

Caravan & Trailer Insurance

Product disclosure statement
and policy booklet



*experience
the difference*



The information in this booklet is current at the date of preparation. More up-to-date information may be available by calling 132 132 or visiting nrma.com.au. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a supplementary or replacement Product Disclosure Statement.

This Product Disclosure Statement is dated 9 January 2012.

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Caravan & Trailer Insurance

Supplementary Product Disclosure Statements



These Supplementary Product Disclosure Statements (Supplementary PDS) update, and should be read with, the Caravan & Trailer Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 2 and any other applicable Supplementary PDS. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

SUPPLEMENTARY PDS 2.1

This Supplementary PDS Edition 2.1 will apply to policies with a commencement date on or after 17 June 2013 or with a renewal effective date on or after 17 June 2013.

DEFINITIONS (PAGES 34 TO 36)

The definition of 'flood' on page 35 of the PDS is deleted and replaced by the following definition:

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.

SUPPLEMENTARY PDS 2.2

This Supplementary PDS Edition 2.2 applies to policies with a commencement date on or after 16 March 2014 or with a renewal effective date on or after 28 April 2014.

OPTIONAL COVER (PAGE 13)

The wording under the heading 'Optional cover' is removed and replaced with:

If you have an On-site Caravan or Touring Caravan Policy, you can increase your cover by adding options to your policy.

For most options you may need to pay an extra premium, however if you choose 'Lay up' cover this will reduce your premium.

Any options you have chosen will be listed on your current Certificate of Insurance.

See 'Things that may affect cover' on pages 16 to 18 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 7 to 13.

We have added the following optional cover to touring caravan policies.

Lay up Cover

You can choose this option if you have a touring caravan.

You can reduce your premium by choosing lay up cover for up to 6 months. This option allows you to maintain certain cover at a reduced premium for the months you know you will not be using your touring caravan.

Your cover starts on the first day of the month you nominate as the beginning of the lay up period and ends on the last day of the month you nominate as the end of the lay up period.

During the lay up period, if an incident described on page 7 causes loss or damage to your touring caravan:

we will

cover your touring caravan while:

- ▶ it's kept under a carport or in a lockable garage at the address shown on your current Certificate of Insurance
- ▶ you are taking it to be serviced or repaired by a licensed repairer.

however

- ▶ you must take steps to secure your touring caravan during the lay up period (for example, keep it in a locked garage).

If you want to use your touring caravan during the lay up period, then we will only cover it for loss or damage if:

- ▶ you tell us you are going to use it,
- ▶ we agree to cover you for that use, and
- ▶ you pay us any additional premium that applies.

ADDITIONAL ON-SITE CARAVAN OR TOURING CARAVAN CONTENTS COVER OPTION (PAGE 13)

We have removed the limit of \$40,000 for on-site caravan and \$10,000 for touring caravan. If you choose the additional contents cover option you can nominate any agreed value.

DISCOUNTS YOU MAY BE ELIGIBLE FOR (PAGE 27)

The current wording on page 27 under the headings 'Discounts you may be eligible for', 'No Claim Bonus Discount' and 'Multi-Policy Discount' in the PDS is deleted and is replaced by the following wording:

When you take out insurance with us, you may be eligible for one or both of these discounts:

- ▶ Loyalty Discount
- ▶ No Claim Bonus.

Your current Certificate of Insurance shows the discounts that we give you. It is important for you to check your Certificate of Insurance to make sure you are getting the discounts you're entitled to and that your personal information is accurate, complete and up-to-date.

We may change the discounts or introduce more discounts from time to time.

Loyalty Discount

Your Loyalty Discount is based on how long you have had a relationship with us and how many eligible policies you have. The longer you maintain your continuous relationship with us and the more policies you hold, the higher the discount you could receive.

No Claim Bonus

We give you a No Claim Bonus to reward you for having a good claims record. We calculate your No Claim Bonus based on your claims history.

For full details on the discounts you may be eligible for, refer to our NRMA Caravan and Trailer Insurance Premium, Excess, Discounts & Helpline Benefits Guide. You can get a copy by visiting www.nrma.com.au/caravanped or contacting us on 132 132.

MAKING CHANGES TO YOUR POLICY (PAGES 29 TO 30)

We have reduced the amount of cancellation fee applied when you cancel your policy from \$40 (plus GST) to \$30 (plus GST and Government charges).

We have deleted the following on page 29 of the PDS:

If any refund amount owing to you is less than \$5, you agree to us donating this amount to charity, unless you tell us to pay that amount to you.

We replaced it with:

Additional premium or Refund less than \$15

When a change is made to your policy, you may need to pay us an additional premium, or we may need to refund part of your premium. If the additional premium we need to charge you is less than \$15, then we'll waive it - that is, you don't need to pay it. However, if the amount we need to refund is less than \$15, then we'll donate it to charity.

DEFINITIONS (PAGES 34 TO 36)

On page 35 of the PDS, we have deleted the following wording relating to flyovers under the definition of fittings:

A flyover is not covered if:

- ▶ it is manufactured from canvas, vinyl or fabric.

SUPPLEMENTARY PDS 2.3

This Supplementary PDS Edition 2.3 will apply to policies with a commencement date on or after 6 April 2014 or with a renewal effective date on or after 19 May 2014.

ADDITIONAL COVER (PAGES 10 TO 12)

Under the heading 'New Replacement On-site Caravan, Touring Caravan or Trailer' on page 12 in the PDS, we have added a third bullet point under:

you need to:

pay us any:

- ▶ unused portion of the registration and Compulsory Third Party (CTP) Insurance that you are entitled to.

HOW WE SETTLE A CLAIM (PAGES 23 and 24)

Under the heading 'If your on-site caravan, touring caravan, annexe or trailer is a total loss' on page 23 in the PDS, the third bullet point under 'we will:'

- ▶ deduct from any amount we pay any unpaid premium and applicable excesses

has been deleted and replaced with:

- ▶ deduct from any amount we pay:
 - any unpaid premium, and
 - applicable excesses, and
 - the unused portions of the registration and Compulsory Third Party (CTP) Insurance that you are entitled to.

DEFINITIONS (PAGES 34 TO 36)

Under the heading 'agreed value' on page 34 in the PDS, the second bullet point:

- ▶ registration

has been deleted and replaced with:

- ▶ registration and Compulsory Third Party (CTP) Insurance

SUPPLEMENTARY PDS 2.4

This Supplementary PDS Edition 2.4 will apply to policies with a commencement date on or after 21 September 2014 or with a renewal effective date on or after 3 November 2014.

OUR AGREEMENT WITH YOU (PAGE 5)

Below the section 'Paying your premium' on page 5 of the PDS, we have added:

Reducing your premium

You can reduce your premium by choosing a higher basic excess.

For more information about how we work out your premium, the excesses that may apply to your policy and any discounts you may be eligible for, see our Premium, Excess & Discounts Guide by visiting www.nrma.com.au/caravanped or call us on 132 132 or visit your local branch.

COVER FOR YOUR ON-SITE CARAVAN, TOURING CARAVAN, OR TRAILER (PAGE 7)

The following wording on page 7 under 'we will decide whether to', the third bullet point, has been deleted and replaced with:

- ▶ pay you the agreed value less any applicable deductions (see page 23 for details)

OPTIONAL COVER (PAGE 13)

The wording under the heading 'Annexe cover option' has been deleted and replaced with:

You can choose this option if you have an On-site Caravan or Touring Caravan. If you do that:

- ▶ we will cover your annexe for an incident as described on page 7 in the section 'Cover for loss or damage' up to the agreed value.

however

- ▶ your annexe must be in good repair and condition at the time of the incident. We will pay you the reasonable cost of what your annexe is worth at the time of the incident.

EXCESSES (PAGE 22)

We have deleted the wording under the heading 'What is an excess?' on page 22 of the PDS and replaced it with:

An excess is an amount you contribute towards the cost of a claim.

The type of excess you need to pay depends on what your claim relates to and who was driving your vehicle (Touring Caravan only). Also, you may need to pay more than one excess.

There are 3 types of excesses:

- ▶ basic
- ▶ age (Touring Caravan only)
- ▶ hail or cyclone (not applicable for Tasmania).

Your current Certificate of Insurance shows the amount and types of excesses that apply to your policy.

If you make a claim you must pay any excess that applies to us, or to the repairer or supplier. We will tell you who to pay your excess to. We may not finalise a claim until you have paid any excess that applies.

HOW WE SETTLE A CLAIM (PAGE 23)

The section on page 23 'If your on-site caravan, touring caravan, annexe or trailer is a total loss', has been deleted and replaced with:

If your on-site caravan, touring caravan or trailer is a total loss

If we consider your on-site caravan, touring caravan or trailer to be a total loss:

we will:

- ▶ pay you the agreed value
- ▶ deduct from any amount we pay:
 - all applicable excesses
 - any unpaid premium
 - the unused portions of the registration and Compulsory Third Party (CTP) Insurance premium that you are entitled to.

If we pay a total loss:

- ▶ your Policy comes to an end and no refund of premium is due to you
- ▶ your on-site caravan, touring caravan or trailer becomes our property unless we tell you otherwise

DEFINITIONS (PAGE 34)

We have deleted the definition of 'Agreed value' on page 34 of the PDS and replaced it with:

Agreed value

the amount we agree to insure your on-site caravan (including annexe if you have the Annexe cover option), touring caravan (including annexe if you have the Annexe cover option), contents or trailer. This amount is shown on your current Certificate of Insurance. The agreed value includes any applicable:

- ▶ GST
- ▶ registration and Compulsory Third Party (CTP) Insurance
- ▶ other on-road costs.

CLAIM PAYMENT EXAMPLES (PAGE 38)

Example 2 is deleted and replaced with:

2. Your on-site caravan, touring caravan or trailer is a total loss – page 7

We decide your on-site caravan, touring caravan or trailer is a total loss as the result of a fire.

The agreed value is \$10,000

There is an excess of \$200

You are entitled to a registration and CTP insurance premium refund of \$300

You are not registered for GST

We pay you \$9,500 (\$10,000-\$200-\$300)

You arrange your registration and CTP insurance refund of \$300

Your Policy comes to an end. Your on-site caravan, touring caravan or trailer becomes our property.

Insurance Australia Limited ABN 11 000 016 722
AFS Licence No. 227681 trading as NRMA Insurance
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G015689 10/14

Thank you for choosing NRMA Insurance.

NRMA Insurance has been insuring Australians for over 85 years. And that's the difference we offer you – experience. It's this experience that helps us provide you with great customer service as well as quality cover to protect the things you value.

Plus, when you need us, we provide a simpler way to make a claim, so that you're back on your feet as quickly as possible.

This booklet contains information you need to know about your insurance policy. If you have any questions, or if there's anything we can help with, get in touch today.

 **132 132**

 **Visit your local office**

Contents

If you cannot find what you are looking for here, please go to the index on page 40.

Features and Benefits	4	Things that may affect cover	16
Our agreement with you	5	- General and specific exclusions	16
What your Policy covers	6	- Fire	17
.....	- Storm	17
Cover for your On-site Caravan, Touring Caravan, or Trailer	7	- Your responsibilities when you are insured with us	18
- Cover for loss or damage	7		
- Food spoilage	8		
- On-site caravan & touring caravan contents	8		
- What is covered under contents	9		
- What is not covered under contents	9		
Additional cover	10		
- Legal representation	10		
- Temporary accommodation	10		
- Storage costs	11		
- Towing	11		
- Emergency repairs	11		
- New replacement caravan or trailer	12		
- Helpline benefits	12		
Optional cover	13		
- Annexe cover option	13		
- Additional contents cover for caravans	13		
Liability cover	14		
- On-site caravan, Touring Caravan or Trailer	14		
- Liability exclusions	15		

Claiming under your Policy 20

Your responsibilities when making a claim under this Policy 21

Excesses 22

- What is an excess? 22
- When an excess applies 22
- When an excess does not apply 22

How we settle a claim 23

- Repairing your caravan, annexe or trailer 23
- Matching materials 23
- If your caravan, annexe or trailer is a total loss 23
- Settling contents claims 24
- If you are a business registered or required to be registered for GST purposes and entitled to an input tax credit 24

Credit provider's rights 25

More about this Policy 26

How we work out your premium 27

- Discounts you may be eligible for 27

Paying your premium – payment options 28

What happens if you don't pay on time 28

- Unpaid annual premium 28
- Unpaid monthly instalments 28

Making changes to your Policy 29

- You want to make changes to your policy 29
- You sell or give away your caravan or trailer 29
- You change your caravan or trailer 29
- You want to cancel your Policy 30
- We want to cancel your Policy 30
- We want to give you written notice 30

How to resolve a complaint or dispute 31

General Insurance Code of Practice 31

Financial Claims Scheme 31

Privacy of your personal information 32

- Privacy Charter 32
- When you provide your personal information 32
- Information you provide about another person 33
- Privacy of your personal information for marketing purposes 33

Definitions (words with special meaning) 34

Claim payment examples 38

Index 40

Features & Benefits

Below is a summary of some of the features and benefits of this Policy depending on the type of cover you choose. This summary is intended as a guide only. For full details of cover including exclusions please read the pages that follow.

Summary of covers	Touring Caravan	On-site Caravan	Trailer
Accidental damage	✓	✓	✓
Fire	✓	✓	✓
Food spoilage	✓	✓	✗
Storm	✓	✓	✓
Flood	✓	✓	✓
Theft or attempted theft	✓	✓	✓
Vandalism or malicious acts	✓	✓	✓
Modifications, options or accessories	✓	✓	✓
Contents cover	✓	✓	✗
Temporary accommodation	✓	✓	✗
Storage costs	✓	✓	✓
Towing	✓	✓	✓
New caravan and trailer replacement	✓	✓	✓
Legal representation	✓	✓	✓
Liability cover	✓	✓	✓
Emergency repairs up to \$500	✓	✓	✓
24/7 emergency assistance when travelling (Helpline)	✓	✓	✓

Our agreement with you

Your contract

Your policy is a contract between you and us and is made up of:

- ▶ your current Certificate of Insurance, and
- ▶ this Product Disclosure Statement (PDS), and
- ▶ any applicable Supplementary PDS.

Certificate of Insurance

Your current Certificate of Insurance shows the insurance cover you have chosen and any optional cover you have under your policy. It also shows the period your policy covers – we only cover you for incidents that happen during this time.

Co-insureds

If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by all of those people.

Exclusions and conditions

Exclusions and conditions may apply to the cover you have chosen:

- ▶ on pages 16 and 17, we set out the general exclusions that apply to your policy
- ▶ throughout this PDS, we set out any specific exclusions and conditions with the cover they apply to
- ▶ on page 18, we set out your responsibilities when you are insured with us and make a claim.

Special conditions

We may impose special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter. Your current Certificate of Insurance shows any special conditions that apply to your policy.

Embargo for listed events

We may not cover you for some events – for example, bushfire, storm or flood – if they cause loss or damage during an embargo period.

Under 'Special conditions' in your current Certificate of Insurance, we show any embargo event and the period it applies to.

Paying your premium

In return for paying your premium, we provide the cover you have chosen.

You can pay your premium annually or by monthly instalments – for details about how to pay your premium and what happens if you don't pay, see page 28.

21 day cooling-off period

You can tell us to cancel your policy within 21 days from when it was issued. If you choose to cancel your policy, we'll refund the premium you paid us in full (as long as you haven't made a claim on your policy).

GST

All dollar values described in this PDS include GST, unless otherwise stated.

Words with special meanings

Some words in the PDS have special meaning. Please refer to the Definitions section on pages 34 to 36 for more details.

What your Policy covers

Your Policy covers a:

- ▶ On-site Caravan
- ▶ Touring Caravan, or
- ▶ Trailer.

The type of insurance you have chosen will be listed on your current Certificate of Insurance. The scope of your cover depends upon the type of insurance you have chosen.

Your Policy provides cover for incidents that occur during the policy period set out on your current Certificate of Insurance.

If you make a claim, you may need to pay an excess and your No Claim Bonus Discount may be affected.

Cover for your On-site Caravan, Touring Caravan, or Trailer

Your on-site caravan or touring caravan is the caravan shown on your current Certificate of Insurance including its:

- ▶ fittings (including any roll out awning)
- ▶ modifications, options and accessories that are attached to your on-site caravan or touring caravan

You will have cover for your annexe if you have chosen this option and paid any additional premium (see page 13).

Your trailer is the trailer shown on your current Certificate of Insurance including its:

- ▶ fittings
- ▶ modifications, options and accessories that are attached to your trailer.

See 'Things that may affect cover' on pages 16 to 18 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 7 to 13.

Cover for loss or damage

We will cover loss or damage to your on-site caravan, touring caravan, annexe (if you have chosen this option) or trailer caused by any of the following incidents:

- ▶ an accident
- ▶ collision
- ▶ earthquake
- ▶ explosion
- ▶ fire
- ▶ flood
- ▶ storm
- ▶ theft or attempted theft
- ▶ tsunami
- ▶ vandalism or a malicious act.

we will decide whether to:

- ▶ repair your on-site caravan, touring caravan, annexe or trailer, or
- ▶ pay the cost of repairing your on-site caravan, touring caravan, annexe or trailer, or
- ▶ pay you the applicable caravan, trailer or annexe agreed value listed on your current Certificate of Insurance less any applicable deductions (see page 23 for details).

For examples of how we calculate a claim for loss or damage to your on-site caravan, touring caravan, annexe or trailer, please see examples 1 and 2 in the Claim payment examples on page 38.

Food spoilage

If you have an on-site caravan or touring caravan policy we will cover food in your on-site caravan or touring caravan or annexe (if you have chosen this option) that is spoiled as a result of an incident listed on page 7 under the heading 'Cover for loss or damage':

we will:

- ▶ cover up to \$300 for the cost of replacing this food.

On-site caravan and touring caravan contents

If contents are lost or damaged as a result of an incident listed on page 7 under the heading 'Cover for loss or damage':

we will:

- provide automatic cover up to a total of \$1,000 for contents that are inside your:
- ▶ on-site caravan, or
 - ▶ touring caravan, or
 - ▶ annexe (except a canvas, vinyl or fabric annexe).

we will decide whether to:

- ▶ repair or replace contents, or
- ▶ pay you the reasonable cost of repairing or replacing contents, or
- ▶ pay you the contents agreed value set out on your current Certificate of Insurance.

You may increase this cover by nominating a higher contents agreed value - see page 13.

not covered:

- ▶ contents not inside your on-site caravan, touring caravan or annexe
- ▶ any contents accidentally damaged unless your on-site caravan, touring caravan or annexe is also lost or damaged in the same incident and we agree to pay your claim.

For examples of how we calculate a claim for loss or damage to your contents please see examples 1 and 5 in the Claim payment examples on pages 38 and 39.

What is covered under contents

We cover contents owned by you or a family member including but not limited to:

- ▶ carpets and household goods
- ▶ CDs, DVDs, tapes, records, game cartridges and discs of any sort up to \$1,000 in total
- ▶ clothing and personal belongings
- ▶ entertainment systems, stereos and televisions
- ▶ furniture and furnishings
- ▶ furs, curios, works of art and items containing gold or silver (other than jewellery, medals or coins) up to \$500 in total
- ▶ jewellery and watches up to \$1,000 in total
- ▶ tools, including those which you or your family use in a trade or profession up to \$1,000 in total.

The most we will pay for any one item is \$1,000.

What is not covered under contents

- ▶ goods kept for sale, distribution or on consignment
- ▶ animals
- ▶ any illegal items, including illegal firearms and illegally stored firearms
- ▶ bicycles, tricycles, or scooters
- ▶ bonds or negotiable instruments
- ▶ cameras and video cameras and their equipment and accessories
- ▶ cash, coins, or banknotes
- ▶ computers, their software and equipment and any files stored on the computer
- ▶ credit cards or financial transaction cards
- ▶ deeds, documents or manuscripts
- ▶ fishing, surfing, sail-boarding, waterskiing or any other sporting equipment
- ▶ fittings
- ▶ loose or unset gemstones
- ▶ loss of intellectual or sentimental value of a contents item
- ▶ mobile phones, pagers or electronic organisers and GPS navigation units
- ▶ motor vehicles of any description, boats, trailers, caravans, aircraft or aerial devices and the equipment for any of them
- ▶ plants other than pot plants
- ▶ spectacles, contact or corneal lenses or hearing aids

- ▶ stamp or medal collections
- ▶ stock used in a business, trade or profession.

Additional Cover

If you make a claim for an incident listed on page 7 under the heading 'Cover for loss or damage' you may be entitled to one or more of the following additional covers.

See 'Things that may affect cover' on pages 16 to 18 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 7 to 13.

Legal representation

If we agree to pay your claim for an incident which results in you or the person who has your permission to use your on-site caravan, touring caravan, annexe or trailer needing legal representation:

- ▶ we will pay the reasonable costs of legal representation if you or the person who has your permission to use your on-site caravan or touring caravan or trailer need to be represented before a coroner conducting an inquiry
- ▶ we may choose to pay the reasonable costs of legal representation if you or the person who has your permission to use your on-site caravan, touring caravan, annexe or trailer needs to be represented before a magistrate.

The most we will pay for any legal representation is \$10,000.

You must tell us before you incur these costs and we must agree to cover them.

Temporary accommodation

If we agree to pay your claim and we agree that you cannot live in your on-site caravan or touring caravan as a result of an incident:

for touring caravan we will:

- ▶ pay your reasonable temporary accommodation costs up to \$100 per day, up to a maximum of seven days, if you are 100km or more from your home.

for on-site caravan we will:

- ▶ pay your reasonable temporary accommodation costs up to \$100 per day, up to a maximum of \$4,000 if it is your permanent residence.

You must tell us before you incur the costs of temporary accommodation and we must agree to cover them.

Storage costs

If we agree to pay your claim and your on-site caravan, touring caravan, annexe, trailer or contents are reasonably required to be held in storage as a result of an incident:

we will:

- ▶ pay the reasonable storage costs for your on-site caravan, touring caravan, annexe, trailer or contents from the time the claim is lodged.

Towing

This cover only applies if you have a touring caravan or trailer policy.

If we agree to pay your claim and your touring caravan or trailer is damaged as a result of an incident:

we will:

- ▶ pay the cost of one tow to get your touring caravan or trailer from the scene of the incident to:
 - the nearest repairer recommended by us, or
 - the nearest repairer nominated by you and agreed to by us, or
 - to a place of safety as agreed to by us.

If more than one tow is required, we will decide which one we will pay for.

Emergency repairs

If we agree to pay your claim and you have made emergency repairs to your on-site caravan, touring caravan, annexe or trailer as a result of an incident:

we will:

- ▶ cover any emergency repairs up to \$500 without any prior agreement between you and us.

you need to:

- ▶ keep the receipts for all repairs.

New Replacement On-site Caravan, Touring Caravan or Trailer

If your on-site caravan, touring caravan or trailer is considered by us to be a total loss, and we have agreed to pay your claim, we may choose to replace your on-site caravan, touring caravan or trailer if:

- ▶ you have bought it new, or you purchased a demonstrator model, and
- ▶ as at the date of the incident, no more than 24 months have passed since the date of purchase, and
- ▶ we have agreement from any credit provider noted on your current Certificate of Insurance – if applicable.

If we choose to replace your on-site caravan, touring caravan or trailer we will:

- ▶ replace it with one of the same make and model if it is available in Australia
- ▶ replace any modifications, options or accessories that are attached to your on-site caravan, touring caravan or trailer.

you need to:

pay us any:

- ▶ excess that applies
- ▶ outstanding premium, including the balance of all monthly instalments.

If your on-site caravan, touring caravan or trailer is replaced:

- ▶ your Policy comes to an end and no refund of premium is due; and
- ▶ your on-site caravan, touring caravan or trailer becomes our property unless we decide you can keep it.

You can arrange cover for your replacement on-site caravan, touring caravan or trailer by calling 132 132 or visit an NRMA office.

For an example of how we calculate a claim for a new replacement on-site caravan, touring caravan or trailer, please see example 3 in the Claim payment examples on page 38.

Helpline benefits 132 900 – 24 hour assistance

Helpline is a telephone service that provides assistance and advice 24 hours a day, seven days a week. The level of assistance and the range of benefits available to you varies according to the type of cover you have chosen.

For details on the benefits of Helpline please refer to our Helpline Benefits Guide, located at www.nrma.com.au/caravanhelpline or contact us on 132 900.

Optional cover

If you have an On-site Caravan or Touring Caravan Policy, you may add the following options to your Policy by paying any additional premium that applies.

Any options you have chosen will be listed on your current Certificate of Insurance.

See 'Things that may affect cover' on pages 16 to 18 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 7 to 13.

Annexe cover option

You can extend your On-site Caravan or Touring Caravan Policy to include cover for your annexe. If you do this:

- ▶ we will cover your annexe for an incident as described on page 7 in the section 'Cover for loss or damage' up to the annexe agreed value shown on your current Certificate of Insurance.

however:

- ▶ if your annexe is canvas, vinyl or fabric, we will only pay you the annexe agreed value if your annexe is in good repair and condition at the time of the incident. Otherwise we will pay you our estimate of what your annexe is worth at the time of the incident.

Additional on-site caravan or touring caravan contents cover option

Your Policy automatically provides cover for on-site caravan or touring caravan contents up to a total of \$1,000.

for on-site caravan:

- ▶ you can increase contents cover by nominating an agreed value up to \$40,000.

for touring caravan:

- ▶ you can increase contents cover by nominating an agreed value up to \$10,000.

For details of the cover we provide see page 8.

For details of what we consider to be contents and specific contents limits see page 9.

Liability cover

If an incident occurs which causes death, injury, loss or damage to another person we will provide:

- ▶ touring caravan or trailer liability cover, or
 - ▶ on-site caravan liability cover
- depending on the type of policy you have chosen.

For liability cover, an on-site caravan or touring caravan includes any annexe.

See 'Things that may affect cover' on pages 16 to 18 for important policy exclusions that affect all cover. These are in addition to any limitations to cover described on pages 14 and 15.

On-site caravan, Touring caravan or Trailer liability cover

we will cover:

- ▶ you, or
- ▶ any person who has your permission to use your on-site caravan, touring caravan or trailer, for any claim against them arising from:
 - loss or damage to someone else's property, or
 - death or bodily injury to someone else, in an incident that is caused by the use of your on-site caravan, touring caravan or trailer.

to be entitled to liability cover:

- ▶ the incident must occur during the policy period set out in your current Certificate of Insurance
- ▶ you, or the person who has your permission to use your on-site caravan, touring caravan or trailer must be claimed against:
 - by the person whose property is lost or damaged in the incident, or
 - for death or bodily injury to someone else in the incident.
- ▶ you or the person who has your permission to use your on-site caravan, touring caravan or trailer must lodge a claim for liability cover with us under your Policy.

we will:

- ▶ act for, or arrange representation for, you or the person who has your permission to use your on-site caravan, touring caravan or trailer
- ▶ attempt to resolve the claim if we consider you, or the person who has your permission to use your on-site caravan, touring caravan or trailer are at fault, or
- ▶ defend the claim in a court or tribunal if we consider that you, or the person who has your permission to use your on-site caravan, touring caravan or trailer, are not at fault.

It is our choice whether we defend or resolve the claim, and, if we resolve the claim, how much we pay to resolve the claim.

the most we will pay:

In relation to any one incident is \$20 million. In addition, we will pay legal costs when our lawyers act in connection with the claim.

For an example of how we calculate a liability claim and legal costs, please see example 4 in the Claim payment examples on page 39.

Liability exclusions – On-site caravan, Touring caravan or Trailer

- ▶ we will not cover damage to property that you or any person who has your permission to use your on-site caravan, touring caravan or trailer own or have in their custody, control or possession
- ▶ we will not cover death or bodily injury to you or any person who has your permission to use your on-site caravan, touring caravan or trailer
- ▶ we will not cover death or bodily injury to any person, who lives with you in your on-site caravan or touring caravan, or damage to property that they own or have in their custody or control
- ▶ we will not cover you or any person who has your permission to use your on-site caravan, touring caravan or trailer if:
 - liability arises only because you or any person who has your permission to use your on-site caravan, touring caravan or trailer agreed to accept liability for the claim
 - liability arises from death or bodily injury to any person employed by you or any person who has your permission to use your on-site caravan, touring caravan or trailer under a contract of service, and any of these parties are required by law to hold compulsory workers compensation to cover that liability
- ▶ We will not cover you or any person who has your permission to use your on-site caravan if:
 - liability arises or results from building work to your on-site caravan or on the site which costs or cost more than \$50,000.
- ▶ we will not cover an incident caused by an animal unless it is a dog or cat kept as a pet in your on-site caravan or on the site or in your touring caravan
- ▶ we will not cover an incident caused by a dog if a relevant authority has declared it to be a dangerous dog
- ▶ we will not cover fines or court costs as a result of you or any person who has your permission to use your on-site caravan, touring caravan or trailer being charged under any local, state or federal government legislation relating to animals
- ▶ we will not cover you or any person who has your permission to use your on-site caravan, touring caravan or trailer if liability arises or results from:
 - any deliberate and unlawful act by any of them, or a person acting with the consent of any of them
 - any business, trade or profession being conducted using your on-site caravan, or on the site, touring caravan or trailer
 - any professional sporting activity
- the transmission of any disease by you or any person who has your permission to use your on-site caravan, touring caravan or trailer
- using a vehicle, aircraft, or watercraft
- erosion, subsidence or landslide
- asbestos, whether directly or indirectly
- ▶ we do not cover any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you or a person who has your permission to use your on-site caravan, touring caravan or trailer
- ▶ we will not extend liability cover to a tenant who rents your on-site caravan, or touring caravan
- ▶ we will not cover liability that arises from the use of your on-site caravan, touring caravan or trailer while it is attached to a motor vehicle or motorcycle
- ▶ we will not cover liability that arises from your on-site caravan, touring caravan or trailer if it becomes detached from a motor vehicle or motorcycle while that motor vehicle or motorcycle is in use
- ▶ we will not cover liability when that liability is covered or should be covered under any compulsory policy or insurance you are required to have by law.

Things that may affect cover

There are certain circumstances when there may not be cover under your Policy. These circumstances are outlined in the following sections.

General and specific exclusions

The exclusions listed on this page and page 17 apply to all cover under this Policy including liability cover.

Liability exclusions

These exclusions are listed as 'Not Covered' on page 15 and apply to liability cover under this Policy.

Other exclusions

There are other exclusions and limits on cover specified throughout this booklet.

Your responsibilities when you are insured with us and when you make a claim

There are responsibilities you must meet when you are insured with us and when making a claim. These are described on pages 18 and 21.

General and specific exclusions

These exclusions describe what you are not covered for.

we do not cover:

- ▶ loss or damage that occurs outside Australia
- ▶ loss or damage to your on-site caravan, touring caravan, annexe or trailer while on consignment
- ▶ loss or damage less than any applicable excesses
- ▶ claims arising from incidents that occur outside the policy period listed on your current Certificate of Insurance
- ▶ repairs to old damage
- ▶ loss of value of your on-site caravan, touring caravan, annexe or trailer
- ▶ loss that occurs because you cannot use your on-site caravan, touring caravan, annexe or trailer – this does not include temporary accommodation costs as described on page 10
- ▶ the cost of fixing faulty repairs
- ▶ tyre damage caused by road cuts, punctures, bursts or braking
- ▶ loss or damage to glass, ceramic and sanitary fixtures if there is a fracture that does not extend through the entire thickness of the item

- ▶ loss or damage covered under any manufacturer's warranty
 - ▶ loss, damage, injury or death arising from:
 - rust, corrosion, gradual deterioration, depreciation, wear or tear
 - erosion, including coastal erosion
 - actions of the sea, unless the loss or damage is the result of:
 - storm surge that happens at the same time as a storm or flood has caused damage to your on-site caravan, touring caravan, annexe or trailer
- actions of the sea includes:
- high tides or king tides
 - sea waves
 - normal movement or changes in ocean levels
 - storm surge
- subsidence or landslide unless it happens immediately as a result of:
 - an earthquake or explosion
 - a storm or flood
 - atmospheric conditions or extreme temperature
 - mould
 - faulty design or workmanship
 - fusion of electric motors
 - the repair or replacement of any item that explodes
 - the repair or replacement of any item that liquid leaks or escapes from

- the lawful seizure, confiscation, nationalisation or requisition of your on-site caravan, touring caravan, annexe, trailer or contents or any part of them
- any hostilities, rebellion, riot, civil commotion or war – whether war has been formally declared or not
- mechanical, structural or electrical failure
- tree lopping or felling, or tree roots
- a failure to secure your on-site caravan, touring caravan, annexe or trailer, or leaving your on-site caravan, touring caravan, annexe or trailer, in an unsafe position after it:
 - broke down, or
 - suffered accidental damage, or
 - was stolen and then found
- radioactivity or the use or escape of any nuclear fuel, material or waste
- pollutants or contaminants that discharge or escape
- any act of terrorism that involves biological, chemical, or nuclear pollution or contamination
- your on-site caravan or its site, touring caravan, annexe or trailer being used for an unlawful purpose

- illegally keeping explosives, flammable or combustible substances or liquids in your on-site caravan or on its site, touring caravan, annexe or trailer
- an intentional act by you, a family member, or a person who has your permission to use your on-site caravan, touring caravan, annexe or trailer, or a person acting with the express or implied consent of any of these parties
- vermin, rodents, insects, birds
- an animal, except to the extent that you are entitled to liability cover for a cat or dog kept as a pet in your touring caravan or at the site where your on-site caravan or annexe is kept.
- ▶ loss or damage caused by or arising from:
 - a breach of, or an obligation under, a contract
 - water escaping from:
 - a shower recess or shower base, or
 - an inadequate drainage system
 - you not taking all reasonable steps to protect your on-site caravan, touring caravan, annexe, contents or trailer
 - scorching or melting.

Fire

We will not cover loss or damage caused:

- ▶ where there was no flame
- ▶ where your on-site caravan, touring caravan, annexe, contents or trailer did not catch fire
- ▶ to any heat or fire resistant item if it ignites.

Storm

We will not cover loss or damage caused by:

- ▶ storm to the interior of your on-site caravan, touring caravan, annexe or to your contents, unless water has entered the on-site caravan, touring caravan or annexe through an opening made by the storm.

Your responsibilities when you are insured with us.

If you do not tell us the following we may refuse or reduce a claim, or cancel this Policy:

- ▶ you or a person who has your permission to use your on-site caravan, touring caravan, annexe or trailer change the way your on-site caravan, touring caravan, annexe or trailer is used including, if it is used for:
 - hire; or
 - business purposes or in connection with any occupation
- ▶ you have entrusted your on-site caravan, touring caravan, annexe or trailer to another person for sale or on consignment
- ▶ you have modified your on-site caravan, touring caravan, annexe or trailer from the manufacturer's specifications, or have added fittings which increase its value
- ▶ you change the address where your on-site caravan, touring caravan, annexe or trailer is normally kept
- ▶ your touring caravan or trailer is not in a condition that meets registration requirements in your State or Territory
- ▶ you use your touring caravan, annexe or trailer for events relating to a motor vehicle club, bash, race or charity event

- ▶ your on-site caravan, touring caravan, annexe or trailer is not in good repair and condition. This means your on-site caravan, touring caravan, annexe or trailer must be watertight, structurally sound, secure, well maintained and free from:
 - unrepaired damage, including unrepaired hail damage
 - rot, dry rot, cracking and blistering
 - rust and corrosion
 - mechanical or electrical problems
 - any other condition that would make it unsafe.

When making a claim you also need to meet the responsibilities on page 21

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Claiming under your Policy

We are available to help you 24 hours a day, 7 days a week on 131 123.

If you make a claim, we will:

- ▶ ask a series of questions, or ask for detailed written information
- ▶ give immediate assistance with the claim
- ▶ tell you if you need to pay any excess and how to pay it.

Your responsibilities when making a claim under this Policy

Your responsibilities when you make a claim are described below. These responsibilities also apply to anyone seeking cover under your Policy. If these responsibilities are not met, we may not pay your claim in full, or at all.

you must:

- ▶ do everything reasonable to prevent further loss or damage
- ▶ co-operate fully with us, even if we have already paid your claim. This may include:
 - providing us with all the information, documents and help we need to deal with your claim
 - immediately sending us any letters, notices or court documents that you receive about any incident which has resulted, or could result in a claim against you
 - you or any person covered by your Policy being interviewed by us
 - you or any person covered by your Policy attending court to give evidence
- ▶ where requested by us, provide proof of ownership for your on-site caravan, touring caravan, trailer, annexe, contents,

modifications, options, accessories or fittings. This may include providing receipts, valuations, model and serial numbers

- ▶ immediately report to the Police any theft or attempted theft, vandalism or malicious act, and keep any incident report number they give you
- ▶ where requested by us, allow us to inspect your on-site caravan, touring caravan, trailer, annexe, contents, modifications, options, accessories or fittings. We may also require additional quotations from any repairers we nominate. If we need to move your on-site caravan, touring caravan, annexe or trailer this will be done at our expense
- ▶ provide us with your Australian Business Number (ABN) and the percentage of any input tax credit you have claimed or are entitled to claim on the premium you have paid if you are a business registered or required to be registered for GST purposes.

you must not:

- ▶ carry out or authorise repairs, except if emergency repairs are required. For details of emergency repairs we pay for if we agree to pay your claim, see page 11
- ▶ attempt to settle a claim made against you without our permission
- ▶ make any admissions to anyone about any incident covered by your Policy
- ▶ abandon or surrender damaged property to us unless we are entitled to it and choose to keep it.

We will refuse a claim, cancel your Policy, or do both if you, or anyone seeking cover under your Policy is not truthful and frank in any statement made in relation to a claim, or in connection with a claim.

Excesses

What is an excess?

An excess is an amount you contribute towards the cost of a claim.

There are two types of excess

- ▶ basic
- ▶ hail or cyclone.

If you make a claim you must pay any excess that applies to us, or to the repairer or supplier. We will tell you who to pay your excess to. We may not finalise a claim until you have paid any excess that applies.

When an excess applies

If you make any type of claim you must pay any basic excess that applies.

If you make a claim for loss or damage as a result of hail or cyclone you must pay a hail or cyclone excess in addition to the basic excess.

The type and amount of any Policy excess you must pay is listed on your current Certificate of Insurance.

For further details on the amount of each excess together with details on how these excesses are calculated please refer to our Premium, Excess and Discounts Guide located at www.nrma.com.au/caravanped or contact us on 132 132 or visit an NRMA office.

When an excess does not apply

You will not have to pay an excess if:

- ▶ you make a claim for an incident that we agree was not the fault of you or the person who has your permission to use your on-site caravan, touring caravan, annexe or trailer, and
 - you can provide the name and residential address of the person we agree is responsible, and
 - the amount of the claim is more than the basic excess.
- ▶ your touring caravan or trailer is attached to a motor vehicle you own and the motor vehicle and touring caravan or trailer suffer accidental damage in the same incident, and:
 - you have lodged a claim for your touring caravan or trailer under this Policy and we have agreed to pay this claim
 - your motor vehicle is comprehensively insured with us
 - you have lodged a claim under your Comprehensive Motor Vehicle Policy and paid any applicable excesses for this claim.

The No Claim Discount on your Comprehensive Motor Vehicle Policy and the No Claim Bonus Discount on your Touring Caravan or Trailer Policy may be affected.

How we settle a claim

If we agree to pay your claim for loss or damage to your on-site caravan, touring caravan, annexe, contents or trailer, information on how we settle your claim is described in the following sections:

- ▶ Repairing your on-site caravan, touring caravan, annexe or trailer
- ▶ If your on-site caravan, touring caravan, annexe or trailer is a total loss
- ▶ Settling contents claims.

For examples of how we calculate claims if your on-site caravan, touring caravan, annexe or trailer can be repaired or is a total loss, please see the Claim payment examples on pages 38 to 39.

Repairing your on-site caravan, touring caravan, annexe or trailer

If we agree to repair your on-site caravan, touring caravan, annexe or trailer:

we will:

- ▶ repair or replace that part of your on-site caravan, touring caravan, annexe or trailer which sustained loss or damage
- ▶ pay you the cost to repair or replace that part of your on-site caravan, touring caravan, annexe or trailer that sustained loss or damage

Matching materials

If the repairs to your on-site caravan, touring caravan or trailer or annexe require materials to be matched we will attempt to return your on-site caravan, touring caravan, trailer or annexe to its former state by matching materials as far as reasonably possible

however:

- ▶ we will not pay any additional costs for matching materials to create a uniform appearance.

If your on-site caravan, touring caravan, annexe or trailer is a total loss

If we consider your on-site caravan, touring caravan, annexe, or trailer to be a total loss:

we will:

- ▶ pay you the agreed value as listed on your current Certificate of Insurance
- ▶ for your annexe, pay you the annexe agreed value shown on your current Certificate of Insurance. However if your annexe is canvas, vinyl or fabric we will only pay you the annexe agreed value if your annexe is in good repair and condition at the time of the incident. Otherwise we will pay you our estimate of what your annexe is worth at the time of the incident
- ▶ deduct from any amount we pay any unpaid premium and applicable excesses

If we pay a total loss

- ▶ for your on-site caravan, touring caravan or trailer, your Policy comes to an end and no refund of premium is due to you
- ▶ for your annexe, it will be no longer covered by your Policy
- ▶ your on-site caravan, touring caravan or trailer becomes our property unless we tell you otherwise.

Settling contents claims

If you have an on-site caravan or touring caravan policy and you suffer loss or damage to contents:

we will decide whether to:

- ▶ repair an item, or
- ▶ replace an item with the same or similar type and quality, or
- ▶ pay the cost to repair or replace the item, or
- ▶ provide store credits to replace an item from one of our nominated suppliers, or
- ▶ pay the contents agreed value or provide store credits from one of our nominated suppliers to the value of the contents agreed value

however:

- ▶ in settling your contents claim we can nominate the repairer or supplier and the method of payment
- ▶ if we settle a contents claim the content(s) becomes our property unless:
 - the amount we paid for the item is less than its value, or
 - we decide you, or your family member can keep the item(s).

If you are a business registered or required to be registered for GST purposes and entitled to an input tax credit

We will reduce any payment we make by an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST.

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.

Credit provider's rights

If you have borrowed money using your on-site caravan, touring caravan or trailer as security, you may be required to note the credit provider's interest in it.

This may also apply if you lease, or have a hire purchase agreement on your on-site caravan, touring caravan or trailer.

If this is the case, and the credit provider is listed on your current Certificate of Insurance, the cover you have chosen extends to them and the conditions and exclusions also apply to them.

we will:

- ▶ consider your on-site caravan, touring caravan or trailer used as security to be under a finance arrangement
- ▶ if we decide to pay you the cost of repairs or the agreed value of your on-site caravan, touring caravan or trailer, pay the credit provider the lesser of:
 - where applicable, the agreed value listed on your Certificate of Insurance (less any applicable deductions)
 - where applicable, the cost of repairing your on-site caravan, touring caravan or trailer (less any applicable deductions)
 - the balance then owing to the credit provider under a finance arrangement
- ▶ if the credit provider is entitled to the salvage of the on-site caravan, touring caravan or trailer in the event of a claim, deduct the estimated salvage value of the on-site caravan, touring caravan or trailer from any amount that we pay.

however:

- ▶ our ability to pay the claim may be affected if the credit provider fails to provide us with the information we require
- ▶ we will treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider
- ▶ if we pay the credit provider, we no longer have an obligation to you under the claim for the amount paid to them. We may try to recover the amount of that payment if someone else was at fault. We will do this in either your name or the credit provider's name.

More about this Policy

How we work out your premium

Your insurance premium is based on the likelihood of a claim being made on your Policy in the future. There are a number of factors we take into account in determining your premium.

Discounts you may be eligible for

If you take out insurance with us you may be eligible for one or more of the following discounts:

- ▶ No Claim Bonus Discount
- ▶ Multi-Policy Discount

We calculate the discounts that apply to your Policy before we tell you what your premium will be. Discounts we have applied will be listed on your current Certificate of Insurance. We may introduce new discounts from time to time.

For full details of how we work out your premium and the discounts you may be eligible for, please refer to our Caravan and Trailer Premium, Excess and Discounts Guide located at www.nrma.com.au/caravanped or contact us on 132 132 or visit an NRMA office.

No Claim Bonus Discount

- ▶ Rewards you for a claim free record. Your No Claim Bonus level determines the No Claim Bonus Discount to be applied to your premium.
- ▶ You may be eligible to protect your No Claim Bonus by paying an additional premium.

Multi-Policy Discount

- ▶ Applies to your On-site Caravan, Touring Caravan or Trailer Policy if you hold certain other products and services.

Any discounts applied will be listed on your current Certificate of Insurance. It is important you check your current Certificate of Insurance to ensure you are getting the discounts you are entitled to and that your personal information is accurate, complete and up-to-date.

Paying your premium

It's important to pay your premium on time. This section outlines how you can pay your premium and what happens if you don't pay it.

Payment options

You can pay your premium:

- ▶ annually in one lump sum, or
- ▶ in monthly instalments by direct debit from an account or credit card you nominate (if we offer this option to you).

Your current Certificate of Insurance shows the amount you need to pay and the due date for your annual premium or for each monthly instalment.

What happens if you don't pay on time

Unpaid annual premium

- ▶ when you take out your insurance, if you don't pay your annual premium by the due date, then we will give you written notice to cancel your policy
- ▶ when you renew your insurance, if you don't pay your renewal premium by the due date, your policy will end.

Unpaid monthly instalments

An instalment is unpaid if it is dishonoured, rejected, not received or we are otherwise unable to deduct it from the nominated credit card or account.

When you take out insurance, if you don't pay the first monthly instalment by the due date, then we will give you written notice to cancel your policy.

If any other monthly instalment is unpaid:

- ▶ for one month after its due date, your policy is automatically cancelled without notice to you at the end of that one month period
- ▶ for 14 days or more after its due date, we will refuse a claim for incidents that occur 14 days or more after the due date.

Making changes to your Policy

If you or we want to make certain changes to your Policy, the following sections describe what you will need to do or what we will do:

- ▶ You want to make changes to your Policy - see this page
- ▶ You sell or give away your on-site caravan, touring caravan or trailer - see this page
- ▶ You change your on-site caravan, touring caravan or trailer - see this page
- ▶ You want to cancel your Policy - see page 30
- ▶ We want to cancel your Policy - see page 30
- ▶ We want to give you written notice - see page 30

If any refund amount owing to you is less than \$5, you agree to us donating this amount to charity, unless you tell us to pay that amount to you.

You want to make changes to your Policy

If you want to make changes to your Policy:

you need to:

- ▶ contact us first, and
- ▶ pay us any additional premium otherwise we will not make the change.

we will:

- ▶ make the change only if we agree
- ▶ issue you with a current Certificate of Insurance
- ▶ refund any amount owing to you.

You sell or give away your on-site caravan, touring caravan or trailer

If you sell or give away your on-site caravan, touring caravan or trailer or part ownership of it, then your Policy comes to an end without any notice to you and you will not be covered.

we will:

- ▶ deduct from the premium you paid an amount that covers
 - the period that you have been insured for, and
 - a cancellation fee of \$40 (plus GST), then we will pay you what is left of the premium.

You change your on-site caravan, touring caravan or trailer

If you replace your on-site caravan, touring caravan or trailer with a similar one within 14 days of selling it or giving it away:

we will:

- ▶ provide separate temporary cover for the replacement on-site caravan, touring caravan or trailer on the same terms and conditions as set out in your Policy, except that the cover will only be:
 - for a period of 14 days from the date of purchase, and
 - the agreed value will be the purchase price of the replacement on-site caravan, touring caravan or trailer
- ▶ cover the replacement on-site caravan, touring caravan or trailer under this Policy:
 - if within the 14 day temporary cover period you ask us to cover the replacement on-site caravan, touring caravan or trailer permanently and provide us full details, and
 - we agree to cover the replacement on-site caravan, touring caravan or trailer, and
 - you agree to pay us any additional premium we require.

You want to cancel your Policy

If you want to cancel your Policy you must contact us first.

- ▶ if you are paying your premium annually, we will deduct from the premium you paid an amount that covers
 - the period that you have been insured for, and
 - a cancellation fee of \$40 (plus GST), then we will pay you what is left of the premium.
- ▶ if you are paying your premium by monthly instalments, you must pay us any monthly instalments due but unpaid together with a cancellation fee of \$40 (plus GST).

You authorise us to deduct these amounts by way of direct debit from the account or credit card you have previously nominated for monthly instalment deductions.

You may cancel your Policy and receive a full refund within the 21 day cooling-off period (see page 5 for details)

We want to cancel your Policy

If we want to cancel your Policy:

we will:

- ▶ provide you with written notice, if required
- ▶ refund your unused premium after deducting an amount that covers the period that you have been insured for.

however:

- ▶ if you are paying your premium by monthly instalments, you must pay us any monthly instalments due but unpaid. You authorise us to deduct these amounts by way of direct debit from the account or credit card you have previously nominated for monthly instalment deductions.

We want to give you written notice

If we need to provide you with any written notice regarding your Policy:

we will:

- ▶ deliver it personally, or
- ▶ send it to your last known address, or
- ▶ deliver it by fax or electronically where it is permitted by law, or
- ▶ send you a link electronically through which you can access the notice where this is permitted to by law.

however:

- ▶ it is important that you tell us of any change of postal address or electronic address (if applicable) as soon as possible.

How to resolve a complaint or dispute

We want to resolve any complaint or dispute and we aim to resolve your complaint or dispute as quickly as possible. These steps are part of our complaint and dispute resolution procedures. If you want more details, call us on 132 132.

Step 1 – Talk to us first

The first thing you should do is talk to one of our Consultants about your concerns. Call us on 132 132. The Consultant may be able to resolve the complaint for you. If not, they will refer you to, or you may request to speak to a Manager.

The Consultant or Manager will attempt to respond to your complaint as soon as possible. If they require more information they will aim to respond within 15 business days of receipt of your complaint.

Step 2 – Contact Customer Relations

If the Manager cannot resolve your complaint, you may request the matter be referred to our Customer Relations area or you can choose to contact them by phoning or writing to:

Free Call: 1800 045 517

Free Fax: 1800 649 290

Email: Customer.Relations@iag.com.au

Mail: Customer Relations

Reply Paid 62759

Sydney NSW 2000

Free post (no stamp required)

Customer Relations will treat your complaint as a dispute and assign one of their staff members to conduct an independent review of the matter. Customer Relations will contact you with a decision usually within 15 business days of receiving your dispute.

Step 3 – Seek an external review of the decision

If you are unhappy with the decision, or your complaint or dispute remains unresolved after 45 days, you may wish to seek an external review. Customer Relations will provide you with information on external review options, such as referring you to the Financial Ombudsman Service (FOS). The FOS is contactable on 1300 780 808.

General Insurance Code of Practice

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

The objectives of the Code are:

- ▶ to promote better, more informed relations between insurers and their customers
- ▶ to improve consumer confidence in the general insurance industry
- ▶ to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- ▶ to commit insurers and the professionals they rely upon to higher standards of customer service.

A copy of the Code can be obtained from the Insurance Council of Australia by visiting www.insurancecouncil.com.au.

Financial Claims Scheme

If we become insolvent, this policy may be protected under the Federal Government's Financial Claims Scheme administered by APRA. This means that if you meet certain eligibility criteria you may receive payment under the scheme. For more information please see www.apra.gov.au or contact the APRA hotline on 1300 55 88 49.

Privacy of your personal information

We are committed to handling your personal information in line with the privacy laws and the terms of this PDS.

You can choose not to give us some or all of the personal information we ask for. But, this will affect our ability to provide you with cover.

Privacy Charter

Our Privacy Charter outlines:

- ▶ how to contact us about privacy
- ▶ how to change your marketing consent
- ▶ how to access your personal information.

To get a copy of our Privacy Charter,

- ▶ visit our website to view a copy, or
- ▶ visit any of our offices.

When you provide your personal information

Collecting and using your information
You acknowledge and consent to us, Insurance Australia Limited, trading as NRMA Insurance, SGIO and SGIC, our agents and our related entities (CGU insurance Limited and Insurance Manufacturers of Australia Pty Limited) and their distributors collecting and using your information on a confidential basis to:

- ▶ consider your insurance application and any subsequent application for insurance
- ▶ underwrite and price any policy
- ▶ calculate and offer discounts
- ▶ issue a policy to you
- ▶ administer your policy
- ▶ investigate, assess and pay any claim made by or against you or that could be made against you
- ▶ recover money paid to you or recover debts you have incurred.

Collecting and disclosing your information

For these purposes, you acknowledge and consent to us, our agents and our related entities and their distributors collecting your personal information from, and disclosing your information to:

- ▶ our agents
- ▶ our related entities and their distributors
- ▶ NRMA Motoring & Services (NSW/ACT customers only)
- ▶ other insurers
- ▶ insurance reference bureaus
- ▶ law enforcement agencies
- ▶ our service providers (which includes investigators and recovery agents, lawyers, assessors, repairers, suppliers, advisers and any agent of these)
- ▶ any credit provider that has security over your property.

NRMA Motoring & Services is the trading name of National Roads & Motorists' Association Limited, a separate and unrelated company to NRMA Insurance.

Information you provide about another person

When you provide personal information to us, our agents and our related entities and their distributors about another person:

- ▶ you must be authorised to do so, and
- ▶ you must inform that person of the following details:
 - who we are
 - how we use and disclose their information, and
 - that they can gain access to that information.

You don't need to inform that person if informing them would pose a serious threat to the life or health of any individual.

An example might be if you provide information to us about another person's insurance and claims history.

Privacy of your personal information for marketing purposes

Your personal information helps us to provide you with a range of leading insurance products and services. We may also use your personal information to offer you additional products and services.

How we handle your personal information is explained in our Privacy Charter.

When you provide your personal information to us

You acknowledge and consent to us, our agents and our related entities and their distributors collecting and using your personal information to:

- ▶ contact you for market research
- ▶ provide you with information and offers about products and services we offer
- ▶ provide you with information and offers about products and services offered by NRMA Motoring & Services (NSW/ACT customers only) and its related entities, our related entities and by other organisations and to any agent of these that we promote.

We may do this via post, sms, email or telephone.

You acknowledge and consent to us

disclosing your personal information for these marketing and market research purposes to:

- ▶ our related entities and their distributors
- ▶ NRMA Motoring & Services (NSW/ACT customers only) and its related entities
- ▶ the agent of any of these.

The above acknowledgments and consents apply for up to 3 months after the end of this policy.

However

You can 'opt out' from receiving marketing information at any time by contacting us. You must inform us if you do not want your personal information disclosed or used for these marketing or market research purposes.

Definitions

The following words have been given special meaning.

accessory

any extra item fitted to your on-site caravan, touring caravan or trailer, whether by the manufacturer or not.

agreed value

the amount we agree to insure your on-site caravan, touring caravan, annexe, contents or trailer. This amount is shown on your current Certificate of Insurance. The agreed value includes any applicable:

- ▶ GST
- ▶ registration
- ▶ other on-road costs.

annexe

an annexe and its fittings that attaches to your on-site caravan or touring caravan that is fully enclosed. It does not include a fixed rollout awning.

camper-trailer

a low profile caravan with a wind-up roof and, most commonly, push-out bed sections at either end of the trailer.

contents

those items owned by you or a family member that are:

- ▶ kept in your on-site caravan or touring caravan or annexe, and
- ▶ not permanently attached or fixed to the structure of your on-site caravan, touring caravan or annexe (except a canvas, vinyl or fabric annexe).

de facto

a person living with another in what we determine to be a genuine domestic relationship.

family member

only includes:

- ▶ your spouse (legal or de facto) who normally lives with you
- ▶ your children or spouse's children who normally live with you
- ▶ any members of your or your spouse's family who normally live with you.

fittings

items that are fitted or permanently attached to or form part of your on-site caravan, touring caravan or trailer. They include items such as

- ▶ awnings
- ▶ refrigerators or ice chests
- ▶ stoves
- ▶ air conditioning
- ▶ beds and mattresses
- ▶ curtains and flyscreens
- ▶ gas cylinders
- ▶ hot water services
- ▶ showers, baths or toilets
- ▶ flyovers.

A flyover is not covered if:

- ▶ it is manufactured from canvas, vinyl or fabric.

Fittings do not include:

- ▶ the annexe or its fittings.

The value of the fittings is included in the agreed value of your on-site caravan, touring caravan or trailer.

flood

means

- ▶ rain which results in water pooling on, flowing from or failing to drain away from:
 - a body of water
 - land
 - roads and streets
- ▶ water that escapes or is released from a body of water.

A body of water can include a river, lake, dam, stormwater channel or canal, but not the sea.

flyover

a solid structure built over a caravan and/or annexe to provide protection from the elements. It is also known as a tropical roof, storm roof or hurricane roof.

fusion

the burning out of an electric motor or its wiring as a result of the electric current in it. Fusion of electric motors is not covered by this Policy.

incident

is a single occurrence, or a series of occurrences arising out of the one event.

malicious act

an act done with intent and without your consent.

modification

an alteration to the standard equipment on the on-site caravan, touring caravan or trailer which may affect its value, safety, or appearance.

omission

a failure to act, including a failure to do or say something.

on-site caravan

the caravan shown on your current Certificate of Insurance including its:

- ▶ fittings (including any roll out awning)
- ▶ modifications, options and accessories that are attached to your on-site caravan

For the liability cover (see page 14), on-site caravan includes any annexe.

option

see accessory.

pet

a domestic animal not used for racing or commercial breeding purposes that is kept in your touring caravan, on-site caravan or on the site.

policy period

is the period shown on your current Certificate of Insurance.

premium

the total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. It is shown on your current Certificate of Insurance. If you pay by monthly instalments, the premium is the total of the instalments you must pay for the full Policy period.

site

- ▶ the area of land you lease from a caravan park licensed by the relevant state or local government authority, or
- ▶ the residential property, or
- ▶ any other place agreed by us that is specified on your current Certificate of Insurance as the place where your on-site caravan is kept.

standard equipment

the equipment originally fitted to your on-site caravan, touring caravan or trailer at the time of manufacture. It does not include any modifications, options or accessories.

storm

means

- ▶ violent wind, cyclone or tornado
- ▶ hail, thunderstorm, rain or snow.

storm surge

is the increase in sea level that usually happens when there is an intense storm or cyclone.

tent-trailer

a box-style trailer with a permanently attached, fully enclosed tent section that folds out and is supported by poles.

touring caravan

the caravan shown on your current Certificate of Insurance including its:

- ▶ fittings (including any roll out awning)
- ▶ modifications, options and accessories that are attached to your touring caravan

For the liability cover (see page 14), touring caravan includes any annexe.

A touring caravan includes a camper-trailer or tent-trailer if shown on your current Certificate of Insurance.

trailer

the trailer shown on your current Certificate of Insurance including its:

- ▶ fittings
- ▶ modifications, options and accessories that are attached to your trailer.

us, we and our

the product issuer, Insurance Australia Limited.

you

all the people named as the insured on your current Certificate of Insurance. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of those people as a statement, act, omission or claim by all those people.

100km or more from your home

100 kilometres along trafficable roads from the place where the incident occurred to your home.

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Claim payment examples

These Claim payment examples show you how a claim settlement is calculated based upon some practical scenarios. Any claim settlement amount will depend upon the facts of each case.

1. Repairing your on-site caravan, touring caravan, annexe, contents or trailer – pages 7 and 8

We decide to repair your on-site caravan, touring caravan, annexe, contents or trailer and pay your repairer the cost of repairs.

The cost of repairs is \$1,000
There is an excess of \$200
You are not registered for GST

you pay the \$200 excess to the repairer

**we pay the repairer \$800
(\$1,000 - \$200)**

2. Your on-site caravan, touring caravan, annexe or trailer is a total loss – page 7

We decide your on-site caravan, touring caravan, annexe or trailer is a total loss as result of a fire.

The agreed value is \$10,000
There is an excess of \$200
You are not registered for GST

We pay you \$9,800 (\$10,000-\$200)

3. New replacement on-site caravan, touring caravan or trailer – page 12

We decide your on-site caravan, touring caravan or trailer is a total loss. The on-site caravan, touring caravan or trailer was purchased new 2 months before the incident. The cost to us of a new replacement is \$15,000. There is an excess of \$200 and unpaid premium of \$150

We pay to replace the on-site caravan, touring caravan or trailer - \$15,000.

You will pay us \$350 (\$200 + \$150)

4. Liability Cover – pages 14 and 15

We or a court decides that you are liable to pay \$5,000 for a property damage claim made by another person against you.

We have paid \$1,500 to our lawyers to defend the claim on your behalf. There is an excess of \$200

We will pay the person who claimed against you \$5,000

We will pay our lawyers \$1,500

You must pay us \$200

5. Contents Cover – page 8

Your television is stolen. We decide to replace the television. The cost of the replacement is \$350. There is an excess of \$200

We pay to replace the television \$350

You must pay us \$200

Index

a

accessories	7, 34
accidental damage or loss	7
accommodation, temporary	10
additional cover	
emergency repairs	11
helpline	12
legal representation	10
new replacement caravan or trailer	12
storage costs	11
temporary accommodation	10
towing	11
agreed value	34
animals	9, 15, 17
annexe	8, 13, 34
repairing damage	23
total loss	23
annual premium	
if you do not pay	28
attempted theft	7

b

basic excess	22
benefits summary	4
bicycles	9
business claims	21, 24

c

calculation of premium	27
camera	9
camper-trailer	34
cancellation of policy	30
canvas annexe	8, 13
carpets	9
cash, coins and banknotes	9
CDs as contents	9
changing caravan or trailer	29
changing your policy details	29
claiming under your policy	20
claim payment examples	38
claims against you	14-15
clothing and personal belongings	9
code of practice	31
co-insureds	5
collision	7
complaints procedure	31
computers as contents	9
conditions, special	5
contents	8, 13, 34
claims	24
what is covered	9
what is not covered	9
cooling-off period	5
cover for loss or damage	7
credit provider's rights	25
cyclone excess	22

d

damage	7
de facto	34
definitions	34
depreciation exclusion	16
discounts you may be eligible for	27
disputes	31
DVDs as contents	9

e

earthquake	7
emergency assistance	12
emergency repairs	11
entertainment systems	9
escape of water	17
excesses	
basic	22
cyclone	22
hail	22
when applies	22
when does not apply	22
exclusions from cover	
fire	17
flood	7, 16
general and specific	16, 17
liability	15
storm	17
things that may affect cover	18
explosion	7

f

fabric annexe	8, 13
family member	34
features and benefits	4
financial claims scheme	31
fire	7, 17
fittings	7, 21, 35
fixtures	16
flood	7, 16, 35
flyover	35
food spoilage	8
fusion of electric motors	16, 35

g

game cartridges	9
general and specific exclusions	16, 17
general insurance code of practice	31
glass damage	16
gst	5, 21, 24

h

hail excess	22
helpline	12
household goods as contents	9
how to make a claim	20
how we work out your premium	27

i

incident(s)	35
input tax credit	24
inspections and quotes	21

j

jewellery as contents	9
-----------------------	---

l

landslide	15, 16
legal representation	10
liability cover	15, 16
exclusions	14
on-site caravan	14
touring caravan and trailer	14
loss or damage	7

m

making a claim	20
making changes to your Policy	29
malicious act	7, 35
matching materials for repairs	23
mobile phone as contents	9
modifications	7, 35
monthly instalments	
if you do not pay an instalment	28
multi policy discount	27

n

new replacement	
on-site caravan	12
touring caravan	12
trailer	12
no claim bonus discount	27

non payment of premium	
annual	28
monthly instalments	28
notices	30

o

omission	25, 35
on-site caravan	35
options	7, 35
optional cover	
additional contents cover for caravans	13
annexe cover	13
ownership transferred	29

p

paying your premium	5, 28
if you don't pay on time	28
annual	28
monthly instalments	28
personal information	32, 33
police reporting	21
premium	5, 27, 28, 36
privacy	32, 33
privacy charter	32, 33

q

quotes and inspections	21
------------------------	----

r				
repairing damage	23	storm surge	16, 36	y
repairs		summary of covers	4	your responsibilities
emergency	11	t		
matching materials	23	televisions	9	
replacement of a total loss		temporary accommodation		
on-site caravan	12	on-site caravan	10	
touring caravan	12	touring caravan	10	
trailer	12	tent-trailer	36	
reporting incidents to police	21	theft	7	
resolution of complaints	31	things that may affect cover	16	
responsibilities of you		tools as contents	9	
when you are insured with us	18	total loss		
when you make a claim	21	annexe	23	
rights of credit providers	25	on-site caravan	23	
s		touring caravan or trailer	23	
settling claims	23, 24	touring caravan	36	
contents	24	towing	11	
damaged caravan, annexe or trailer	23	trailer	36	
matching materials	23	truthful statements	21	
site	36	tsunami	7	
special conditions	5	types of excess	22	
special meaning, words	5	v		
specific and general exclusions	16, 17	vandalism	7	
sporting equipment as contents	9	vinyl annexe	8, 13	
standard equipment	36	w		
stereo as contents	9	watches as contents	9	
storage costs	11	water, escape of	17	
storm	7, 36	words with special meaning	5	
exclusion	16, 17	written notice	30	

Notes

Notes

Contact

Enquiries and new business **132 132**

Claims **131 123**

Helpline **132 900**

Report insurance fraud **1800 237 283**

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