



CARAVAN INSURANCE

Product Disclosure Statement



LUCKY YOU'RE WITH

AAMI



AAMI: Peace of mind

Comprehensive Insurance for caravans from AAMI

AAMI Caravan Insurance provides you with the peace of mind that you are properly covered if your caravan is damaged in an accident, stolen or its use causes damage to property.

AAMI Flexi-Premiums®

With AAMI Flexi-Premiums®, the higher the excess you choose, the lower your premium will be.

AAMI Lifetime Repair Guarantee

For repairs we authorise, the quality of the materials and workmanship are guaranteed for the life of your caravan, even if you no longer own it. See page 41.

Emergency repairs

Following loss or damage to your caravan, we will cover emergency repairs that are required to allow you to tow your caravan. See page 19.

Towing and storage costs

We cover towing or storage costs following an insured incident. See page 19.

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Introduction

Welcome to AAMI Caravan Insurance

Why is this document important?

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

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

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

PED Guide

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

Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Our Commitment to you

When you are an AAMI policyholder and you need to claim on your policy, our claims service will be there to take your call.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can exercise your cooling off rights within **21** days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

Alternatively, you can cancel your policy at any time during the period of insurance. When you do this and unless we tell you otherwise, you will have cover up until the date of cancellation. For more information see 'Cancellation by you' on page 44.

Who is this product designed for?

This insurance product is designed for owners of caravans who use their caravans for private use only (see page 48).

Your duty of disclosure

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

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

The information you tell us can affect:

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

You do not need to tell us of anything which:

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

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

Exclusion for new business policies

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see 'What we do not cover - general exclusions' on pages 28 to 33.

Joint policyholders

When you insure your caravan in the names of more than one person, each person is a joint policyholder and is able to make changes that we agree with to your policy. We will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate of insurance.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'What do we mean by that?' section on pages 45 to 48.

Summary of covers

Below is a list of the types of cover available. It is a guide only. The cover you have chosen will be shown on your certificate of insurance. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'What we do not cover - general exclusions' on pages 28 to 33.

	Type of cover
Caravan cover	We provide comprehensive cover for loss or damage to your caravan.
Annexe cover	Cover for loss or damage to your annexe is optional.
Contents cover	We provide up to \$1,000 cover for loss or damage to your contents in your caravan or annexe. You can choose to take out extra contents cover.
Australia wide or On-site only cover	We provide caravan cover Australia wide unless you wish to restrict the cover to on-site only cover. If you want on-site only cover, please tell us and if we agree, this will be shown on your certificate of insurance.

Summary of features, benefits and additional covers

Below are lists identifying some of the policy features, benefits, additional covers and optional covers available depending on the type of cover you choose. It is a guide only. The type of cover you choose will be shown on your certificate of insurance. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'What we do not cover - general exclusions' on pages 28 to 33.

Summary of features, benefits and additional covers	Caravan cover		Page
	Australia wide	On-site only	
Accidental loss or damage in a covered incident (e.g. fire, theft, storm, hail & flood)	✓	✓	15
New caravan after total loss	✓	✓	16
Automatic contents cover up to \$1,000	✓	✓	12
Replacement caravan cover	✓	✓	22
Emergency repairs up to \$1,000	✓	✓	19
Emergency expenses up to \$500	✓	✓	20
Temporary accommodation (limits apply)	✓	✓	18
Removal of debris up to \$5,000	✓	✓	20
Veterinary expenses up to \$500	✓	✓	23
Motor burnout	✓	✓	21
Legal liability (up to \$20 million)	✓	✓	26
AAMI Lifetime Repair Guarantee	✓	✓	41
Monthly instalments (additional costs apply)	✓	✓	8
No excess if we agree you were not at fault and you can identify the person at fault	✓	✓	38
Towing and storage costs up to \$3,000	✓	✓	19

Summary of optional covers

Summary of optional covers	Page
Annexe cover	24
Increased contents cover	25

Refer to the PED Guide for further information

About your premium

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

In addition to the amount we agree to cover your caravan for, we use many factors about you and your caravan to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

Your premium includes any discounts we have given you.

Refer to the PED Guide for further information

Paying your premium

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

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

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

Late annual payments

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

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

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

Overdue instalments

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

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

Your responsibilities

You must:

- take all reasonable precautions to prevent damage or theft, for example:
 - for a registered caravan, move your caravan away from rising flood waters;
 - lock all doors and windows when your caravan is unattended.
- for a registered caravan, keep your caravan in a roadworthy condition (e.g. replace worn out tyres, brakes and defective lights). See 'What we do not cover - general exclusions' on pages 28 to 33 for exclusions that may apply;
- keep your caravan structurally sound, watertight and well maintained (e.g. maintaining seals, fixing leaks, repairing paint problems, repairing major rust, and repairing unclaimed major scratches or dents);
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

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

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

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

When you need to contact us

Changes in your details and caravan

You need to tell us immediately if:

- any details on your certificate of insurance are no longer accurate;
- your address or other contact details change;
- you replace your caravan (see 'Replacement caravan cover' on page 22 where we may give you **14** days cover on your replacement caravan);
- for a registered caravan, the listed drivers towing your caravan change;
- there are any changes to the physical condition of your caravan;
- you plan to, or have, added accessories or modifications to your caravan (see 'What do we mean by that?' on pages 45 to 48);
- for a registered caravan, the place where you keep your caravan changes;
- for on-site only cover, the location of your caravan changes;
- you no longer plan to use your caravan for private use only (see page 48).

Changes at renewal each year

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

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

What we will do when you contact us

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

What is the No Claim Bonus?

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

Refer to the PED Guide for further information

About your cover

About your caravan and annexe

What we cover as your caravan

Your caravan 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:

- options, including standard manufacturer's options;
- accessories; **and**
- modifications.

Your caravan also includes

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

What we do not cover as your caravan

Caravan does not include:

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

What we cover as your annexe

Your annexe means the structure designed to be attached to your caravan for the purpose of providing additional accommodation. You can cover your annexe by choosing to purchase the optional cover 'Annexe cover', see page 24. We will only provide the optional cover for your annexe if you tell us about your annexe and you pay the additional premium. If you select this cover it will be noted on your certificate of insurance.

About your contents

This policy provides up to **\$1,000** automatic cover for loss or damage to your contents (see 'Accidental loss or damage cover' on page 15). If you have chosen to increase this amount with the optional cover 'Increased contents cover' (see page 25) and have paid the additional premium, the additional contents amount covered will be shown on your certificate of insurance.

What we cover as your contents

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

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

but only when they are:

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

Contents means any of the following items:

- removable furniture, furnishings, carpets, floor rugs;
- portable household electrical appliances;
- clothing and personal belongings;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- sporting equipment;
- personal computers, 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.

Note: Limits apply to contents items or types of items. Refer to the table in the section 'The most we will pay for all contents' on page 14.

What we do not cover as your contents

Contents does not include:

- any item that is included in the definition of your caravan or your annexe;
- food or beverages;
- livestock, fish, birds, animals of any kind;
- lawns, hedges, trees, shrubs, plants;
- unregistered or unlicensed firearms;
- motor vehicles, motorcycles, trail bikes, mini bikes, trailers, 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;
- 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;
- contents kept in your caravan that you do not own or are not legally responsible for.

The most we will pay for all contents

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

There are also fixed limits that apply to all contents items or types of items. These limits are set out in the table below:

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

Note: The most we will pay for contents for any one insured incident is **\$1,000** in total **unless** you have selected the optional cover 'Increased contents cover' (see page 25) and this is stated on your certificate of insurance.

The cover provided

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

Comprehensive cover includes:

- accidental loss or damage cover;
- legal liability cover;
- additional features and additional covers at no extra cost (see pages 16 to 23).

You can also choose from our optional covers to tailor your insurance policy (see pages 24 to 25).

Accidental loss or damage cover

We cover

We cover accidental loss or damage to your caravan and contents caused by an insured incident in the period of insurance. Examples of insured incidents covered include:

- hail, storm and flood;
- fire;
- theft and attempted theft;
- malicious damage;
- collision;
- impact.

We will also cover your annexe up to its market value when it is locked in your caravan and not being used. For extra cover see 'Annexe cover' on page 24.

Limit

The most we will pay for your caravan or contents is their respective amounts covered shown on your certificate of insurance, **unless** we say otherwise in your policy.

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

We do not cover

- See 'What we do not cover as your caravan' on page 11;
- See 'What we do not cover as your contents' on page 13;
- See 'What we do not cover - general exclusions' on pages 28 to 33.

Refer to the PED Guide for further information

Additional features

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

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

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' sections of the below tables on pages 16 to 20 and in the 'What we do not cover - general exclusions' on pages 28 to 33. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

1. New caravan after a total loss

Applies to Caravan cover

We cover

When your caravan has been lost or damaged in an insured incident and we have agreed to pay your claim as a total loss, we cover the cost to 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 was caused by an insured incident that occurred less than **2** years from the date of original registration or from the date of purchase if the caravan is an unregistered on-site caravan; **and**
- it is possible for us to supply or order a new caravan of the same make and model within **90** days of us deciding your caravan is a total loss or, if one is not available within that time, it is possible to provide you with a new caravan that is in our opinion a similar make or model to your caravan; **and**
- anyone who financed your caravan provides us with written consent.

We do not cover

The cost of replacing or purchasing an extended warranty.

1. New caravan after a total loss (cont'd)

Applies to Caravan cover

We cover

We do not cover

We will:

- replace your caravan with a new caravan of the same or similar make and model, including similar fixtures and fittings, standard equipment, tools and spare parts, accessories, modifications, optional extras, gas cylinders;
- for a registered caravan, pay the on road costs such as stamp duty, registration for the first **12** months and delivery charges applicable and your policy will continue until its expiry date.

Note: The replacement caravan must be locally available. If it is not locally available, or if you disagree with our choice, we will pay you the caravan amount covered shown on your certificate of insurance.

For full details of how we settle total loss claims see page 42.

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

Applies to Caravan cover - Australia wide only cover

We cover

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

Limit

We will pay up to **\$150** per day 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.

We do not cover

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

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

Applies to Caravan cover – On-site only cover

We cover

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

Limit

We will pay up to **\$150** per day for **30** days.

We do not cover

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

4. Emergency repairs

Applies to Caravan cover

We cover

Following loss or damage to your caravan in an insured incident covered by your policy, we will cover emergency repairs that are required to allow you to tow your caravan.

Limit

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

We do not cover

5. Towing and storage costs

Applies to Caravan cover

We cover

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

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

Limit

You can authorise reasonable costs up to **\$3,000** on our behalf. You will need to provide us with all invoices and receipts.

We do not cover

Storage costs for any period before your claim is lodged or after your claim is settled.

6. Emergency expenses

Applies to Caravan cover

We cover

We do not cover

If, after your caravan is damaged in an insured incident covered by your policy, you incur extra emergency expenses directly attributable to the damage that caused the claim to occur, we will refund you the reasonable costs of the extra emergency expenses (e.g. purchasing parts to enable safe towing of the caravan).

Limit

You can authorise reasonable costs up to **\$500** on our behalf. You will need to provide us with all invoices and receipts.

7. Removal of debris

Applies to Caravan cover

We cover

We do not cover

If we have agreed to pay a claim following loss or damage to your caravan in an insured incident covered by this policy, we will pay the reasonable costs to remove and dispose of the damaged caravan and its contents.

Limit

We will pay up to **\$5,000**.

Refer to the PED Guide for further information

Additional covers

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

There are some things we do not cover and these are shown in the 'We do not cover' sections of the below tables on pages 21 to 23 and in the 'What we do not cover - general exclusions' on pages 28 to 33. All conditions of this policy apply to these additional covers unless the cover says otherwise.

1. Motor burnout

Applies to Caravan cover

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 contents; **and**
- the motor is burnt out by an electric current while the electrical machine or appliance is in your caravan or in your annexe.

We will choose to:

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

Limit

We will only cover motors that are not more than **15** years old.

The most we will pay is up to **\$1,000**.

We do not cover

- to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use;
- loss of use of or damage to mechanical parts of any description that occurred as a result of the motor burning out;
- the costs of hiring a replacement appliance or machine.

2. Replacement caravan cover

Applies to Caravan cover

We cover

If you replace your caravan with another caravan, we will insure the replacement caravan on the same terms and for the same type of cover for the rest of the period of insurance provided:

- you tell us within **14** days of you taking delivery of the replacement caravan; **and**
- we agree in writing to insure the replacement caravan; **and**
- you pay us any additional premium we require. If additional premium is payable, we will tell you how much it is and how it is to be paid.

Otherwise, we will only cover your replacement caravan for the same type of cover as your caravan for up to **14** days from when you take delivery of the replacement caravan or until you arrange insurance for your replacement caravan, whichever occurs first.

Limit

Your replacement caravan is covered up to the price you paid for it, or its market value, whichever is less. This limit applies until you tell us about the change and we have agreed in writing to cover your replacement caravan.

Note: The cover ends for your caravan and begins for the replacement caravan at the time you take delivery of the replacement caravan. If we agree to insure your replacement caravan and you pay us any additional premium we require, we will send you a new certificate of insurance. If we do not agree to insure your replacement caravan we will cancel your policy.

We do not cover

The replacement caravan if it is a caravan we would not normally insure.

3. Veterinary expenses

Applies to Caravan cover

We cover

If your domestic pet is injured as a result of being hit by a vehicle, we will pay for reasonable veterinary expenses you incur.

Limit

You can authorise reasonable costs up to **\$500** on our behalf. You will need to provide us with all invoices and receipts.

We do not cover

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

Optional covers

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

Under the optional covers there are some things we do not cover and these are shown on pages 24 to 25 and in the section 'What we do not cover - general exclusions' on pages 28 to 33. All conditions of this policy apply to these optional covers unless the cover says otherwise.

1. Annexe cover

Available with Caravan cover

We cover

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

Limit

We will pay up to 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.

We do not cover

2. Increased contents cover

Available with Caravan cover

We cover

When your contents are in your caravan or annexe or for On-site only cover in your garden shed (located on the site of the insured unregistered on-site caravan), we will cover your contents for accidental loss or damage up to **\$1,000** caused by an insured incident in the period of insurance. With this optional cover you can ask us to increase the amount of cover, and if we agree, the increased contents amount covered will be shown on your certificate of insurance.

Limit

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

Fixed limits apply to all contents items or types of items. See the table on page 14 for the limits that apply.

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.

Note: For full details of contents cover see pages 12 to 14.

We do not cover

Refer to the PED Guide for further information

Legal liability

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

Caravan legal liability

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

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

When we pay

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

- occurs in Australia during the period of insurance; **and**
- was not expected or intended to give rise to caravan legal liability; **and**
- is not excluded by:
 - the 'When we will not pay' section on pages 26 to 27; **or**
 - the 'What we do not cover - general exclusions' section on pages 28 to 33.

When we will not pay

We will not pay:

- for damage to your caravan or any other property that is owned or controlled by you;
- for any liability accepted by you which would not have been imposed by law, including liability under a contract you have entered into;
- if at the time of the incident, or immediately before the incident, your caravan was attached to a registered motor vehicle;
- if at the time of the incident, or immediately before the incident, your caravan was attached to an unregistered motor vehicle on a public roadway;
- for the death of or bodily injury to:
 - you or a family member;
 - any person covered by this policy;
 - any person related to you or related to a person covered by this policy;
 - any person who usually lives with you or with any other person covered by this policy;

- any person who resides at the address shown on your certificate of insurance;
- your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment.
- for legal liability that is required to be insured by any law or statute;
- for legal or other costs incurred without our prior agreement;
- if you have hired out your caravan for reward.

We will also not provide cover for:

- any penalties, fines or punitive, exemplary, multiple or aggravated damages;
- actions brought in a court or other judicial body outside Australia or in a court or other judicial body that does not apply Australian Law.

What we do not cover - general exclusions

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 of trees or their roots

the action of trees or their roots.

Actions or movements of the sea

actions or movements of the sea.

Agreements you enter into

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

Alcohol and/or drugs

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

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

But we will pay a claim if you:

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

Animals

- animals of any kind that you own or are in your custody or control;
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds or bats).

Application of heat

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

Asbestos

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

Biological, chemical, other pollutant or contaminant

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

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

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

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

Business use or carrying goods for trade purposes

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

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

Chips and scratches

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

Condition of caravan

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

What we do not cover - general exclusions (cont'd)

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

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

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

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

Dangerous goods

your caravan is being used to illegally store or transport:

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

Deliberate damage to a reservoir or dam

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

Destruction or repossession of your caravan

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

Electrical fault

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

Erecting, dismantling, modifying or repairing your annexe

erecting, dismantling, modifying or repairing your annexe.

Failure to protect your caravan

you failing to protect your caravan after it:

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

Failure to secure contents

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

Fixing faulty repairs

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

Hire

hiring out your caravan for reward.

Incorrect loading of caravan

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

Intentional loss or damage

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

Lighting or heating elements, fuses or protective devices

lighting or heating elements, fuses or protective devices.

Loss, damage or liability outside Australia

loss, damage or liability occurring outside Australia.

Loss or damage to on-site only caravans away from the location noted on the certificate of insurance

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

Misplaced/lost caravan, annexe or contents

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

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.

What we do not cover - general exclusions (cont'd)

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

Radioactivity/nuclear materials

radioactivity or nuclear materials, including:

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste; **or**
- action of nuclear fission including detonation of any nuclear device or nuclear weapon; **or**
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials; **or**
- any looting or rioting following these incidents.

Reckless use of the vehicle towing your caravan

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

Repairs done without written consent

repairs that are done without first getting our written consent **but we will** cover certain repairs under emergency repairs (see page 19).

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.

Revolution, war

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

Stone chips/tar flecks

stone chips or tar flecks from the road.

Theft, attempted theft or malicious damage

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

Theft or attempted theft from your caravan or annexe

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

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

Theft or attempted theft of fixtures and fittings of your caravan

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

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

Theft or attempted theft of your annexe

theft or attempted theft of your annexe:

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

Towing a damaged caravan

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

Tree lopping

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

Tyres

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

Unlawful purposes

your caravan being used for unlawful purposes.

Unlawful towing

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

Unlicensed driving

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

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

Unrelated damage

damage not caused by the incident you are claiming for.

Overdue instalments

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

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

Claims

Making a claim

When to make a claim

We understand being involved in an accident or having your caravan damaged by an incident can be a stressful experience. We are here to help.

What you must do

Step 1 Make sure everyone is safe. For emergencies call 000.

Step 2 Try to prevent further loss or damage.

You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your caravan off the road and put on your hazard lights).

We may provide cover for emergency repairs up to **\$1,000** (see page 19).

Step 3 Report the accident, theft or malicious damage to the authorities.

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

Step 4 Collect details of all drivers, passengers and witnesses.

You will need these when you lodge your claim. Make sure you have their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's insurance details. Do not admit fault to anyone.

Step 5 Contact us as soon as possible.

Make sure you have the details of the incident at hand to assist us with lodging your claim.

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

Please see page 19 for details on what we pay for towing costs.

If you have caused damage to other people's property

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

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

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

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

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

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

To process the claim, you must:

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

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

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

What you must not do

- do not admit liability or responsibility to anyone to pay for any damage **unless** we agree;
- do not negotiate or promise payment;
- do not authorise any repairs, **except** for emergency repairs described on page 19;
- do not dispose of any damaged parts of your caravan, annexe or contents without our consent;
- do not wash or clean or remove debris from any area damaged by fire without our consent **unless** you need to do this to prevent further loss;
- do not accept payment from someone who admits fault for loss or damage to your caravan, contents or annexe. Refer them to us.

If you do not comply

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

If we decline a claim

When you contact us to make a claim we will assess your claim. We will allow you to lodge your claim **but we may** need to undertake further investigation and assessment before making a decision. If we decide to decline your claim we will give you our reasons in writing. If you wish to dispute our decision, see page 49 for more information.

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

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

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

Your excess

What is an excess?

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

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

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

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

Standard excess	A standard excess applies to all claims unless stated otherwise in the PDS.
AAMI Flexi-Premiums® excess	An AAMI Flexi-Premiums® excess lowers your premium by increasing your policy's excess. This excess replaces the standard excess and applies to all claims unless stated otherwise in the PDS.
Age excess	This applies if a driver under 25 years of age was towing, using or in charge of your caravan at the time of the incident. This excess is in addition to any other excess that applies.
Inexperienced driver excess	This applies if an inexperienced driver 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. Note: a person who is 25 years or over and has not held a driver's licence specific to the vehicle type that is towing the caravan for at least the past 2 consecutive years.
Off-road excess	This 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.

Refer to the PED Guide for further information

When does an excess apply

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

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

How to pay your excess

We may:

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

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

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

How we settle your claim

We choose how your caravan claim is settled

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

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

We choose how your annexe claim is settled

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

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

We choose how your contents claim is settled

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

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

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

For additional features, additional covers or optional covers

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

For legal liability claims

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

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

Refer to the PED Guide for further information

If your caravan is damaged

Choice of repairer

You can choose your own repairer.

Assessing the damage and repairs to your caravan

We will ask you to obtain a quote for repairs.

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

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

If we don't authorise repairs

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

AAMI Lifetime Repair Guarantee

The quality of the workmanship and the materials authorised by AAMI in the repair of your caravan will be guaranteed for 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 in our opinion, 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 non-original 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 manufacturer's standard new caravan warranty period (**but not** under any extended dealer/manufacturer warranty period).

However, the following conditions also apply:

Glass repairs

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

Unavailable parts

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

Obsolete items and parts

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

Sub-contracting repairs

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

When we repair your caravan we will not:

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

Matching materials

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

Contribution to repairs

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

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

If your contents are damaged

When we repair or replace your contents we will:

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

Items that form part of a set or collection

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

If you want to change the contents

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

If your caravan has been stolen

If your caravan is found within **14** days of it being stolen and is damaged, follow the process of 'If your caravan is damaged' (see page 40).

If your caravan and/or annexe are not found **14** days after being stolen, and we agree to accept a claim for theft of your caravan and/or annexe, your caravan and/or annexe becomes a total loss (see below).

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 agree to accept your claim or when we decide it is uneconomical, impractical or unsafe to repair.

For caravans where the 'New caravan after a total loss' feature applies, see page 16.

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

Deductions from your total loss claim

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

- any excess or unpaid premium including any unpaid instalments in the period of insurance if you pay your premium by instalments;
- any unused registration and compulsory third party (CTP) insurance that you are entitled to if your caravan is registered in NSW. You can obtain these refunds from the NSW Roads and Maritime Services (RMS);
- any ITC (if applicable), see page 35.

Caravans under finance

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

We own the caravan, annexe or contents salvage

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

If 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 that we pay.

After we pay your claim

Does your claim affect your cover?

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

If your caravan is a total loss and you are not entitled to a new replacement caravan (see page 16), all cover under your policy stops and your policy is cancelled. There is no refund of any unused premium.

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

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

Our right to recover claims we pay from those responsible

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

Other Important Information

What happens with cancellations?

Cancellation by you

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

Cancellation by us

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

Cancellation fee

Fee	Details
<p>Cancellation fee</p> <p>We incur costs in establishing and administering your policy. If you cancel your policy we will charge a cancellation fee.</p> <p>A cancellation fee will not apply in some circumstances, including:</p> <ul style="list-style-type: none">• when you are transferring your caravan to another policy with us;• if you exercise your cooling off rights (see page 4).	<p>The amount of the cancellation fee is \$30 (plus (if applicable) FSL plus GST plus stamp duty).</p> <p>This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference.</p>

What do we mean by that?

Accessories

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

Actions or movements of the sea

includes:

- rises in the level of 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.

Amount covered

when used in relation to your caravan, annexe or contents, it is the maximum amount we will pay for loss or damage to your caravan, annexe or contents caused by an insured incident. The amount covered is shown on your certificate of insurance or otherwise in this policy and includes GST.

Annexe

see page 11.

Authorised repairs

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

Caravan

see page 11.

Certificate of insurance

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

Contents

see page 12.

Excess

see page 37.

Family

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

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

Fixtures and fittings

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

Flood

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

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

Hard walls

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

Incident or event

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

Inexperienced driver

see page 37.

Insured incident

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

Limit

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

Listed driver

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

Market value

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

Modifications

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

Named cyclone

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

NCB

see page 10.

On-site

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

Original equipment parts

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

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

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

PED Guide

see page 4.

Period of insurance

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

Policy

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

Private use

means your caravan is used:

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

Private use does not mean used:

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

Total loss

your caravan, or if insured under this policy your annexe and/or contents, becomes a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

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.

How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within **5** business days. You can contact us:

By phone: 13 22 44

By email: aami@aami.com.au

Step 2. Review by our Internal Dispute Resolution Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Internal Dispute Resolution (IDR) Team for review or you can contact them directly:

By phone: 1300 240 437

By email: idr@aami.com.au

In writing: AAMI Internal Dispute Resolution, PO Box 14180, Melbourne City Mail Centre VIC 8001

If we require additional information we will contact you to discuss. IDR will usually contact you with a decision within **15** business days of receiving your complaint.

Step 3. 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 Financial Ombudsman Service (FOS). FOS is an independent external dispute scheme and their service is free to you. Any decision FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

FOS is available to customers who fall within their terms of reference. FOS will advise if they can help you.

You can contact FOS:

By phone: 1300 780 808

By fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001

By visiting: www.fos.org.au

Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

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

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

General Insurance Code of Practice

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

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

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **1300 55 88 49**.

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**We're here for you
24 hours a day
7 days a week**

How to contact us

by phone: **13 22 44**

via the internet: **aami.com.au**

in writing: PO Box 14180,
Melbourne City Mail Centre
Victoria 8001

This insurance is issued by:

AAI Limited

ABN 48 005 297 807

AFSL No. 230859 trading as AAMI

