

# CARAVAN INSURANCE

## PRODUCT DISCLOSURE STATEMENT



LUCKY  
YOU'RE  
WITH **AAMI**

# Welcome and thank you for choosing AAMI

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

## By choosing AAMI you can:



Make a claim 24/7 online, using our AAMI App or by calling 13 22 44

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Call 13 22 44 or chat online with the AAMI Virtual Assistant for extra support

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The information in this PDS is current at the date it was prepared. From time to time, we may update some of the information in this PDS that is not 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 will give to you.

# Key information about AAMI Caravan Insurance

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## Type of insurance

This policy provides cover for your caravan.

We offer two levels of cover – Australia wide cover and On-site only cover.

The cover you have chosen will be shown on your certificate of insurance.

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## What we pay

The most we will pay for any one incident is the amount covered for your caravan as shown on your certificate of insurance, unless we say otherwise in your policy.

We will also pay:

- Up to **\$20 million** for legal liability to pay compensation for death or bodily injury to other people, or loss or damage to their property for all claims from any one incident covered by this policy.
  - Up to the limits outlined under the relevant Additional and Optional covers.
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## What we cover

Accidental loss or damage to your caravan during the period of insurance. Examples include, hail, storm (including cyclone), fire, theft and collision.

We also cover your legal liability to pay compensation for death or bodily injury to other people, or loss or damage to their property arising from the use of your caravan.

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This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy carefully.



## **Additional cover that comes with your policy**

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional cover that comes with your policy' on page 41 for more information.

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## **Optional cover you can pay extra for**

There are some optional covers that you have to pay extra for. If an optional cover applies to your policy it is shown on your certificate of insurance. See section 6 'Optional cover you can pay extra for' on page 51 for more information.

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### **Exclusion for new business policies**

We do not insure you for bushfire, storm, flood or tsunami in the first 72 hours of your policy. Very limited exceptions apply. For full details see page 27 in section 3 'Things we don't cover'.

## Summary of your cover

Limits, conditions and exclusions apply. What we cover depends on the covers you have chosen. Read your policy for full details.

<b>What we cover</b>		<b>Page</b>
	Accidental loss or damage cover	✓ 38
	Caravan legal liability	✓ 39
<b>Additional cover (these are covers that come with your policy)</b>		
	Temporary accommodation – if your caravan is not your usual home	✓ 42
	Temporary accommodation – if your caravan is your usual home	✓ 43
	After claim expenses	✓ 43
	New caravan after a total loss for caravans less than 2 years old	✓ 44
	Emergency repairs	✓ 45
	Removal of debris	✓ 45
	Towing and storage costs	✓ 46
	Included Annexe cover	✓ 46
	Included Contents cover	✓ 47
	Motor burnout	✓ 48
	Veterinary expenses	✓ 49
<b>Optional covers (these are covers that you pay extra for)</b>		
	Annexe cover	⊕ 52
	Increased contents cover	⊕ 52

## What to do

# We understand that experiencing loss or damage or having a claim made against you can be stressful

Here's what to do:



### Step 1

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



### Step 2

Try to prevent further loss, damage or liability (e.g. move your caravan off the road and put on your hazard lights).



### Step 3

Report the incident to the police.

If someone is injured or has stolen, attempted to steal or maliciously damaged your caravan, call the police as soon as possible and record the time, date, report number and the name of the recording officer.



### Step 4

Where possible collect details of all drivers, passengers and witnesses including their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's name and address. Do not admit fault to anyone.

## What to do (continued)

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### Step 5

Contact us as soon as possible on line, using our AAMI App or by calling 13 22 44 or online.

You will need to arrange a quote for repairs. If you cannot tow your caravan, you need to arrange for towing to your nearest repairer where a quote can be prepared.

When you contact us, describe details of the incident to assist with lodging your claim. If the damage was caused by another person, provide us their name and address and their registration number.

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In this PDS you will be referred to the Caravan Insurance Additional Information Guide. This guide is available at [aami.com.au](http://aami.com.au) and contains further information about premiums, excesses and discounts. Please contact us for a free copy.



Some words in this policy have special meanings. Most of the words with special meanings are defined in section 11 'Words with special meanings' on page 77.

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Before we get into the specifics of your policy there are important things to know upfront. This includes information about your contract with us, communicating with you electronically, information about your cooling off period, your responsibilities, when you must contact us about changes and the excesses that apply when you make a claim.

## Our agreement with you

If you buy this product from us, your contract of insurance is made up of your certificate of insurance, this PDS and any SPDS that we have given you.

## Communicating with you electronically

We may send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication (e.g. SMS). We will 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.

## Cooling off period

You can contact us to return the policy within **21** days from the start date of your policy (including on renewal).

This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover until the date and time of cancellation. For more information see 'What happens with cancellations' on page 72.

## There are limits to what we will pay and some things that 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, these are found in section 3 'Things we don't cover' on pages 25 to 36. There are also specific things we don't cover explained in sections 4 to 6 on pages 37 to 52 which are particular to the cover provided under your policy.



In this PDS we use  and  icons to help describe what's covered and what's not covered.

## 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 are comfortable, you can tell us about your situation and we will work with you to arrange support.

## **Your responsibilities**

- take steps to prevent loss or damage, for example:
  - for a registered caravan, move your caravan away from rising flood waters;
  - 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 vehicle, keep that vehicle locked;
  - lock all doors and windows when your caravan is unattended;
  - do not leave contents in an unsecured annexe;
  - for a registered caravan, keep your caravan in a safe and roadworthy condition (e.g. replace worn out tyres, brakes and defective lights). See section 3 'Things we don't cover' on pages 25 to 36 for exclusions that may apply;
  - keep your caravan structurally sound, watertight, secure and well maintained (e.g. maintain seals, fix leaks, remove mould, repair paint problems, major rust, corrosion, cracking and blistering, repair major scratches or dents, fix mechanical and electrical problems);
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us;
- do not behave in a way that is abusive, dangerous, hostile, improper, or threatening when engaging with us and our service providers.

## **Not meeting your responsibilities**

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

## When you need to contact us

During the period of insurance you must tell us as soon as possible if:

- you or anyone who is likely to tow your caravan has their driver licence cancelled, suspended, disqualified or restricted;
- you or any person who is likely to tow your caravan has been charged with or convicted of, a criminal act or offence;
- you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- any details on your certificate of insurance are no longer accurate and complete, including but not limited to your caravan (see 'When you replace your caravan' on page 14) or the address where you keep your caravan;
- your on-site caravan will be unoccupied for more than **60** days;
- the listed drivers who tow your caravan change;
- there are any changes to the physical condition of your caravan;
- you plan to, or have, added accessories or modifications to your caravan (see page 20);
- you no longer plan to use your caravan for private use only (see 'Private use' page 81).

If you have not told us about any of the above matters having occurred in any other period of insurance when you held this policy with us, you must also tell us as soon as possible.

## What we will 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, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

## If you do not contact us

If you do not contact us when you need to you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

## How to contact us



Call us on 13 22 44.

## 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 do not have up to date contact details you might not receive your important policy documents which could impact whether you have cover in place.

## When you replace your caravan

If you replace your caravan with another caravan, we will insure the replacement caravan, up to its market value on the same terms and for the same level of cover as the replaced caravan as if a reference to 'your caravan' in this PDS is to your replacement caravan.

Cover is provided from the date you bought the replacement caravan until you contact us to insure your replacement caravan, up to a maximum of **14** days.

We do not provide any cover under this policy for a replacement caravan outside the cover stated in this section 'When you replace your caravan'.

## Special conditions

We may apply special conditions on your policy that might exclude, restrict or extend cover. For example, we may require additional security because of the high value of your caravan or because your on-site caravan is going to be unoccupied. Any imposed conditions will be listed on your certificate of insurance. It is important that you read your certificate of insurance carefully.

## What is the No Claim Bonus?

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



Refer to the Caravan Insurance Additional Information Guide for more information about discounts.

# Excesses that apply when you claim

## What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess when you claim. The amount and types of excesses are shown on your certificate of insurance.

## Excess Type

<b>Standard excess</b>	This excess applies to all claims unless your policy states no excess applies to your claim.
<b>AAMI Flexi-Premiums® excess</b>	If you choose an AAMI Flexi-Premiums® excess it replaces the standard excess and applies to all claims unless your policy states no excess applies to your claim.
<b>Age excess</b>	This excess applies if a driver under <b>25</b> years of age was towing, using or in charge of your caravan at the time of the incident. This excess is in addition to any other excess that applies.
<b>Off-road excess</b>	This excess applies when your caravan is damaged whilst being towed on any beach, or any dirt or unsealed road. This excess is in addition to any other excess that applies.
<b>Inexperienced driver excess</b>	<p>This excess applies if an inexperienced driver was towing, using or in charge of your caravan at the time of the incident. It also applies to learner drivers. This excess is in addition to any other excess that applies.</p> <p>Note: An inexperienced driver is someone who is <b>25</b> years or over and has not held a driver licence specific to the vehicle type that is towing the caravan for at least the past <b>2</b> consecutive years prior to the incident.</p>

-  For example: if your caravan has been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim. If two separate sides of your caravan are damaged in the same incident, you make **1** claim and pay the excesses in relation to **1** claim only.
-  Refer to the Caravan Insurance Additional Information Guide for more information about excesses.

## How to pay your excess

You can choose from the following options to pay your excess:

- you can pay the excess(es) directly to us before we finalise your claim;
- the excess(es) can be deducted from the amount we pay you for your claim (if any);
- in some instances, the excess(es) can be paid to the appointed repairer or supplier; or
- in some instances, the excess(es) can be deducted from the amount we pay to another person for loss or damage to their property.

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

## When your excess will be waived

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You pay the excess but if:

1

You or the driver towing your caravan didn't contribute to the accident (this means the other driver was entirely at fault). You may be able to show this by providing a police report, expert reports, statement from a witness or photographs.

+

2

You supply the at-fault driver's name and address

+

3

You supply the at-fault vehicle's registration number

=



You don't pay an excess

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If 1, 2 and 3 are there, you don't pay an excess. If ANY are missing, you will pay an excess.

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If you cannot supply the at-fault driver's name, address and vehicle registration number it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.

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## What we cover – the basics

## 2

This section describes the basics of what we cover.

## What we cover as your caravan

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### We cover



Your caravan is described on your certificate of insurance. It includes the following that are fitted to your caravan that you have told us about and are shown on your certificate of insurance:

- accessories; and
- modifications.

Your caravan also includes:

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

### We don't cover



Your caravan does not include:

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



#### What are accessories?

An accessory is an addition to your caravan which does not enhance the performance or change the structure of the caravan e.g. bike racks or tropical roofs.



#### What are modifications?

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 e.g. wheelchair access, raising the draw bar.

## Who we cover

We cover you or anyone you authorise to tow your caravan, subject to the conditions and exclusions of your policy.

## What we cover as your contents

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### **We cover**



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

- own; or
- are legally responsible for;

but only when they are:

- securely locked in or to your caravan;
- securely locked in or to your caravan's annexe; or
- locked in your garden shed on the site of the insured unregistered on-site caravan.

Contents includes items such as:

- removable furniture, furnishings, carpets, floor rugs;
  - portable household electrical appliances;
  - clothing and personal belongings;
  - sporting equipment;
  - personal computers, electronic tablets, laptops and any equipment that is part of or belongs to them;
  - standard purchased software (but not data of any kind or custom written software);
  - commercially produced audio and video media, and computer and game console software;
  - cameras and photographic equipment;
  - watches, pieces of jewellery;
  - items made of or containing gold or silver;
  - binoculars;
  - bicycles;
  - fishing equipment.
-

**We  
don't  
cover**



Contents does not include:

- any item that is included in the definition of your caravan or your annexe;
- livestock, fish, birds, animals of any kind;
- lawns, hedges, trees, shrubs, plants;
- unregistered or unlicensed firearms;
- motor vehicles, motorcycles, trail bikes, mini bikes, trailers, horsefloats or any equipment that is part of or belonging to any of these;
- aircraft, watercraft or any equipment that is part of or belongs to either of these;
- drones;
- personal transportation vehicles;
- skis, surfboards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment, or any accessories for surfing and diving equipment;
- any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins or other collectables;
- manuscripts, deeds or other documents;
- precious metals, uncut gems and stones;
- bullion;
- musical instruments;
- tents;
- mobile phones, CB radios or satellite phones;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- food and beverage (other than that covered in 'After claim expenses' on page 43);
- contents that you do not own or are not legally responsible for.



Some words in this policy have special meanings. It's important you know what they are. See section 11 'Words with special meanings' on page 77.

## The most we will pay for all contents

The most we will pay for loss or damage in any one incident to all contents is **\$1,000** in total.

There are also fixed limits that apply to certain contents items. These fixed limits are set out in the table below:

<b>Item or type of item</b>	<b>Limits for any one incident</b>
Bicycles	Limited to <b>\$500</b> in total
Fishing equipment	Limited to <b>\$500</b> in total
All other contents items or types of items	Limited to <b>\$1,000</b> in total for each contents item or type of item



You can choose to increase your contents cover by purchasing the optional 'Increased contents cover' on page 52.

## What we cover as your annexe

Your annexe means the structure designed to be attached to your caravan for the purpose of providing additional accommodation.



We provide limited cover for your annexe under Additional cover 'Included Annexe cover', see page 46. You can buy extra cover for your annexe by choosing to purchase the optional cover 'Annexe cover', see page 52. We will only provide the optional cover for your annexe if you ask us and you pay the additional premium. If you select this cover it will be shown on your certificate of insurance.

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## Things we don't cover

## 3

There are some things we don't cover under your policy and we want to be upfront about this.

Remember, there are also specific things we don't cover in sections 4 to 6, see pages 37 to 52.

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

**✘ Actions or movements of the sea**

any action or movements of the sea.

**✘ Agreements you enter into**

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

**✘ Alcohol, drugs, medication**

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

- was under the influence of, or had their judgement affected by, any alcohol, 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.

But we will pay a claim:

- for you (but not the driver or person in charge of your car and/or caravan) if your car and/or caravan was stolen;
- if it can be demonstrated that the above alcohol/drugs/medication intake was not a contributing factor in the incident.

**✘ Animals**

- animals of any kind that you own or are in your custody or control, but we will cover veterinary expenses (see page 49);
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds or bats) but we will cover impact damage by an animal you do not own.

**✘ Application of heat**

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

**✘ Asbestos**

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

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

**✘ Biological, chemical, other pollutant or contaminant**

- 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.

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

any loss or damage caused by a bushfire, storm, flood or tsunami in the first **72** hours of cover. But we will cover these incidents if this policy began on the same day:

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

**✘ Business use or carrying goods for trade purposes**

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

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

**✘ Communicable Disease**

a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

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

**✘ Condition of caravan, annexe or contents**

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

**✘ Confiscation or repossession**

legal confiscation or repossession of your caravan or its contents.

**✘ Dangerous goods**

your caravan being used to illegally store or transport:

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

**✘ Deliberate damage to a reservoir or dam**

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

**✘ Destruction or repossession of your caravan**

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

**✘ Electrical fault or gas leak**

an electrical fault in the wiring or gas leak of your caravan, where the electrical wiring or gas fittings were installed or previously repaired by an unlicensed or unqualified trades person.

**✘ Erecting, dismantling, modifying or repairing your annexe**

erecting, dismantling, modifying or repairing your annexe.

**✘ Escape of water**

water escaping from a shower recess, shower base or an inadequate drainage system.

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

**✘ Extra costs or other losses following an incident covered by your policy**

extra costs or losses (financial and non-financial loss) following an incident covered by your policy, including but not limited to:

- loss of income or wages;
- the value of your caravan or annexe (including its trade-in or resale value) is less after being repaired;
- cleaning costs but we will cover cleaning costs under 'Caravan legal liability' (see page 39);
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- medical expenses;
- cost of hiring appliances after you suffer loss or damage;
- professional, expert, legal, consulting or valuation costs unless you obtained our prior authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around your caravan or at the location of your on-site caravan.

**✘ Failure to protect your caravan, contents or annexe**

your failure to take steps to prevent loss, damage or legal liability. See 'Your responsibilities' on page 13.

**✘ Failure to secure contents or annexe**

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

**✘ Faults and defects**

- manufacturing faults, faulty design;
- the cost of repairing or replacing any defective or faulty product, appliance or part;
- the cost to fix faulty repairs and workmanship other than to the extent we are responsible for repairs authorised under your policy.

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

**✘ Glass breakage**

- a breakage that does not extend through the entire thickness of the damaged item (e.g. chips and scratches);
- any loss or damage caused by a broken glass item including the cost of cleaning the broken glass.

**✘ Hire or reward**

hiring out your caravan for reward (including for any short-term booking arrangement).

**✘ Illegal drugs and other chemical or poisonous substance**

any unintentional or intentional use, existence or contamination by or of:

- 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.

**✘ Incorrect loading of caravan**

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

**✘ Intentional or deliberate acts**

an intentional or deliberate act by:

- you or a member of your family;
- a person who shares ownership of your caravan;
- a person acting with your encouragement, assistance or express or implied consent;
- a person authorised by you to tow or occupy your caravan.

**✘ Lighting or heating elements, fuses or protective devices**

lighting or heating elements, fuses or protective devices.

**✘ Loss or damage outside Australia**

loss or damage that occurs outside Australia.

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

**✘ Named cyclone**

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

**✘ On-site only caravans away from the location shown on your certificate of insurance**

loss, damage or liability at a location other than the address specified on your certificate of insurance (including whilst the caravan is in transit) when you have on-site only cover.

**✘ Radioactivity/nuclear materials**

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- 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.

**✘ Reckless acts**

any reckless acts by you, or by the driver of the vehicle towing your caravan or any person acting with your encouragement, assistance or express or implied consent to the reckless act (such as illegally using a mobile phone, speeding).

**✘ Repairs done without consent**

repairs that are done without first getting our consent but we will cover certain repairs under 'Emergency repairs' on page 45.

**✘ Replacement of non-damaged parts**

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels and tyres).

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

**✘ Revolution, war**

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

**✘ Roots of trees, shrubs and plants**

the roots of trees, shrubs or plants, but we will cover damage to the caravan caused by:

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

**✘ Sale of caravan, annexe or contents**

- loss (including theft) of your caravan, annexe or contents (or the proceeds of sale) by a person authorised to offer your caravan, annexe or contents for sale;
- loss (including theft) of your caravan, annexe or contents (or the proceeds of sale) following a private sale transaction;
- loss of your caravan, annexe or contents (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your caravan, annexe or contents for sale.

**✘ Sanctions**

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

**✘ Site**

loss or damage to the site where the caravan is located as shown on your certificate of insurance or any reduction in that site's value.

**✘ Stone chips/tar flecks**

stone chips or tar flecks from the road.

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

**✘ Theft, attempted theft or malicious damage**

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

**✘ Theft or attempted theft from your caravan or annexe**

theft or attempted theft from your caravan or your annexe, or of fixtures and fittings of your caravan, if:

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

**✘ Theft or attempted theft of your annexe**

theft or attempted theft of your annexe:

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

**✘ Towing a damaged caravan**

towing your caravan after it has been damaged in an incident, unless you were not aware this could lead to further damage to your caravan, or you are acting to prevent further loss or damage such as towing it from a busy motorway.

**✘ Towing vehicle**

your caravan being towed by an unsafe or unroadworthy vehicle. We will not refuse your claim if you can prove that the loss, damage or liability was not caused or contributed to by the unsafe or unroadworthy condition of the vehicle towing it.

**✘ Tree lopping**

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

**✘ Tyres**

damage to your caravan's tyres caused by braking, punctures, road cuts or bursting.

**✘ Unlawful purposes**

your caravan being used for unlawful purposes by you or for which you gave encouragement, assistance or consent (either expressly or impliedly).

## **Unlawful towing**

your caravan being used for unlawful towing by you or for which you gave encouragement, assistance or consent (either expressly or impliedly).

## **Unlicensed driving**

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

- were not the driver or person in control of your caravan at the time of the incident;
- did not give encouragement, assistance or express or implied consent to the driving or the incident; and
- can establish that you did not know and could not have reasonably known of any of the above circumstances.

## **Unrelated damage**

damage not caused by the incident you are claiming for.

## **We do not cover legal liability for or caused by or arising from:**

-  loss of or damage to property that is owned or controlled by you;
-  an agreement or contract you enter into but we will cover your legal liability if it would have existed had you not entered into the agreement or contract;
-  your caravan being attached to a registered motor vehicle, at the time of the incident or immediately before the incident;
-  your caravan being attached to an unregistered motor vehicle on a public roadway, at the time of the incident or immediately before the incident;
-  the death of or bodily injury to:
  - you or a family member;
  - any person covered by this policy;
  - any person related to you or related to a person covered by this policy;
  - any person who usually lives with you or with any other person covered by this policy;
  - any person who resides at the address shown on your certificate of insurance;
  - your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment.
-  legal liability that is required to be insured under any compulsory third party/ motor accident injuries insurance laws or motor accident insurance laws;
-  civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages;
-  legal costs or other costs incurred without our prior agreement;
-  legal actions or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

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## What we cover – the details

4

In this section, we tell you about our cover for loss or damage to your caravan and cover for legal liability.

# What your policy covers

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## Accidental loss or damage cover

### We cover



We cover accidental loss or damage to your caravan caused by an incident in the period of insurance.

Examples of accidental loss or damage cover include: hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.

### We don't cover



- your on-site only caravan away from the address shown on your certificate of insurance;
  - anything in section 3 'Things we don't cover' on pages 25 to 36.
- There are also things that we don't cover set out in section 5 and 6 on pages 41 to 52.

### Limit

The most we will pay for your caravan is the amount covered shown on your certificate of insurance, unless we say otherwise in your policy.



For examples of how we settle caravan claims, see section 8 'How we settle claims – some examples' on page 63.



## Caravan legal liability

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### We cover



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

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

We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

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### We don't cover



We don't cover anything in section 3 'Things we don't cover' see pages 25 to 36.

There are also things that we don't cover set out in section 5 and 6 on pages 41 to 52.

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### Limit



The most we will pay for all claims from any one incident under Caravan legal liability cover is **\$20 million**, including all associated legal costs.

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## **Additional cover that comes with your policy**

**5**

When a claim for loss or damage to your caravan is covered, you may be entitled to the additional cover in this section. The limits shown are paid in addition to the amount covered. Some covers can also be claimed on separately to a claim for loss or damage to your caravan. All of the conditions of your policy and the 'Things we don't cover' in section 3 on pages 25 to 36 apply to the additional covers.



In some circumstances, we may provide an additional cover to you before your claim for loss or damage to your caravan is confirmed as covered under your policy. This does not mean that your claim has or will be covered or that your claim will be paid.



You can make a claim under 'Included Contents cover' page 47, 'Motor burnout' page 48, and 'Veterinary expenses' page 49 independently of a claim for loss or damage to your caravan.



## Temporary accommodation – if your caravan is not your usual home

### We cover



If your caravan is stolen, or suffers loss or damage in an incident covered by your policy, and as a result it cannot be towed or is not fit to stay in, we will pay the cost of temporary accommodation for you and your travelling companions who are travelling and staying in your caravan with you.

### We don't cover



Caravans with on-site only cover.  
This cover ceases once the caravan has been replaced, the repairs have been completed or we settle your claim.

### Limit



Up to a total of **\$150** per day for any one incident for:

- **3** days if your caravan is less than **100** kilometres from your usual home; or
- **14** days if your caravan is more than **100** kilometres from your usual home.



## Temporary accommodation – if your caravan is your usual home

### We cover



If your caravan is stolen or suffers loss or damage in an incident covered by your policy, and as a result it is not fit to stay in, we will pay the cost of temporary accommodation for you and your family who normally live in the caravan with you.

### We don't cover



This cover ceases once the caravan has been replaced, the repairs have been completed or we settle your claim.

### Limit



Up to a total of **\$150** per day for any one incident for up to **30** days.



## After claim expenses

### We cover



When your caravan is stolen or damaged in an incident covered by your policy, we also cover additional expenses, e.g.:

- costs for meals if you were living in your caravan at the time of the incident and need to be moved to temporary accommodation;
- food spoilage;
- supplementary living expenses.

### Limit



Up to a total of **\$500** for any one incident.



## New caravan after a total loss for caravans less than 2 years old

### We cover



If your caravan has been stolen or damaged in an incident and your claim is accepted as a total loss, we will replace your caravan, if:

- you are the first registered owner of your caravan or you are the first owner of your unregistered on-site caravan or you purchased your caravan as an 'ex-demonstration' model from a licensed caravan dealer who was the first owner; and
- the loss or damage to your caravan occurred less than **2** years from the date of original registration or from the date of purchase if the caravan is an unregistered on-site caravan; and
- anyone who financed your caravan provides us with written consent.

We will:

- replace your caravan with a new caravan of the same make, model and series including similar fixtures and fittings, standard equipment, tools and spare parts, accessories, modifications, optional extras, gas cylinders to your caravan provided a new caravan is available within **90** days of us deciding your caravan is a total loss; or
- if one is not available within that time, provide you with a new caravan that is available within the time stated above and which is a similar make or model to your caravan; and
- for a registered caravan, pay the on road costs such as stamp duty, registration for the first **12** months and delivery charges applicable.

Your policy will continue until its expiry date.

### We don't cover



The cost of replacing or purchasing an extended warranty.



The replacement caravan must be locally available. If it is not locally available or if you disagree with our choice, we will pay you the caravan amount covered shown on your certificate of insurance, less applicable deductions (see page 60). All cover under your policy stops and your policy comes to an end. There is no refund of the premium.

For full details of how we settle total loss claims see page 60.



## Emergency repairs (Australia wide cover only)

### We cover



When your caravan suffers loss or damage in an incident covered by your policy and as a result of the loss or damage it cannot be towed, we will cover emergency repairs that are required to allow you to tow your caravan.

### We don't cover



Caravans with on-site only cover.

### Limit



You can authorise reasonable costs up to **\$1,000** on our behalf for any one incident. You will need to provide us with all invoices and receipts.



## Removal of debris

### We cover



If we have paid a claim for loss or damage to your caravan, we will pay the reasonable costs to remove and dispose of the damaged caravan and its contents.

### Limit



Up to a total of **\$5,000** for any one incident.



## Towing and storage costs

### We cover



When your caravan is damaged in an incident covered by your policy and as a result of the damage your caravan is not roadworthy or safe to tow or needs to be held in storage, we cover the reasonable costs of:

- one tow transporting your caravan to your nearest repairer;
- storing your caravan.

### We don't cover



Storage costs for any period before your claim is lodged (unless you were not in a position to lodge the claim around the time of the incident) or after your claim is settled or declined.

### Limit



One tow from the scene of the incident for any one claim.



If you need to authorise the tow on our behalf, you need to provide us with all invoices and receipts.



## Included Annexe cover

### We cover



We cover your annexe for accidental loss or damage caused by an incident in the period of insurance but only when it is locked in your caravan and not being used.

### Limit



Up to the market value of the annexe.



You can choose to increase your annexe cover by purchasing the optional cover 'Annexe cover' on page 52.



## Included Contents cover

### We cover



We cover accidental loss or damage to your contents caused by an incident in the period of insurance. Accidental loss or damage cover includes hail, storm (including cyclone), flood, fire, theft, or attempted theft, malicious damage or vandalism, collision or impact.

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

### We don't cover



Loss or damage to your contents if they are not securely locked in or to your caravan or annexe or, for on-site only cover, locked in your garden shed (located on the site of the unregistered on-site caravan).

### Limit



Up to **\$1,000** in total for all contents for any one incident.

Fixed limits apply to certain items see the table on page 23 for more information.



You can choose to increase your contents cover by purchasing the optional 'Increased contents cover' on page 52.



If you have insured your caravan with on-site only cover your caravan contents are only covered when they are located at the insured address shown on your certificate of insurance.



## Motor burnout

### We cover



We will pay to repair or replace any motor in a household electrical machine or appliance, but only if:

- the electrical machine or appliance forms part of your caravan, annexe or a content item; and
- 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 will:

- repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place; or
- pay you the amount it costs to repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place.

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

### We don't cover



- replacement of 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 that occurred as a result of the motor burning out;
- the costs of hiring a replacement appliance or machine.

### Limit



We will only cover motors that are less than **15** years old.

Up to a total of **\$1,000** for any one incident.



## Veterinary expenses

### We cover



If your domestic pet travelling or living with you in your caravan is injured in the period of insurance as a result of being hit by a vehicle, we will pay for reasonable veterinary expenses you incur.

Note: You can make a claim under this cover independently of a claim for loss or damage to your caravan.

### We don't cover



Any veterinary expenses for any pet not travelling or living with you in your caravan.

### Limit

You can authorise up to **\$500** on our behalf for any one incident. You will need to provide us with all invoices and receipts.



If you make a claim under this cover no excess applies.

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## Optional cover that you can pay extra for

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Some covers you can purchase as an extra on your policy. If an optional cover applies to your policy it will be shown on your certificate of insurance. All of the conditions of your policy and 'Things we don't cover' in section 3 on pages 25 to 36 apply to the optional covers.



## Annexe cover

### We cover



When your annexe is being used for its designed purpose, we cover it for accidental loss or damage caused by an incident in the period of insurance.

### Limit



The annexe amount covered shown on your certificate of insurance.



If you have insured your caravan with on-site only cover, your annexe is only covered when your caravan and annexe are located at the address shown on your certificate of insurance.



## Increased contents cover

### We cover



We cover accidental loss or damage to your contents caused by an incident in the period of insurance. Accidental loss or damage cover includes hail, storm (including cyclone), flood, fire, theft, or attempted theft, malicious damage or vandalism, collision or impact.

### We don't cover



Loss or damage to your contents if they are not securely locked in or to your caravan or annexe or, for on-site only cover, locked in your garden shed (located on the site of the unregistered on-site caravan).

### Limit



The most we will pay under this cover for loss or damage to contents is the amount covered shown on your certificate of insurance. This cover is in addition to the cover provided 'Included Contents cover' on page 47.

Fixed limits apply see the table on page 23 for more information.



If you have insured your caravan with on-site only cover, your caravan and contents are only covered when they are located at the address shown on your certificate of insurance.

We want to be there for you in your times of need. In this section we set out how we help you when you make a claim.

# Making a claim

## What you must do

- talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- assist us in handling your claim. This can include agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- allow us to inspect the damaged caravan, annexe and/or contents;
- if your caravan, annexe and/or contents are a total loss, allow us or a person nominated by us, to recover, salvage or take possession of your caravan, annexe or contents;
- for rectification work, take your caravan back to the original repairer to rectify the repairs.



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

## What you must not do

- do not admit liability or responsibility to anyone or pay for any damage before contacting us;
- do not negotiate, pay or settle a claim with anyone else before contacting us;
- do not carry out or authorise any repairs without our consent, except for emergency repairs described on page 45 or it is necessary for health and safety reasons;
- do not dispose of any damaged parts of your caravan, annexe or contents without our consent, unless it is necessary for health and safety reasons;
- do not wash, clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss;
- do not accept payment from someone who admits fault for loss or damage to your caravan, contents or annexe. Refer them to us instead.

## If you do not comply

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

## **If you have caused bodily injury, death or damage to other people's property**

Tell us about any incident that has caused bodily injury, death 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. The quicker we receive these, the better placed we will be to protect your interests. If you do not tell us about any demands or forward any documentation from a third party it could result in further costs. You will need to pay any further costs incurred as a result of your delay in forwarding documents or failing to tell us about demands you have received.

## **If we decline a claim or do not pay a claim in full**

When you contact us to make a claim we will assess your claim and we may need to undertake further investigation. If we decline your claim we will give you our reasons in writing.

## **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 do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

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

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

### **Prove your loss or damage**

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

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

## **How we settle your claim**

### **How your caravan claim is settled**

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

- ask you to obtain 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 amount of the assessed quote from your repairer to repair or replace the damaged parts of your caravan if you request a cash settlement or we don't authorise repairs; or
- settle your claim as a total loss, see page 60 for how we settle your claim as a total loss.

### **How your annexe claim is settled**

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

- ask you to obtain 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 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 took place if you request a cash settlement or we don't authorise repairs; or
- settle your claim as a total loss.

### **How your contents claim is settled**

If your claim for loss, theft or damage to your contents is covered we will either:

- repair or replace to the same condition, standard and specification the contents were in immediately before the incident took place;
- pay you the amount of the assessed quote from our repairer to repair or replace to the same condition, standard and specification the contents were in immediately before the incident took place if our repairer can complete the repair or replace the damaged contents but you request a cash settlement;
- pay you the amount of the assessed quote from your repairer if we are unable to carry out repairs or replace the damage contents; or
- settle your claim as a total loss.

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

## **For additional covers or optional covers**

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

## **For legal liability claims**

You must provide us with assistance to help us when we take action in your name to defend a claim against you from the third party who alleges that you have caused bodily injury, death or damage to their property. This assistance may include:

- providing a more detailed version of events including completing a diagram of what occurred and a statement/affidavit;
- providing copies of any photographs or video of the accident available;
- lodging a police report (when we cannot lodge one);
- attending court (only if required).

## **If your caravan or annexe is damaged**

### **Choice of repairer**

You can choose your own repairer.

### **Assessing the damage and repairs to your caravan**

We will ask you to obtain a quote for repairs.

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

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

### **If we don't authorise repairs**

If we pay the amount of the assessed quote we don't authorise repairs.

You will not be entitled to the lifetime guarantee on repairs that we do not authorise.



### **AAMI Lifetime Repair Guarantee for caravan repairs**

The quality of the workmanship and the materials authorised by AAMI in the repair of your caravan will be guaranteed for its life. The parts used in the repair of your caravan will be of the same type as those explained on these pages.

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. You must not authorise rectification work without our written authority. We will inspect the repair and arrange any necessary rectification work. If it would not be safe or economical to carry out the rectification work required, we will declare your caravan a total loss.

### **When we authorise repairs to your caravan we will:**

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

However, the following conditions also apply:

### **Glass repairs**

Where available we will use aftermarket parts for window glass (including sun roof) and repairs will meet Australian Design Rules.

### **Unavailable parts**

Where a damaged part is no longer available, we will pay you the last known market price of that part.

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

### **Caravan identification**

Where your caravan's identification, such as its compliance, build or VIN plate or label, has been damaged, we will try to source a replacement from its manufacturer. If we cannot source it for you, we will attempt to obtain a letter from the manufacturer to confirm your caravan's identity and that its original identification has been damaged. We will still repair your caravan without replacing any damaged identification, unless an alternative form of identification is required by law.

## **Sub-contracting repairs**

We may sub-contract and any repairer we authorise to repair your caravan may sub-contract some of the repairs. We require our sub-contractors to abide by the same service standards we uphold.

## **Matching materials**

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

## **When we repair your caravan, we will not:**

- pay to repair your caravan to a better standard, specification or quality existing 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 are responsible for repairs we authorised;
- pay for repairing pre-existing damage. See 'Contribution to repairs' below.

## **Contribution to repairs**

There may be instances where we are unable to carry out accepted repairs due to pre-existing damage to your caravan. Examples of this include neglect, wear and tear, weathering, rust, mould, mildew or corrosion. In these instances, we will ask you to pay the cost of repairing the pre-existing damage so that repairs covered by this policy can be carried out safely.

If you do not want to pay these amounts, we will pay you the amount of the assessed quote from your repairer for the repairs directly related to the accepted claim.

## **If your contents are damaged**

### **When we repair or replace your contents we will:**

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

## **Items that form part of a set or collection**

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. We do not cover undamaged contents including items that form part of a set or collection.

## **If your caravan and/or annexe has been stolen**

If your caravan is found within **14** days of it being stolen and is damaged, follow the process of 'If your caravan or annexe is damaged' (see page 57).

## **If your caravan and/or annexe is a total loss**

Your caravan and/or annexe becomes a total loss if:

- it is stolen and unrecovered after **14** days and we accept your claim for theft of your caravan and/or annexe; or
- it is uneconomical or unsafe to repair, including where the combined repair costs and salvage value are likely to be more than the amount covered by your policy.

We will also have regard to the law in relation to what is considered a write off that applies in your State or Territory when determining when a caravan is to be written off.

For caravans where the 'New caravan after a total loss for caravans less than **2** years old' additional cover applies, see page 44.

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

## **Deductions from your total loss claim**

When we pay you for a total loss claim we will deduct the following, where applicable, from the amount we pay you:

- excesses;
- unpaid premium including any unpaid instalments for the period of insurance;
- any unused registration and compulsory third party/motor accident injuries insurance (unless we decide to collect this from the relevant authority or insurer, in which case you must help us if we ask);
- any input tax credit entitlement, see page 72;
- our estimate of the salvage value.

Where we provide you with a new caravan you will have to pay to us any of the above applicable deductions.

## **Caravans under finance**

When we pay you for a total loss claim, if a credit provider has a financial interest in your caravan then we will pay them what they are entitled to (up to the value of your claim) and pay you any balance. If the credit provider requests to retain the salvage we will settle them less the salvage value amount.

## **We own the caravan, annexe or contents salvage**

When we replace your caravan, annexe and/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, annexe and/or contents then we will deduct our estimate of the salvage value of your caravan, annexe and/or contents from any amount we pay.

## **After we pay your claim**

### **Potential impact on cover and premiums**

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

If your caravan is a total loss and you are not entitled to a new replacement caravan (see page 44), all cover under your policy comes to an end. There is no refund of premium.

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

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

## **Our right to recover from those responsible**

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. 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 will have full discretion over the conduct and any settlement of the recovery action.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- providing a more detailed version of events, which may include completing a diagram or statement/affidavit;
- providing us with any documents required to prove your loss;
- providing copies of any photographs or footage of the incident available;
- lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- attending court or meetings with our legal/other experts (only if required);
- providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

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.

These are examples only of how a claim payment might be calculated and are not part of your policy. You should read them only as a guide. Every claim is considered on an individual basis because every claim is different. Please note:

- all amounts are shown in Australian dollars and are GST inclusive;
- all examples assume you are not registered for GST; and
- the excess amounts stated are examples only and may be different to your excess(es). Refer to your certificate of insurance.

## Example 1 – Total loss

Your 4 year old caravan is insured for an amount covered of \$15,000. In this example your standard excess is \$300. Your caravan is damaged by hail and the cost of repairs to your caravan will be \$13,500. Based on what it would cost to repair your caravan plus its salvage value, your caravan is a total loss. As your caravan is more than 2 years old, the 'New caravan after a total loss for caravans less than 2 years old' additional cover does not apply to you.

<b>Your claim</b>		<b>Additional information</b>
Amount covered	\$15,000	Your caravan is a total loss when it is uneconomical or unsafe to repair.
Less excess payable	-\$300	As your caravan has been damaged by hail the standard excess applies. In this example, this amount is deducted from the amount we pay you.
Where applicable, less any unexpired registration and CTP/MAI insurance	-\$250	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Claim so far	\$14,450	We would normally pay this directly to you. If a credit provider has a financial interest in your caravan then we would normally pay your credit provider (up to your amount covered) that they are owed first and pay any balance to you.
If your insurance was paid through instalments of \$60 per month and there are four remaining monthly payments in the period of insurance when your caravan is damaged:		
Less outstanding premium	-\$240	The 4 x \$60 monthly payments become due when your caravan is a total loss. We normally deduct this from the amount we pay you.
<b>Total claim</b>	<b>\$14,210</b>	

All cover on your caravan stops, your policy ends and there is no refund of the premium. The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect the amount we pay you.

## Example 2 – New caravan after a total loss

Your caravan is insured for an amount covered of \$29,800. In this example your AAMI Flexi-Premiums® excess is \$600. You have on-site only cover for your unregistered caravan. Your caravan is damaged completely by fire and it is a total loss. Your caravan is less than 2 years old and you qualify for the 'New caravan after a total loss for caravans less than 2 years old' additional cover (see page 44 for details). The cost to replace your caravan with a new one of the same make and model including all on road costs is \$31,300.

<b>Your claim</b>		<b>Additional information</b>
Cost to replace your caravan, including on road costs	\$31,300	We pay \$31,300 because your caravan is less than 2 years old and you qualify for the 'New caravan after a total loss for caravans less than 2 years old' additional cover (see page 44 for details). We pay this amount directly to the caravan dealership.
Replacement cost of caravan contents	+\$1,000	Your policy provides up to \$1,000 additional cover for contents. In this example, you have not taken out the optional contents cover. Our assessor has confirmed that the loss of your contents exceeds \$1,000. We pay \$1,000 directly to you.
After claim expenses	+\$500	As you have lost the use of your cooking facilities you are entitled to claim under the additional cover 'After claim expenses'. We pay you \$500 for the cost of your meals.
Plus temporary accommodation costs	+\$1,400	We settled your claim 14 days after you told us about your caravan being involved in a fire. We pay your temporary accommodation costs of \$100 per day (we pay up to \$150 per day), for 14 days.
Less excess payable	-\$600	In this example you pay your excess directly to us.
Removal of debris	+\$1,000	We pay the reasonable costs for the removal and disposal of your caravan and contents. We pay the provider directly.
<b>Total claim</b>	<b>\$34,600</b>	

Your policy will continue to its expiry date. The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect how much we pay.

### Example 3 – Partial loss

You have insured an unregistered on-site caravan for an amount covered of \$12,000. You have taken out the 'Annexe cover' option (see page 52 for details) for an amount covered of \$3,000. You have also taken out the 'Increased contents cover' option (see page 52 for details) with a total amount covered for your contents of \$2,500. In this example the standard excess is \$300.

Your caravan is broken into, causing damage to the annexe and caravan door. Your television and DVD player have also been stolen and you have reported this to the police. The repairs to your annexe and caravan door will cost \$1,500 and it will cost \$800 to replace your stolen contents.

<b>Your claim</b>		<b>Additional information</b>
Damage to annexe and caravan	\$1,500	We normally pay the cost of repairs directly to the repairer.
Replacement cost of caravan contents	+\$800	A member of our supplier network has assessed the replacement cost of the stolen contents. We replace your contents with contents of a similar standard and specification to those contents before the incident took place.
Less excess payable	-\$300	As your claim is a result of your caravan being broken into, your standard excess applies. In this example, this amount is deducted from the amount we pay you.
<b>Total claim</b>	<b>\$2,000</b>	

## Example 4 – Legal liability

Your caravan is comprehensively insured which includes legal liability cover. In this example the standard excess is \$300. You reside permanently in your caravan. You invited a guest over for morning tea. When your guest was leaving, your caravan's attached folding steps collapsed, causing your guest to fall and injure their ankle and lower back. Your guest has made a claim for the amount of \$9,000. We assess this claim and determine you are legally liable for these amounts.

<b>Your claim</b>		<b>Additional information</b>
Total amount of liability	\$9,000	We assess the claim and agree you are legally liable. We pay this amount to the injured party.
Less excess payable	-\$300	In this example you pay your standard excess directly to us.
<b>Total claim</b>	<b>\$8,700</b>	

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## Important things to know – our contract with you

9

In this section we set out more important information about your contract with us, including information about your premium (including paying your premium and what happens when your premium payment is late), how your policy operates and responds where there are joint policyholders, how the GST affects this insurance and what happens with cancellations.

## About your premium

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate of insurance as the 'Total Amount Payable' or, if you pay by monthly instalments, as 'Instalment amount'.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and your caravan to calculate the premium.



Refer to the Caravan Insurance Additional Information Guide for more information.

## Paying your premium

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your certificate of insurance.

If we agree, you can pay the premium by instalments but it costs less to pay annually.

If you ask to pay the premium by debiting your account or card, we will 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 do not 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 will let you know, and we can cancel your policy:

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

## **Joint policyholders**

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

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

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

## **Conduct of others**

When we consider a claim under this policy, we will 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 are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances. However, this does not apply if we are relying on the below exclusion to reduce or refuse a claim under your policy:

- Alcohol, drugs, medication (see page 26).

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

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

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

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

In respect of your policy, where you are 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**

### **Cancellation by you**

You can cancel this policy at any time. For each caravan cover cancelled, you will be refunded the unexpired portion of the premium attributable to that caravan cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

### **Cancellation by us**

We can cancel your policy where the law allows us to do so. For each caravan cover cancelled, you will be refunded the unexpired portion of the premium attributable to that caravan cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

## **What to do if you have a complaint and other important information**

**10**

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

## How to contact us with a complaint

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### 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:** 13 22 44

**By email:** [aami@aami.com.au](mailto:aami@aami.com.au)

Complaints can usually be resolved on the spot or within 5 business days.

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### Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

**By phone:** 1300 240 437

**By email:** [idr@aami.com.au](mailto:idr@aami.com.au)

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

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

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## How to contact us with a complaint (continued)

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### Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

**By Phone:** 1800 931 678

**By Email:** [info@afca.org.au](mailto:info@afca.org.au)

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

**By visiting:** [www.afca.org.au](http://www.afca.org.au)

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## General Insurance Code of Practice

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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](http://insurancecouncil.com.au)) or by phoning (02) 9253 5100.

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## Report insurance fraud

Insurance Fraud is not 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 in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home 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.

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## Words with special meanings

11

Some words in this policy have a special meaning, it's important to read this section because it can impact how your policy is interpreted.



If a word does not have a special meaning then it just has its ordinary meaning

**Accessories**

see page 20.

**Actions or movements of the sea**

includes:

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

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

**Aftermarket part**

means a vehicle part that is not sourced from the vehicle's manufacturer.

**Amount covered**

when used in relation to your caravan, annexe or contents, it means the maximum amount we will pay for loss or damage to your caravan, annexe or contents in any one incident, unless we say otherwise in your policy. For caravans it includes the value of fitted accessories, modifications and standard equipment and registration. Deductions may apply, see page 60 for amounts that are deducted on a total loss settlement. The amount covered is shown on your certificate of insurance or otherwise in this policy and includes GST.

**Annexe**

see page 23.

**Assessed quote**

means an experienced assessor we appoint assesses the 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 your repairer or that you have paid.

**Caravan**

see page 20.

**Caravan Insurance Additional Information Guide**

see page 9.

**Certificate of insurance**

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

**Communicable Disease**

means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- transmission the substance or agent includes a virus, bacterium, parasite or other organism or any variation, living or not; and
- the method of transmission, whether direct or indirect, includes airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including people and living things).

**Contents**

see page 21 & 22.

**Excess**

see page 16.

**Family**

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

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

**Fixtures and fittings**

means built in furniture, refrigerator, stove, air conditioning unit, floor coverings (but not carpets or floor rugs), fixed awnings and solar panels.

**Flood**

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

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

**Hard walls**

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

**Illegal drugs**

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to methamphetamine.

**Illegal drug precursor**

means the starting materials for illegal drug manufacture.

**Incident or event**

is a single event, accident or occurrence which you did not intend or expect to happen and that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

**Inexperienced driver**

see page 16.

**Limit**

the most you can claim for any one incident. It includes or excludes GST depending on your Input Tax Credit entitlement (refer to section 'How the Goods and Services Tax (GST) affects this insurance, for further detail).

**Listed driver**

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

**Loss or damage**

means the physical loss or physical damage.

**Market value**

the amount we calculate the market would pay for an item. It takes into account the age, make, model and condition of the item. We may use recognised industry publications to assist us in calculating the amount. For registered caravans, market value excludes costs of registration, compulsory third party/motor accident injuries insurance, stamp duty and transfer fees, dealer warranty costs and dealer delivery.

**Modifications**

see page 20.

**Named cyclone**

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

**No Claim Bonus (NCB)**

see page 15.

**On-site**

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

**Original equipment parts**

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

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

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

**Period of insurance**

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

**Personal transportation vehicle**

means a battery driven or electric device that is a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel or segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

**Policy**

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

**Private use**

means your caravan is used:

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

Private use does not mean used:

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

**Total loss**

see page 60.

**Unattended**

means you are not capable of keeping your caravan under observation or observe an attempt to interfere with it.

**Usual home**

means a property or caravan that is (or was intended to be) your only home for at least six consecutive months.

**Vermin**

means small animals (e.g. geckos) or insects that are typically thought of as pests. Vermin does not include a possum.

**We, us, our and AAMI**

means AAI Limited ABN 48 005 297 807, trading as AAMI.

**You, your**

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

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**We're here for you  
7 days a week**

### How to contact us

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13 22 44



[aami.com.au](http://aami.com.au)



PO Box 14180,  
Melbourne City Mail Centre  
Victoria 8001

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

LUCKY  
YOU'RE  
WITH **AAMI**