrative and processing costs. Any extra premium needs to be paid by you within 14 days. If you do not pay the additional premium, we may reduce your period of cover to correspond with the amount you have already paid.

Paying by instalments

You may also be eligible to pay in regular instalments by direct debit. The total premium we charge is higher when you pay in instalments than when you pay one sum annually.

Your responsibilities when paying by instalments

When paying by instalments:

- you must be an authorised signatory on the account nominated for your direct debit payments,
- you must ensure that your nominated account can accept direct debits and has sufficient funds to meet each payment at each due date,
- your financial institution may also apply its own fees (including dishonour fees). Those fees are your responsibility.



What happens if your instalment remains unpaid?

AAMI may cancel your policy without notice if an instalment payment remains unpaid for one month or more.

AAMI will not accept any claims if an instalment payment has remained unpaid for a period of 14 days or more.

Changing your instalment payments

If you wish to change or cancel your direct debit arrangements, you need to contact us at least seven days before the debit day.

If you cancel the debit completely, you will need to arrange for another way to pay us your premium, to ensure you remain covered.

Important things to remember when paying by instalments

When you first commence your direct debit payments, or when you change your account details, it may take up to 14 days for us to first debit your account.

If you believe that we may have incorrectly debited your account, please contact us on 13 22 44.

If we decide to make a write-off payment or replace your caravan under your policy, we will require you to first pay us the total unpaid balance of your premium. In the case of a write-off payment, we will deduct the unpaid amount from the payment we make.

Renewing your policy

When we offer to renew your policy:

- we will send you a notice before the policy expiry date,

- we will tell you in writing if there are any changes to the policy. Changes that benefit you apply from their introduction.

- Changes introducing limitations apply from the policy's renewal,

we may require an additional premium if you make a claim in the short period between the time we calculated the renewal premium and the expiry of your policy, or if you tell us about changes to your policy details in that period and we tell you they will increase your renewal premium. If the additional premium is not paid, we may reduce your next period of insurance to match the amount you have paid.

Changing your address details

If you change the insured address (the address where your caravan is normally left overnight), please call us and we will:

- update your details and tell you if there is any difference in the terms and conditions of your policy as it applies at your new address,

- refund or charge you any difference between the premium you paid and the premium we charge for the remainder of your period of cover for caravans insured at your new address. Any refund we make will be less our reasonable charge for administrative and processing costs.

If you do not tell us of a change of insured address and you make a claim, we will ask you to pay any increased premium or reduce the claim by that amount.

Government taxes and charges

AAMI shows on receipts any government taxes and charges such as GST, Stamp Duty and Fire Services Levy included in insurance premiums.

GST

The amounts covered for your caravan and legal liability include GST. Any amounts we pay under 'The benefits' include GST.

Cooling off period

Federal law provides that you can cancel your policy within 14 days of its purchase date. To cancel this policy, please call AAMI on 13 22 44.



...and cancelling this policy

AAMI also allows you to cancel your policy at any time. In both cases, we will refund you the unexpired portion of the premium less any cancellation processing charge to cover the reasonable administrative and transaction costs incurred by AAMI. To cancel your policy, please call AAMI on 13 22 44.

We can only cancel your policy by giving you written notice in accordance with the *Insurance Contracts Act 1984*.

Joint policyholders

If more than one person takes out this insurance, each is a joint policyholder.

Each joint policyholder gives authority to each other joint policyholder to make any changes to this policy including cancelling this policy or removing a joint policyholder.

AAMI may agree to any change without notice to any person other than the joint policyholder requesting the change.

The privacy of your personal information

We are committed to protecting the privacy of your personal information. That commitment is reflected in the AAMI Customer Charter and in our compliance with the National Privacy Principles. For further information, please visit our website www.aami.com.au or call us on 13 22 44 for a copy of our 'AAMI and Your Personal Information' brochure.

AAMI's Customer Charter

We are committed to always provide you with the highest standard of service. The AAMI Customer Charter is a written document containing service and reporting promises which we are bound to deliver. In fact, we impose a penalty on ourselves if we fail to do so.

This unique Charter was drawn up through consultation with our staff, our customers and industry regulators, and is reviewed annually. Compliance with our promises is independently audited every year and the results are reported publicly.

The AAMI Customer Charter, introduced in 1996, was Australia's first general insurance customer charter, and indeed, first retail customer charter. The Charter is your guarantee that we're always striving to deliver the best in customer service.

The General Insurance Code of Practice

AAMI is a signatory to the General Insurance Code of Practice, which sets out a commitment by the general insurance industry to raise standards of service, and to promote better relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling, responding to catastrophes and disasters, information and education and dispute resolution. The Code was introduced in 1995 with the backing of consumer groups, the federal government, insurers and the Insurance Council of Australia.

More information on the Code, or a copy of the Code, can be obtained from the Financial Ombudsman Service (FOS). You can contact the FOS on 1300 780 808 (local call cost) or you can access the Code at www.codeofpractice.com.au



What do we mean by that?

AAMI, we, us and **our** mean Australian Associated Motor Insurers Limited (ABN 92 004 791 744).

Amount covered is the most we will pay, less any excess, for any accidental loss and damage to your caravan, annex and contents covered by your AAMI policy occurring during the period your caravan is insured with us. The amount covered includes GST.

The amount covered is shown on the most recent of your insurance schedule and your renewal notice.

Cover and **covers** mean the protection provided by your policy.

Endorsement means a special condition that applies to your policy. Any endorsements to your policy are shown on your insurance schedule.

Excess. An excess on your policy is the first amount that you must contribute towards each claim. When one or more excesses apply to your policy, they will be shown on the most recent of your insurance schedule and your renewal notice. See also page 20.

Loss and **damage.**

Loss or **lost** means your caravan or a fixed part of your caravan being destroyed, stolen or damaged beyond economical repair.

Damage means actual physical damage to your caravan.

A part of your caravan is not damaged just because it no longer matches the materials used in a repair covered under this policy and the non-matching unrepaired part will not be repaired or replaced for that reason.

Period of cover means the current period for which we have agreed to provide you with insurance cover. The current period is shown on the most recent of your insurance schedule and renewal notice and any receipt we may send to you. When we make a write-off payment or replace your caravan, the period of cover comes to an end. See also page 30.

Policy means this booklet and your **policy schedule**.

Your **policy schedule** comprises the notices we give you which show the particular details and the current status of your policy. These notices are the most recent of your **insurance schedule** and **renewal notice**, and any **receipt** we may send you.

Your **insurance schedule** sets out the information you have given us on which we have based our decision to insure you as well as the individual details of your policy. We will send you an updated insurance schedule whenever you advise us of a change in this information or these details.

Write-off. Your caravan is declared a write-off when in our opinion, it is so badly damaged that it would not be either safe or economical to repair or when it has not been found within 14 days of you reporting its theft to us.

You and **your** mean the person or persons named as the insured in your insurance schedule.

Your caravan means:

the caravan, not being a self-propelled vehicle, described in your insurance schedule and includes the following fittings which form part of your caravan, whether they were fitted by the caravan manufacturer or not:

fittings such as awnings, beds and mattresses, curtains and flyscreens, gas cylinders, refrigerator, ice chest, stove, air conditioning, hot water service, shower, bath, toilet, water tank and its pump, generator.

the annex unless the annex is separately insured under this policy for a specific amount covered.



The information we need from you and what you need to do

Your contents means the following items:

kitchen and cooking utensils, personal clothing, bedding, furniture and furnishings, cutlery and crockery, microwave, non-portable vision and sound equipment, camping and sporting equipment.

Your family means the following people who normally live with you:

your spouse or partner,

your children, parents, grandparents, grandchildren, brothers and sisters,

the children, parents, grandparents, grandchildren, brothers and sisters of your spouse or partner.

When we agree to insure you, to renew or vary your policy, or to pay your claim, our decision relies on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions we ask about:

you,

any other people who drive or will drive the car that is towing or is attached to your caravan,

your caravan,

the driving and insurance history of you and any other people who drive or will drive the car that is towing or is attached to your caravan, and

any events involving your caravan that result in a claim on your AAMI policy.

You must observe the conditions contained in your AAMI policy.

You must pay or agree to pay us the premium we charge and any excesses that apply.

You should retain this policy booklet so you can refer to it if needed.

When you renew your policy, we do not require you to comply with the general duty of disclosure. It is enough for you to simply tell us if the information on your renewal notice is incorrect or incomplete.

Evidence of ownership

When you make a claim, we may ask you to provide evidence of ownership and value of property. This evidence includes:

receipts, credit card and bank statements, photographs, and contracts of sale.

If you are unable to provide us with the evidence we require, we may reduce or refuse to pay your claim.



The protection and benefits we provide for you

Either Australia-wide or on-site cover

AAMI caravan insurance provides comprehensive cover for your caravan anywhere in Australia unless you choose on-site insurance which covers your caravan only while it is stationary at the site. When you have chosen on-site insurance, it will be shown on the most recent of your insurance schedule and renewal notice.

The protection

Having your caravan damaged or stolen is an unpleasant and worrying experience.

But when you insure with AAMI, we look after you.

When you insure your caravan with AAMI, we will pay for any accidental loss, damage and liability for property damage covered by your AAMI policy occurring during the period of cover.

Loss or damage to your caravan

When your caravan has been lost or damaged, we will decide either to repair, pay the cost of repairing, or declare your caravan a write-off and pay the amount covered. See pages 27–32 for details.

When your caravan has not been found after being stolen, we will declare it a write-off and pay the amount covered. See pages 29–30 for details.

When the use of your caravan causes damage to someone else's property, we will pay for your legal liability. See page 30 for details.

Your contents

We will pay for accidental loss of or damage to your contents while they are within your caravan. We will pay up to \$100 per item up to \$500 in total for any one claim. Any payment we make will be in addition to any contents amount covered shown on the most recent of your insurance schedule and renewal notice.

This policy does not cover some events, circumstances and situations

As you read through this policy, you will see there are some events, circumstances and situations it does not cover. To make sure you are aware of all these exclusions, please read the whole policy carefully including the section 'Are you covered?' beginning on page 22.

The benefits

A replacement caravan or the amount covered if your caravan is written off

If we declare your caravan a write-off because of damage or theft within the first 12 months of its original registration, we will replace it with a new caravan and pay the on-road costs. If we cannot replace your caravan, we will pay you the amount covered (see definition on page 14). See page 29 for full details.

Refund of emergency accommodation and travelling costs

If your caravan is being used by you for a vacation and it becomes unusable as a result of an accident or event giving rise to a claim, we will reimburse the emergency costs you incur up to \$500 for essential accommodation and travelling expenses for you and members of your family travelling with you.

We help with the cost of transporting your caravan

We pay the reasonable cost of transporting your caravan to the nearest repairer or place of safety if it is damaged and cannot be safely towed.



What happens when you replace your caravan

If you replace your caravan with another caravan, we will insure the replacement caravan from the time of its purchase, provided:

- the replacement caravan is one that we would normally insure,
- you tell us within 14 days of the purchase of the replacement caravan,
- you pay any additional premium we require.

The policy ends for the replaced caravan and begins for the replacement caravan at the time you take delivery of the replacement caravan.

About excesses

Excesses

An excess on your policy is the amount you have to pay towards each claim. If your claim is for more than one occurrence, the excess/es applicable to each occurrence will be payable.

If required by us, you must pay your excess before we make any payment or provide you with any policy benefits.

The types of excesses are:

Standard This is the basic excess you must contribute towards each claim.

Additional This excess may be imposed in special circumstances. It is payable in addition to any other excesses.

When one or more excesses apply to your policy, they will be shown on your insurance schedule and updated on your renewal notice.

Will you have to pay any excess?

Was the accident or the event your fault?	Can you give us the name and address of the person who was at fault or the registration number of their car?	Will any excess be payable?
No	Yes	No
No	No	Yes, because we won't have the opportunity to recover the cost of the damage to your caravan.
No	No, because... Your caravan was stolen. Your caravan was damaged while it was on site or parked. Your caravan was damaged by an animal or the elements.	Yes, because we won't have the opportunity to recover the cost of the damage to your caravan.
Yes	–	Yes



Are you covered?

If the driver of the car towing or attached to your caravan was not licensed or authorised to drive it.	NO
But the car towing or attached to your caravan was being driven or was towing or attached to your caravan without your consent.	YES
If your caravan was being demonstrated for sale.	NO
But you were the driver or a passenger of the car towing or attached to your caravan during the demonstration.	YES
If the driver of the car towing or attached to your caravan was under the influence of intoxicating liquor or of a drug or whose blood alcohol level was in excess of the legal limit in force where the car was being driven or who refused or failed to submit a specimen for testing as required by law where the car was being driven.	NO
But the car towing or attached to your caravan was being driven without your consent.	YES
If your caravan or the car towing or attached to your caravan was in an unroadworthy or unsafe condition that contributed to the accident being a condition that was known to and disregarded by you.	NO
If the car towing or attached to your caravan was carrying more passengers or loaded above the legal limit or loaded in an illegal way.	NO
If your caravan was loaded above the legal limit or loaded in an illegal way.	NO
If the car towing or attached to your caravan was being used or tested in or for a race, trial, test or contest.	NO
If the car towing or attached to your caravan was being used on a competition circuit, course or arena.	NO

If your caravan was being used for hire or reward.	NO
If your caravan was outside Australia.	NO
If your caravan was converted, altered or modified from its maker's specifications.	NO
But the work was carried out by an appropriately licensed person or organisation.	YES





Will we pay for?

Any reduced value of your caravan after your caravan has been damaged and repaired and the repairs have been properly performed.	NO
Repairs carried out without our written consent.	NO
Loss because you cannot use your caravan.	NO
Depreciation, wear, tear, rust, corrosion, mould, wet or dry rot, rising damp or dampness.	NO
Mechanical, structural, electrical or electronic failure or other failure or breakdown.	NO
Damage to your tyres caused by application of brakes or by road cuts, punctures or bursting.	NO
Loss or damage caused intentionally by you or a person acting with your express or implied consent.	NO
Loss or damage caused when the driver of the car towing or attached to your caravan was driving the car after receiving medical advice that his or her ability to drive the car is impaired by his or her condition or medical treatment.	NO
Loss or damage caused by failure to take reasonable steps to secure your caravan after it has broken down, been damaged in an accident or you have been notified that your caravan has been found after it was stolen.	NO
Loss or damage caused by the lawful repossession or seizure of your caravan and/or your contents.	NO
Loss or damage caused by any war, warlike activities or revolution including any looting or pillaging.	NO

Loss or damage directly or indirectly caused by, arising from, or connected with: the use, misuse or existence of nuclear weapons; or the use, misuse, escape or existence of nuclear fuel, waste or nuclear materials or ionising radiation or contamination from such fuels, waste or materials; or combustion, detonation, fission and/or fusion of nuclear fuel or nuclear materials.	NO
Loss or damage directly or indirectly caused by, arising from, or connected with actual or threatened chemical or biological pollution or contamination; or action taken by a public authority or any body authorised by a public authority to prevent, limit or remedy such actual or threatened release, pollution or contamination.	NO



What to do and what happens when your caravan is damaged or stolen

Having your caravan damaged or stolen is a rare experience for most people. This chart will help you understand what AAMI will do for you.

You phone AAMI (as soon as possible) on 13 22 44.

Your caravan has been damaged

We arrange the repair of your caravan in consultation with you.

We ordinarily obtain two independent, competitive quotes from repairers recommended by AAMI.

Our assessor reviews the quotes and what is necessary to properly repair your caravan and we choose the repairer who has submitted the more competitive and complete quote. That will be the repairer who repairs your caravan.

We have your caravan repaired, keeping you informed all the way along.

When the repair is completed, we advise you your caravan is ready for collection. We provide a Lifetime Repair Guarantee.

Your caravan has been stolen

You report the theft immediately to the police and to AAMI.

If your caravan has been damaged during the time it was stolen, we will arrange for it to be repaired.

We allow 14 days for your caravan to be found from when you reported its theft to us. If it is not found, and we are satisfied your claim is in order, we declare your caravan a write-off and pay the amount covered.





AAMI chooses the repairer and arranges the repair

Usually, damage to caravans is repairable.

If your caravan has been damaged and can be repaired, our responsibility to you when we authorise repairs is to ensure that the repair work is properly carried out.

For your peace of mind, we choose the repairer and arrange the repair.

We ordinarily obtain two independent, competitive quotes, from repairers recommended by AAMI. If you want, you can choose a repairer to provide one of the quotes. Our assessor will review the quotes, including any quote from a repairer you choose, and what is necessary to properly repair your caravan. We will choose the repairer who has submitted the more competitive and complete quote and that will be the repairer who repairs your caravan.

Where possible, we will match materials. Where this is not possible, materials that match as near as reasonably practicable will be paid for by us.

Inspecting and repairing your caravan

You must make your caravan available to us if we decide to inspect or repair it. If requested by us, you must take your caravan or allow it to be transported to a place nominated by us.

You must not authorise the repair of your caravan without our written authority.

Your contribution to repair work

If the repair of your caravan leaves it in a better condition than before it was damaged, we may ask you to contribute to the repair cost.

The AAMI Lifetime Repair Guarantee

The quality of the workmanship and the materials authorised by AAMI in the repair of your caravan will be guaranteed for the lifetime of the caravan.

If you are concerned about the quality of the repair of your caravan, you must call us on 13 22 44 and you must make your caravan available to us. We will inspect the repair and arrange any necessary rectification work. You must not authorise rectification work without our written authority.

What we do if your caravan cannot be repaired

Sometimes caravans are so badly damaged that they would not be either safe or economical to repair.

If in our opinion, the damage to your caravan is so great that it would not be safe or economical to repair, we will declare your caravan a write-off and pay the amount covered.

What if your caravan has been stolen

You must report the theft immediately to the police and to AAMI.

If your caravan is found within 14 days from when you reported its theft to us and it has been damaged, the procedure will be exactly the same as if your caravan had been damaged in an accident.

...and if your caravan is not found

We allow 14 days for your caravan to be found from when you reported its theft to us. If it is not found, and we are satisfied your claim is in order, we declare your caravan a write-off and pay the amount covered.

A replacement caravan or the amount covered

If your caravan becomes a write-off because of damage or theft within the first 12 months of its original registration, we will replace it with a new caravan and pay the on-road costs. The replacement caravan:

- will be of the same make, model and series as your caravan,

- will have similar fittings to those in your caravan,

- has to be locally available. If it is not locally available, we will pay the amount covered.

If your caravan is under finance, you have to obtain the approval of the financier before it can be replaced.



What happens when we make a write-off payment or replace your caravan

When we make a write-off payment, we pay the amount covered and this policy comes to an end. Your policy also comes to an end if we replace your caravan. Because our payment or replacement meets all our obligations to you in full:

there is no refund of any portion of the premium. We retain your caravan unless you wish to keep it. 'Your caravan' includes all insured options and accessories and unless legislation in your state provides otherwise, the value of any unexpired portion of the registration,

your policy, including the legal liability cover it provides, comes to an end,

if you wish to retain your caravan in its damaged condition, its salvage value will be deducted from our payment, or, if we replace your caravan, you will first need to pay us its salvage value,

you will first need to pay us the total unpaid balance of your premium, including any unpaid additional premium owing. If we make a write-off payment, we will deduct this amount from the payment we make.

When we agree to make a write-off payment, we will post a cheque for the agreed amount or deposit it directly into your nominated bank account.

What we do if someone else's property is damaged

(legal liability)

We cover your legal liability for any loss or damage to other people's property and loss or damage consequent upon damage to other people's property resulting from the use of your caravan during the period of insurance.

We will pay up to a total of \$20,000,000 (including all legal and defence costs and GST) for all claims arising from the one event.

Any person using your caravan with your permission and who complies with the terms and conditions of this policy is covered.

We do not pay for loss or damage to property owned by you or any person ordinarily living with you.

Admission of liability

You must not make any admissions or settle any claims without our prior written consent.

Giving assistance – information, notices, negotiating, defending and settling claims

In this section "you" means you and, if you were not the person driving the towing vehicle, the driver of the towing vehicle.

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

- providing us with full details of the claim in writing,
- providing contracts of sale, receipts or other evidence of ownership,
- providing written statements,
- providing other relevant documents,
- undergoing an interview or interviews about the circumstances of the claim,
- appearing in court and giving evidence.

The information you give must be honest, correct and complete.

You must assist us to recover any part of the claim from the person responsible for the accident or event, which results in a claim.



The AAMI Consumer Appeals Service

You must promptly deliver to us any relevant letters and notices that come into your possession. This includes promptly telling us if you become aware of any demands, court proceedings or offers of settlement.

We shall be entitled, but not obliged, to defend or represent you in any legal proceedings relating to an accident or event which may give rise to a claim against us and to control, settle and deal with those proceedings as we see fit.

We will pay the legal and other reasonable related costs of defending any claim made against you, provided we appoint the solicitors who will defend the claim and we have told you in writing that we will pay their costs.

You must assist us in all our endeavours to negotiate, defend or settle any claim made under this policy and to exercise for our benefit your legal right of recovery against any other party.

If you fail to assist us, or do not abide by any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies paid under the claim.

What to do if you don't agree with our decision

Here is how the AAMI consumer appeals service helps you if you are dissatisfied with the results of your dealings with AAMI.

1. Who do you talk to?

If you are unhappy with anything we have told you or done for you, please tell us. You can phone us on 13 22 44 or call in to an AAMI branch. Most times we will be able to sort the matter out to your satisfaction.

2. The AAMI Customer Ombudsman

However, if you are not satisfied with our response, you can ring, write to or email the AAMI Customer Ombudsman with the details. The AAMI Customer Ombudsman will respond to you within five working days of receiving your letter or email.

3. Appealing to the independent dispute resolution scheme

If you disagree with the AAMI Customer Ombudsman's decision, you can appeal to the Financial Ombudsman Service. We will tell you how to do this.

The Financial Ombudsman Service is an independent industry dispute resolution scheme. You can contact the Service on 1300 780 808 (local call cost) or by email to info@fos.org.au You can also visit the FOS website at www.fos.org.au

There is no charge for this service.

4. Are any decisions binding on you?

You do not have to accept any decision AAMI or the FOS makes. You always have the option of seeking remedies elsewhere.

Any decision the AAMI Customer Ombudsman makes or the FOS makes is binding on AAMI, provided you also accept the decision.



How to contact AAMI

Telephone: Call 13 22 44 (24 hours a day, seven days a week).

How to contact AAMI Consumer Appeals

Telephone: 1300 130 794 (local call cost)
9am to 5pm EST Monday to Friday.

Fax: (03) 9529 1214.

Write to: The AAMI Customer Ombudsman, AAMI Limited,
PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

Email: consumerappeals@aami.com.au

How to contact the Financial Ombudsman Service

Telephone: 1300 780 808 (local call cost).

Email: info@fos.org.au



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We're here to help you
24 hours a day
7 days a week

13 22 44

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