



**CARAVAN
& TRAILER
INSURANCE**

NSW, ACT & TAS

**PRODUCT DISCLOSURE
STATEMENT AND POLICY
BOOKLET (PDS)**

This Product Disclosure Statement and Policy Booklet (PDS) was prepared on 25 January 2018. The information in this PDS is current at that date. From time to time, we may include more up-to-date information in the PDS that is not materially adverse without notifying you. You can get more up-to-date information by calling 132 132 or visiting nrma.com.au. We will give you a free copy of any updates when you request them. If it becomes necessary, we will issue you a supplementary or replacement PDS. ©2018.

Thank you for choosing NRMA Insurance.

At NRMA Insurance, we have been protecting Australians and the things they value for over 90 years. Over that time, we've built a wealth of invaluable knowledge and experience.

This helps us provide you with great customer service and quality cover, to better protect the things you value.

We're always there when you need us. Our 24 hour claims line offers 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 Caravan and Trailer Insurance policy. If you have any questions, or if there's anything we can help with, get in touch today.



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132 132



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Caravan and Trailer Insurance at a glance – quick summary

Here's a summary of the key details about Caravan and Trailer Insurance. In this Product Disclosure Statement and Policy Booklet (PDS), we set out the full details about your cover and any limits, exclusions and conditions that may apply.

Who we cover

Under your policy, we cover:

- you
- any person who has your permission to use your on-site caravan, touring caravan or trailer.

Type of insurance

You can choose from these 3 types of insurance:

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

What we insure

page 9

Your caravan or trailer:

- we insure your on-site caravan, touring caravan or trailer for an agreed value shown on your current Certificate of Insurance and includes:
 - fittings, modifications, options and accessories.

page 10

Your caravan contents:

- items that you or your family own or are responsible for up to \$1,000 that are:
 - kept in your on-site caravan or touring caravan, and
 - not permanently attached or fixed to the structure of your caravan.

What we pay

page 51

For your caravan or trailer, we will:

- decide whether to repair your on-site caravan, touring caravan or trailer, or pay you the reasonable costs of repairs as determined by us or pay you the agreed value
- pay for any 'other benefits' that apply to your policy
- deduct any amounts that apply – for example, excess or unpaid premium.

page 52

For your caravan contents, we will:

- repair or replace your contents
- pay the cost to repair or replace the item, or
- pay the contents agreed value.

What you're covered for

page 15

Your on-site caravan:

- Loss or damage to your on-site caravan caused by certain incidents – for example, fire, theft, storm and earthquake.
- Other benefits – for example, emergency repairs.
- Options you can add – for example, annexe cover – you pay extra for these.
- Liability cover – for death or injury to another person and for loss or damage to someone else's property.

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Your touring caravan:

- Loss or damage to your touring caravan caused by certain incidents – for example, fire, theft, storm and earthquake.
- Other benefits – for example, emergency repairs.
- Options you can add – for example, annexe cover – you pay extra for this, however lay up cover will reduce your premium.
- Liability cover – for death or injury to another person and for loss or damage to someone else's property.

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Your trailer:

- Loss or damage to your trailer caused by certain incidents – for example, fire, theft, storm and earthquake.
- Other benefits – for example, emergency repairs.
- Liability cover – for death or injury to another person and for loss or damage to someone else's property.

Key features and benefits of Caravan and Trailer Insurance



This table summarises your cover. In this PDS, we set out the full details about your cover, any limits, exclusions and conditions that may apply.

What you're covered for	On-site caravan	Touring caravan	Trailer	
Loss or damage to your caravan or trailer	Accidental damage	✓	✓	✓
	Collision	✗	✓	✓
	Earthquake	✓	✓	✓
	Explosion	✓	✓	✓
	Fire	✓	✓	✓
	Flood and rainwater run-off	✓	✓	✓
	Storm	✓	✓	✓
	Storm surge	✓	✓	✓
	Theft or attempted theft	✓	✓	✓
	Tsunami	✓	✓	✓
Vandalism or a malicious act	✓	✓	✓	
Other benefits	Caravan contents	✓	✓	✗
	Emergency repairs	✓	✓	✓
	Food spoilage	✓	✓	✗
	New replacement caravan or trailer	✓	✓	✓
	Storage costs	✓	✓	✓
	Temporary accommodation	✓	✓	✗
	Towing	✗	✓	✓
Optional cover you can add	Additional contents cover for caravans	✓	✓	✗
	Annexe cover	✓	✓	✗
	Lay Up cover	✗	✓	✗
Liability cover	✓	✓	✓	
Helpline 132 900	✓	✓	✓	

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Key details about your policy



Words with special meaning

Some words in this PDS have special meaning – see ‘Definitions’ on pages 66 - 68.

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
- this Product Disclosure Statement and Policy Booklet (PDS), and
- any applicable Supplementary PDS.

More than one insured

If there's more than one insured, then anything that any insured says, does or omits to do, will apply to all of the insureds.

Also, each insured can act on behalf of all the insureds as their agent.

Certificate of Insurance

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

Receiving your policy documents

You may choose to receive your policy documents:

- electronically – that is, by email, or
- by post.

If we send your policy documents by email, we will send them to the email address you last gave us. Any policy documents we send to your email address will be considered to have been received by you 24 hours from when we send them.

If we send your policy documents by post, we will send them to the mailing address you last gave us.

You are responsible for making sure the email and mailing address we have for you is up-to-date. It is important that you tell us of any change to your email or postal address – see 'You change your contact details' on page 61.



Key details about your policy

Limits, exclusions and conditions

Limits, exclusions and conditions apply to the cover you have chosen:

- throughout this PDS, we set out any specific limits, exclusions and conditions with the cover they apply to
- on pages 41 and 42, we set out the general exclusions that apply to all covers and benefits under your policy
- on pages 43 to 45, we set out your responsibilities when you are insured with us.

Special conditions

We may impose special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter. For example, we may not cover you for some incidents like a bushfire, storm or flood if they cause loss or damage during a specific period which is also known as an embargo period.

Your current Certificate of Insurance shows any special conditions that apply to your policy.

Value that applies to your caravan or trailer

We will insure your caravan or trailer for an agreed value.

The value that applies to your caravan, trailer, contents or annexe is shown on your current Certificate of Insurance.

Agreed value

Is the amount we agree to insure for your:

- on-site caravan (including annexe if you have the 'Annexe cover' option)
- touring caravan (including annexe if you have the 'Annexe cover' option),
- caravan contents, or
- trailer.

The agreed value includes any applicable:

- GST
- registration, and
- other on-road costs.

The types of caravan contents we insure and the limits that apply

On-Site Caravan or Touring Caravan Insurance automatically provides cover up to a total of \$1,000 for all your contents – see pages 17 and 25.

You can add optional cover to your policy to increase the total amount we insure your caravan contents for – see ‘Additional contents cover for caravan’ on pages 17 and 30.

Table 1.1 shows the maximum amount we pay for certain items.

We limit how much we pay for caravan contents, including items that are not shown here – for example a portable generator.

Depending on the type of contents you claim for, we may pay up to the agreed value, but we won't pay more than \$1,000 for any one item.

When you increase your contents cover, you are increasing the total contents agreed value and not the limit per item

Table 1.1 Types of caravan contents

Items we limit	The most we pay
Carpets and household goods	up to \$1,000
Clothing and personal belongings	up to \$1,000
Entertainment systems, stereos and televisions	up to \$1,000
Furniture and furnishings	up to \$1,000
CDs, DVDs, tapes, records, game cartridges and discs of any sort	up to \$1,000
Furs, curios, works of art and items containing gold or silver (other than jewellery, medals or coins)	up to \$500
Jewellery and watches	up to \$1,000
Tools, including those which you or your family use in a trade or profession	up to \$1,000

Contents we don't insure

We don't insure:

- mobile phones, pagers, electronic organisers and GPS navigation units
- computers, their software and equipment and any files stored on a computer
- goods kept for sale, distribution, on display, exhibition 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
- 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
- motor vehicles of any description, including motorised trailers and caravans, aircraft or aerial devices and the equipment for any of them
- ride-on vehicles – for example motorised golf buggies or carts, mobility scooters and ride on lawnmowers
- boats and watercraft including non-motorised surf skis – for example, a paddle board
- plants, other than pot plants
- grass, rocks and soil on your site
- spectacles, contact or corneal lenses or hearing aids
- stamp or medal collections
- stock used in a business, trade or profession.

Your premium

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

Your premium is based on the likelihood of a claim being made under your policy for an incident that occurs during the policy period. When we work out your premium, we look at a range of factors including:

- your caravan or trailer, and where you keep it
- whether your caravan is registered, and
- the age of the insured.

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 & Benefits Guide.

To get a free copy of our Premium, Excess, Discounts & Benefits Guide:



Visit
[nrma.com.au/
policy-booklets](http://nrma.com.au/policy-booklets)



Call
132 132



Visit an
NRMA office

Paying your premium

You must pay your premium on time. 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.

If you pay annually, you can pay through any of these ways:



Go to nrma.com.au/payments or to our Self Service Centre and have your credit card ready



Contact your financial institution to arrange payment from your account



Call 131 144 and have your credit card ready



Pay in person using, EFTPOS, cheque, or credit card at an NRMA office or Australia Post Office (Australia Post also accepts cash)



Send your cheque or credit card details to the address shown on your notice.

What happens if you don't pay on time

When you take out insurance, you need to pay your annual premium or first monthly instalment by the due date. If you don't pay on time, then we will cancel your policy.

A monthly instalment is unpaid if it can't be deducted from your nominated account or credit card.

If an ongoing monthly instalment is unpaid for:

- 14 days or more after its due date, then we will refuse a claim for incidents that take place after that time
- 30 days after its due date, then we will cancel your policy on the 31st day.

Choosing your excess

You can reduce your premium by choosing a higher basic excess. If you choose a lower basic excess, you will pay an additional premium.

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

21 day cooling-off period

You can tell us to cancel your policy within 21 days from:

- the date we issue your policy – for example, if you call us on 3 May to set up a new policy from 10 May, then your 21 day cooling-off period starts from 3 May as that's when we issued your policy
- the start date of the policy period that applies when you renew your policy.

If you tell us to cancel your policy within those times, we'll refund the premium you paid us in full. However, we can only do that if you haven't made a claim on your policy.

Assigning rights and appointing a representative

Assigning your rights

You must not assign any benefits, rights or obligations under your policy unless you get our written consent first.

Appointing someone to represent you

If you want to appoint someone to represent you, then you need to tell us and we need to agree. For example, you ask someone to manage your policy or a claim. For more details about who you can appoint to manage your claim, such as a repairer, see page 45.

Governing law and GST

Governing law

This contract is governed by the law of the Australian State or Territory where you keep your caravan or trailer.

GST

All dollar values described in your policy include GST, unless we say they don't.

Your on-site caravan



We cover loss or damage to your on-site caravan.

You will also have cover for loss or damage to your annexe if you have chosen to add this option and paid any additional premium, see page 21.

To insure your touring caravan or trailer, see pages 22 - 36.

The table on the next page summarises your cover.

Full details about your cover are set out in this PDS.

In this section, we outline what you're covered for and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

What you're covered for	Page	
Loss or damage to your on-site caravan	Accidental damage	16
	Earthquake	16
	Explosion	16
	Fire	16
	Flood and rainwater run-off	16
	Storm	16
	Storm surge	16
	Theft or attempted theft	16
	Tsunami	16
Vandalism or a malicious act	16	
Other benefits	Caravan contents – up to \$1,000	17
	Emergency repairs – up to \$1,000	18
	Food spoilage – up to \$500	18
	New replacement on-site caravan	19
	Storage costs	20
	Temporary accommodation	20
Optional cover you can add	Additional contents cover for your caravan	21
	Annexe cover	21
Liability cover	38	

Loss or damage to your on-site caravan

We cover your on-site caravan, or annexe (if you have chosen the 'Annexe cover' option) when the incidents set out in this section happen.

Covered

- up to the agreed value for your on-site caravan if any of these incidents cause loss or damage to it:

- accidental damage
- earthquake
- explosion
- fire
- flood and rainwater run-off
- storm
- storm surge
- theft or attempted theft
- tsunami
- vandalism or a malicious act

Conditions

- we will decide whether to:
 - repair your on-site caravan (and/or annexe), or
 - pay the cost of repairing your on-site caravan (and/or annexe), or
 - pay you the agreed value less any applicable deductions – see page 52 for details.

For more details about how we settle your claim, see Section 7.

Other benefits

We may also provide 'other benefits' that are set out in this section, in addition to your cover for loss or damage to your on-site caravan.

You can make a claim for 'other benefits' when an incident we cover happens during the policy period and causes loss or damage to your on-site caravan or contents and we agree to pay for that loss or damage.

Caravan contents

If an incident we cover causes loss or damage to your on-site caravan, annexe (if you have chosen the 'Annexe cover' option) and contents.

We limit how much we pay for contents under this benefit.

However, you can increase your contents agreed value by choosing the 'Additional contents cover for your on-site caravan' option – see page 21.

Covered

- up to \$1,000 in total to repair or replace all your contents that are inside your on-site caravan or annexe.

Not covered

- contents not inside your on-site caravan (or annexe, when the annexe is made of canvas, vinyl or fabric)
- any contents that are accidentally damaged unless your on-site caravan (or annexe) is also lost or damaged in the same incident and we agree to pay your claim
- contents items listed on pages 10 and 11 (except the items in table 1.1)
- any building materials or items at your site that are due to be fitted to your on-site caravan or site – for example, materials intended to be used to build a flyover
- loss of intellectual or sentimental value of a contents item.

Conditions

- we will decide whether to:
 - repair or replace your contents, or
 - pay you the reasonable cost of repairing or replacing your contents, or
 - pay you the contents agreed value set out on your current Certificate of Insurance.

For examples of how we calculate caravan contents claims, please see pages 56 - 58

Emergency repairs

If an incident we cover causes loss or damage and you have made emergency repairs to your on-site caravan, or annexe (if you have chosen the 'Annexe cover' option).

Covered

- any emergency repairs up to \$1,000 without any prior agreement between you and us.

Conditions

- keep the receipts for all repairs.

Food spoilage

If an incident we cover causes loss or damage to your on-site caravan, or annexe (if you have chosen the 'Annexe cover' option), we will cover food that is spoiled.

Covered

- up to \$500 for the cost to replace the spoiled food.



Your on-site caravan

New replacement on-site caravan

If we agree to pay your claim as a total loss, then we may choose to replace your on-site caravan with a new one 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.

Covered

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

Conditions

You need to pay us any:

- excess that applies
- outstanding premium, including all of the remaining monthly instalments for the rest of the policy period.

If we replace your on-site caravan, then your policy comes to an end, no refund of premium is due and your replaced caravan becomes our property unless we decide you can keep it.

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

Storage costs

If an incident we cover causes loss or damage to your on-site caravan, annexe (if you have chosen the 'Annexe cover' option), or contents and they are reasonably required to be held in storage.

Covered

- the reasonable storage costs for your on-site caravan, annexe or contents.

We pay this benefit on top of your agreed value.

Conditions

- we will only pay for storage costs for the reasonable period of time, starting from the time your claim is lodged.

Temporary accommodation

If an incident we cover causes loss or damage to your on-site caravan and we agree that you cannot live in your on-site caravan.

Covered

- the reasonable costs for temporary accommodation up to \$100 per day, up to a maximum of \$4,000.

Conditions

- your on-site caravan must be your permanent full-time residence.

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

Optional cover you can add



Your on-site caravan

We cover loss or damage to your on-site caravan under this policy. You can increase your cover by adding options to your policy, for an extra premium.

Any options you have chosen will be listed on your current Certificate of Insurance and applies during the policy period.

Additional contents cover for your on-site caravan

On-site Caravan Insurance includes cover for contents up to a total of \$1,000. You can increase this amount by:

- adding this option to your policy, and
- choosing a higher contents agreed value.

Covered

- loss or damage to your contents up to the contents agreed value.

Not covered

- contents not inside your on-site caravan (or annexe, when the annexe is made of canvas, vinyl or fabric)
- any contents that are accidentally damaged unless your on-site caravan (or annexe) is also lost or damaged in the same incident and we agree to pay your claim
- contents items listed on pages 10 and 11 (except the items in table 1.1)
- any building materials or items at your site that are due to be fitted to your on-site caravan or site – for example, materials intended to be used to build a flyover
- loss of intellectual or sentimental value of a contents item.

Conditions

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

Annexe cover

If you have chosen this option, we pay up to the agreed value if any of the incidents we cover cause loss or damage to your annexe.

Covered

- your annexe, up to the agreed value
- we will also provide the 'other benefits' as indicated under your cover for loss or damage to your on-site caravan – see pages 17 to 20.

Conditions

- your annexe must be in good repair and condition at the time of the incident.

For details of what we consider to be contents, including limits that apply to certain types of contents, see pages 10 and 11

Your touring caravan



We cover loss or damage to your touring caravan.

You will also have cover for loss or damage to your annexe if you have chosen to add this option and paid any additional premium, see page 31.

To insure your on-site caravan, see pages 14 - 21.

To insure your trailer, see pages 32 - 36.

The table on the next page summarises your cover.

Full details about your cover are set out in this PDS.

In this section, we outline what you're covered for and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

What you're covered for	Page	
Loss or damage to your touring caravan	Accidental damage	24
	Collision	24
	Earthquake	24
	Explosion	24
	Fire	24
	Flood and rainwater run-off	24
	Storm	24
	Storm surge	24
	Theft or attempted theft	24
	Tsunami	24
Vandalism or a malicious act	24	
Other benefits	Caravan contents – up to \$1,000	25
	Emergency repairs – up to \$1,000	26
	Food spoilage – up to \$500	26
	New replacement touring caravan	27
	Storage costs	28
	Temporary accommodation	28
	Towing	29
Optional cover you can add	Additional contents cover for your caravan	30
	Annexe cover	31
	Lay Up cover	31
Liability cover	38	

Loss or damage to your touring caravan

We cover your touring caravan, or annexe (if you have chosen the 'Annexe cover' option) when the incidents set out in this section happen.

Covered

- up to the agreed value for your touring caravan if any of these incidents cause loss or damage to it:

- accidental damage
- collision
- earthquake
- explosion
- fire
- flood and rainwater run-off
- storm
- storm surge
- theft or attempted theft
- tsunami
- vandalism or a malicious act

Conditions

- we will decide whether to:
 - repair your touring caravan (and/or annexe), or
 - pay the cost of repairing your touring caravan (and/or annexe), or
 - pay you the agreed value less any applicable deductions – see page 52 for details.

For more details about how we settle your claim, see Section 7.

Other benefits

We may also provide 'other benefits' that are set out in this section, in addition to your cover for loss or damage to your touring caravan.

You can make a claim for 'other benefits' when an incident we cover happens during the policy period and causes loss or damage to your touring caravan or contents and we agree to pay for that loss or damage.

Caravan contents

If an incident we cover causes loss or damage to your touring caravan, annexe (if you have chosen the 'Annexe cover' option) and contents.

We limit how much we pay for contents under this benefit.

However, you can increase your contents agreed value by choosing the 'Additional contents cover for your touring caravan' option – see page 30.

Covered

- up to \$1,000 in total to repair or replace all your contents that are inside your touring caravan or annexe.

Not covered

- contents not inside your touring caravan (or annexe, when the annexe is made of canvas, vinyl or fabric)
- any contents that are accidentally damaged unless your touring caravan (or annexe) is also lost or damaged in the same incident and we agree to pay your claim
- contents items listed on pages 10 and 11 (except the items in table 1.1)
- any building materials or items that are due to be fitted to your touring caravan – for example, materials intended to be used to build a flyover
- loss of intellectual or sentimental value of a contents item.

Conditions

- we will decide whether to:
 - repair or replace your contents, or
 - pay you the reasonable cost of repairing or replacing your contents, or
 - pay you the contents agreed value set out on your current Certificate of Insurance.

For examples of how we calculate caravan contents claims, please see pages 56 - 58

Emergency repairs

If an incident we cover causes loss or damage and you have made emergency repairs to your touring caravan, or annexe (if you have chosen the 'Annexe cover' option).

Covered

- any emergency repairs up to \$1,000 without any prior agreement between you and us.

Conditions

- keep the receipts for all repairs.

Food spoilage

If an incident we cover causes loss or damage to your touring caravan, or annexe (if you have chosen the 'Annexe cover' option), we will cover food that is spoiled.

Covered

- up to \$500 for the cost to replace the spoiled food.



Your touring caravan

New replacement touring caravan

If we agree to pay your claim as a total loss, then we may choose to replace your touring caravan with a new one 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.

Covered

- to replace your touring caravan with one of the same make and model, if it is available in Australia
- to replace any modifications, options or accessories that were attached to your touring caravan before the loss.

Conditions

You need to pay us any:

- excess that applies
- outstanding premium, including all of the remaining monthly instalments for the rest of the policy period, and
- unused portion of the registration that you are entitled to a refund for.

If we replace your touring caravan, then your policy comes to an end, no refund of premium is due and your replaced caravan becomes our property unless we decide you can keep it.

You can arrange cover for your replacement touring caravan by calling 132 132 or visit an NRMA office

Storage costs

If an incident we cover causes loss or damage to your touring caravan, annexe (if you have chosen the 'Annexe cover' option) or contents and they are reasonably required to be held in storage.

Covered

- the reasonable storage costs for your touring caravan, annexe or contents.

We pay this benefit on top of your agreed value.

Conditions

- we will only pay for storage costs for the reasonable period of time, starting from the time your claim is lodged.

Temporary accommodation

If an incident we cover causes loss or damage to your touring caravan and we agree that you cannot live in your touring caravan.

Covered

- the reasonable costs for temporary accommodation up to \$100 per day, up to a maximum of seven days.

Conditions

- you must be 100 kilometres or more away from your home when the incident occurs.

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



Towing

If an incident we cover causes loss or damage to your touring caravan and it needs to be towed.

Covered

- the reasonable cost to tow your touring caravan from where the incident happened to whichever place we decide is closer:
 - a repairer or other place we recommend, or
 - a safe place.

We pay this benefit on top of your agreed value.

Conditions

- we only pay for one tow. If your touring caravan needs to be towed more than once, we decide which tow to pay for.

Optional cover you can add

We cover loss or damage to your touring caravan under this 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 and applies during the policy period.

Additional contents cover for your touring caravan

Touring Caravan Insurance includes cover for contents up to a total of \$1,000.

You can increase this amount by:

- adding this option to your policy, and
- choosing a higher contents agreed value.

Covered

- loss or damage to your contents up to the contents agreed value.

Not covered

- contents not inside your touring caravan (or annexe, when the annexe is made of canvas, vinyl or fabric)
- any contents that are accidentally damaged unless your touring caravan (or annexe) is also lost or damaged in the same incident and we agree to pay your claim
- contents items listed on pages 10 and 11 (except the items in table 1.1)
- any building materials or items that are due to be fitted to your touring caravan – for example, materials intended to be used to build a flyover
- loss of intellectual or sentimental value of a contents item.

Conditions

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

For details of what we consider to be contents, including limits that apply to certain types of contents, see pages 10 and 11

Annexe cover

If you have chosen this option, we pay up to the agreed value if any of the incidents we cover cause loss or damage to your annexe.

Covered

- your annexe, up to the agreed value
- we will also provide the 'other benefits' as indicated under your cover for loss or damage to your touring caravan – see pages 25 to 29.

Conditions

- your annexe must be in good repair and condition at the time of the incident.

Lay Up cover

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.

If an incident we cover causes loss or damage to your touring caravan during the lay up period.

Covered

- whilst your touring caravan is:
 - kept under a carport or in a lockable garage at the address shown on your current Certificate of Insurance, or
 - being serviced or repaired by a licensed repairer.

Conditions

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

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.

Your trailer

4

We cover loss or damage to your trailer.

To insure your on-site caravan or touring caravan, see pages 14 - 31.

The table on the next page summarises your cover.

Full details about your trailer cover are set out in this PDS.

In this section, we outline what you're covered for and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

What you're covered for	Page	
Loss or damage to your trailer	Accidental damage	34
	Collision	34
	Earthquake	34
	Explosion	34
	Fire	34
	Flood and rainwater run-off	34
	Storm	34
	Storm surge	34
	Theft or attempted theft	34
	Tsunami	34
Vandalism or a malicious act	34	
Other benefits	Emergency repairs – up to \$500	35
	New replacement trailer	35
	Storage costs	36
	Towing	36
Liability cover	38	

Loss or damage to your trailer

We cover loss or damage to your trailer when the incidents set out in this section happen.

Covered

- up to the agreed value for your trailer if any of these incidents cause loss or damage to it:

• accidental damage
• collision
• earthquake
• explosion
• fire
• flood and rainwater run-off
• storm
• storm surge
• theft or attempted theft
• tsunami
• vandalism or a malicious act

Conditions

- we will decide whether to:
 - repair your trailer, or
 - pay the cost of repairing your trailer, or
 - pay you the agreed value less any applicable deductions – see page 52 for details.

For more details about how we settle your claim, see Section 7.

Other benefits

We may also provide 'other benefits' that are set out in this section, in addition to your cover for loss or damage to your trailer.

You can make a claim for 'other benefits' when an incident we cover happens during the policy period and causes loss or damage to your trailer and we agree to pay for that loss or damage.

Emergency repairs

If an incident we cover causes loss or damage and you have made emergency repairs to your trailer.

Covered

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

Conditions

- keep the receipts for all repairs.

New replacement trailer

If we agree to pay your claim as a total loss, then we may choose to replace your trailer with a new one 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.

You can arrange cover for your replacement trailer by calling 132 132 or visit an NRMA office

Covered

- to replace your trailer with one of the same make and model, if it is available in Australia
- to replace any modifications, options or accessories that were attached to your trailer before the loss.

Conditions

You need to pay us any:

- excess that applies
- outstanding premium, including all of the remaining monthly instalments for the rest of the policy period, and
- unused portion of the registration that you are entitled to a refund for.

If we replace your trailer, then your policy comes to an end, no refund of premium is due and your replaced trailer becomes our property unless we decide you can keep it.

Storage costs

If an incident we cover causes loss or damage to your trailer and it is reasonably required to be held in storage.

Covered

- the reasonable storage costs for your trailer.

We pay this benefit on top of your agreed value.

Conditions

- we will only pay for storage costs for the reasonable period of time, starting from the time your claim is lodged.

Towing

If an incident we cover causes loss or damage to your trailer and it needs to be towed.

Covered

- the reasonable cost to tow your trailer from where the incident happened to whichever place we decide is closer:
 - a repairer or other place we recommend, or
 - a safe place.

We pay this benefit on top of your agreed value.

Conditions

- we only pay for one tow. If your trailer needs to be towed more than once, we decide which tow to pay for.

Liability cover



We provide cover for claims made against you for death or injury to another person and for loss or damage to someone else's property.

In this section, we describe the liability cover you have under your policy and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

Liability cover

Liability cover protects you for claims that may be made against you where the use of your on-site caravan, touring caravan or trailer causes:

- loss or damage to someone else's property, or
- death or bodily injury to someone else.

Covered under On-site Caravan Insurance

- up to \$20 million (including legal costs) for the liability of you or anyone who has your permission to use your on-site caravan, from an incident that occurs:
 - on or away from your site and for which you or the other person are responsible as the owner or user of your on-site caravan.

For an example of how we pay a liability claim, please see the claim example on page 57

Covered under Touring Caravan Insurance or Trailer Insurance

- up to \$20 million (including legal costs) for the liability of you or anyone who has your permission to use your touring caravan or trailer, in an incident caused by the use of it.

Not covered

We do not cover legal liability:

- for 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
- for death or bodily injury to you or any person who has your permission to use your on-site caravan, touring caravan or trailer
- for 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
- of 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
- of 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
- for 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
- for an incident caused by a dog if a relevant authority has declared it to be a dangerous dog

- of 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, landslide or subsidence
 - asbestos, whether directly or indirectly
- for extending cover to a tenant who rents your on-site caravan, or touring caravan
- that arises from the use of your on-site caravan, touring caravan or trailer while it is attached to a motor vehicle or motorcycle
- 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, or
- that is or could be covered under any compulsory insurance or accident compensation scheme you are required to have by law.

We do 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, or
- 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.

Conditions

To be entitled to liability cover:

- someone must make a claim against you (or the person who has your permission to use your on-site caravan, touring caravan or trailer) for an incident that occurs during the policy period
- you must lodge a claim with us for liability cover, and
- we must agree to pay for any legal or other costs before they are incurred.

What happens when you make a liability claim

When you make a claim and are entitled to liability cover, we may:

- act for, or arrange for a lawyer to represent you
- attempt to resolve the claim, or
- defend the claim in a court.

We will decide whether we defend or resolve the claim, and how much we pay to resolve the claim.

General exclusions and your responsibilities



There are certain situations when we don't provide cover under your policy.

This section outlines the general exclusions that apply to all covers and benefits we provide under your policy.

The general exclusions also apply to your liability cover, unless we say they don't.

This section also outlines your responsibilities. You may put your insurance claim or cover at risk if you do not meet your responsibilities to us.

General exclusions for all covers and benefits

6

General exclusions and your responsibilities

The exclusions set out in this section apply to all covers and benefits under your policy.

What we don't cover

Loss, damage, injury or death arising from:

- rust, corrosion, gradual deterioration, depreciation, wear or tear
- erosion, deterioration, collapse, shrinkage or any other earth movement
- landslide or subsidence unless it happens immediately as a direct result of:
 - flood
 - rainwater run-off
 - storm
 - storm surge
 - earthquake, or
 - explosion
- actions of the sea
- atmospheric conditions or extreme temperature
- mould
- vermin, rodents, insects, birds
- tree lopping or felling, or tree roots
- 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
- any act of terrorism that involves biological, chemical, or nuclear pollution or contamination
- 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
- mechanical, structural or electrical failure
- 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,
 - suffered accidental damage, or
 - was stolen and then found
- your on-site caravan or its site, touring caravan, annexe or trailer being used for an unlawful purpose
- radioactivity or the use or escape of any nuclear fuel, material or waste
- pollutants or contaminants that discharge or escape

- 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
- 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.

We don't cover:

- repairs to old damage
- claims arising from incidents that occur outside the policy period listed on your current Certificate of Insurance
- 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 pages 20 and 28
- the cost of fixing faulty repairs, or
- tyre damage caused by road cuts, punctures, bursts or braking.

We don't cover 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
 - an inadequate drainage system
- you not taking all reasonable steps to protect your on-site caravan, touring caravan, annexe, contents or trailer.

We do not cover loss or damage:

- that occurs outside Australia
- to your on-site caravan, touring caravan, annexe or trailer while on consignment
- less than the applicable excess
- to glass, ceramic and sanitary fixtures if there is a fracture that does not extend through the entire thickness of the item
- covered under any manufacturer's warranty
- to the site or any reduction in its value.

We will not cover loss or damage caused:

- by fire, from scorching or melting where there was no flame
- to any heat or fire resistant item if it ignites
- 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 take out a policy with us or make a claim, you have certain responsibilities that are set out in this section. These responsibilities also apply to any person that is covered by your policy.

If you don't meet your responsibilities, we may refuse to pay your claim or reduce what we pay for your claim.

Tell us about changes that affect your on-site caravan, touring caravan, annexe or trailer

You must tell us if:

- you or a person who has your permission 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.

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

- 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, and
 - any other condition that would make it unsafe.

Do not settle claims or make admissions

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 pages 18, 26 and 35
- 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
- limit by agreement our rights of recovery from someone else.

Co-operate

You must:

- be truthful and frank in any statement you make to us
- not behave in a way that is improper, hostile, threatening, abusive or dangerous
- co-operate fully with us, even if we have already paid your claim, which includes:
 - providing us with all the information, documents and help we need to deal with your claim – for example, bank statements or phone records
 - immediately sending us any communications that you receive about any incident – for example, emails, letters, notices or court documents
 - being interviewed by us or our representatives
 - attending court to give evidence
 - giving us access to your caravan or trailer for a repairer or other specialist we choose so they can assess your caravan or trailer.

Prevent further loss or damage

You must do everything reasonable to prevent further loss or damage to your caravan, trailer, annexe and/or contents.

Proof of loss or ownership

When you make a claim, we may ask you to provide certain documents to:

- prove that you own(ed) or are responsible for the items, and
- help us identify your items.

The types of documents we ask for depend on the situation and can include:

- tax invoices for items bought or services used
- purchase receipts
- valuation certificates
- model and serial numbers
- credit card or bank statements
- photos.

We may compare information you provide to us with a range of other sources – for example, websites, such as auction or sale websites.

Inspections and quotes

If we ask you, you must:

- allow us and our representatives to inspect your on-site caravan, touring caravan, trailer, annexe, contents, modifications, options, accessories and fittings
- allow us to obtain quotations from any repairer or supplier we nominate.

If we need to move your on-site caravan, touring caravan, annexe or trailer, this will be done at our expense.

Report to the Police

You must:

- immediately report to the Police any theft or attempted theft, vandalism or malicious act, and
- keep any incident report number they give you.

Appointing others to manage your claim

If you want to appoint someone to manage your claim, then you need to tell us and we need to agree. You can usually appoint someone like a family member or broker.

However, you can't appoint someone who has a conflict of interest – for example, someone who supplies goods or services for your claim.

GST

If you are a business registered or required to be registered for GST purposes, then you must tell us:

- 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.

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Claims and what we pay



This section provides information about our claims process and what we pay when you make a claim.

It also includes some examples of how we pay claims including liability claims.

When you need to make a claim, we are available 24 hours a day, 7 days a week:



nrma.com.au/claims



131 123

Making a claim

We follow these steps to work out what to pay for your claim for loss or damage to your on-site caravan, touring caravan or trailer. When you make a claim, we will:

- review any information you provide us when you lodge your claim
- ask you to provide us with any further information we require to support your claim, and
- tell you if you need to pay an excess(es) and how to pay it.

When you contact us to lodge your claim, please have your policy details ready.

Step 1

Collecting the details

You need to collect these details if they apply to the incident:

- for all drivers:
 - full name
 - residential address, and
 - contact number
- for all vehicles that are involved:
 - make and model
 - registration number, and
 - insurance details

Step 2

Lodging your claim

Contact us 24 hours a day, 7 days a week:

- nrma.com.au/claims
- 131 123

Step 3

Towing and inspections

- if needed and covered by your policy, we will arrange towing for your touring caravan or trailer
- we may need to inspect your caravan or trailer, and arrange quotations from a repairer or supplier

Step 4

Assessing your claim

To assess your claim, we look at the following:

- do we cover the incident that caused the loss or damage, or the incident which gave rise to the liability?
 - do any limits, exclusions or conditions apply?
 - have you met your responsibilities to us?

Step 5

Settling your claim

We will choose to settle your claim through any of these ways:

1. repair your caravan, trailer, annexe and/or contents
2. pay you the reasonable cost to repair your caravan, trailer, annexe and/or contents
3. pay your claim as a total loss
4. we will also pay for other benefits that apply

Step 6

Excesses and other deductions

To settle your claim:

- you must pay any excess(es) that applies
- if we pay your claim as a total loss, we deduct your unpaid premiums and unused registration – see page 52

Excesses

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

There are 3 types of excesses:

- basic
- age (touring caravan only)
- hail or cyclone (not applicable for Tasmania).

The type of excess you need to pay depends on what your claim relates to and who was driving your vehicle (touring caravan only). You may need to pay more than one excess.

For example, when you make a claim for loss or damage caused by hail or a cyclone, you must pay a hail or cyclone excess in addition to the basic excess.

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

Claims that are less than your excess

We only accept a claim if the total amount you are claiming for is more than any excesses that apply to your claim.

For example, we will accept your claim for \$1,200 damage to your trailer when your excess is \$200. But, we won't continue to process your claim if the damage to your trailer is \$200.

Paying your excess

When you make a claim, you must pay the excess(es) that applies:

- to us, or
- if we tell you to do so, to the repairer or supplier.

We will tell you who to pay your excess to. We can only finalise your claim after you have paid any excess that applies. For more information about the excesses that may apply to your policy, see our Premium, Excess, Discounts & Benefits Guide.

To get a free copy of our Premium, Excess, Discounts & Benefits Guide:



Visit
[nrma.com.au/
policy-booklets](http://nrma.com.au/policy-booklets)



Call
132 132



Visit an
NRMA office

When an excess does not apply

You will not need to pay an excess if:

- you make a claim for an incident that we agree was not your fault or the fault of the person who has 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 and we have agreed to cover your touring caravan or trailer under this policy
 - your motor vehicle is comprehensively insured with us, and
 - you have lodged a claim under your NRMA Comprehensive Motor Vehicle Insurance policy, which we have accepted, and you have paid any applicable excess(es) for that claim.

How we settle your claim

We will choose to settle your claim for loss or damage to your on-site caravan, touring caravan, annexe, contents or trailer in one of the following ways:

Repairing your caravan, annexe or trailer

If we agree to cover your claim, then we will:

- arrange for our repairers or suppliers to make repairs
- repair or replace the part of your on-site caravan, touring caravan, annexe or trailer, or
- 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, annexe or trailer require materials to be matched, we will:

- attempt to return your on-site caravan, touring caravan, annexe or trailer to its former state, and
- match materials as far as reasonably possible.

Conditions

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

Caravan contents

If you make a claim for your contents items under cover for loss or damage to your on-site caravan or touring caravan policy, we will decide whether to:

- repair the item, or
- replace the item with the same or similar type and quality, or
- pay you the reasonable costs of what it would cost us to repair or replace the items, or
- provide you with store credits to replace the item from one of our nominated suppliers, or
- pay the contents agreed value or provide you with store credits from one of our nominated suppliers to the value of the contents agreed value.

Conditions

In settling your contents claim we can nominate the repairer or supplier and the method of payment.

When we settle your contents claim the damaged contents 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).

Pay your claim as a total loss

We may pay you the agreed value when we consider your on-site caravan, touring caravan or trailer to be a total loss or when we choose to do so.

If we pay you the agreed value, then your policy ends and you don't get a refund of your premium.

Your on-site caravan, touring caravan or trailer becomes our property unless we tell you otherwise.

Deductions and unpaid premiums

If we pay your claim as a total loss, then we will deduct certain other amounts to settle your claim.

If you currently pay your premium by monthly instalments, then before we pay your claim we deduct:

- all applicable excesses
- any monthly instalments that are due but haven't been paid
- the monthly instalments that cover the rest of your policy period, and
- any unused registration that you are entitled to a refund for.

Credit providers' rights

You may have used all or part of your on-site caravan, touring caravan or trailer as security for a loan with a credit provider. Your credit provider may be a bank, credit union or other type of lender.

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

We may note any credit provider you tell us about on your current Certificate of Insurance.

When you have a noted credit provider:

- we treat your on-site caravan, touring caravan or trailer as security under a finance agreement
- we treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider, and
- we may recover any payment either in your name or the credit provider's name.

Payments to the credit provider

We may decide to pay you cash for a claim on your caravan or trailer. If so, we will first pay the credit provider the lowest of these amounts after deducting any excess(es) and unpaid premium:

- the agreed value (less any deductions)
- the reasonable cost of repairing or replacing your caravan or trailer (less any deductions), or
- the balance then owing to the credit provider under the finance agreement.

However, we will only pay the credit provider if:

- they are noted on your current Certificate of Insurance, and
- they give us any help we ask for.

If we make a payment to a credit provider, then that payment discharges our obligation to you under your policy for the amount we have paid.

Businesses registered for GST

Before we make a payment to you, we will deduct 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 we have reduced the amount we pay as described above.

Recovery actions

You agree that the following provisions, which appear under the headings **Recovery action by us** and **Recovery action by you** apply where we cover you under the policy for some or all of the loss or damage you suffer in connection with an incident.

Recovery action by us

You agree we may, if we choose to, take steps to recover from someone else we consider responsible for the incident:

- some or all of the loss or damage we cover; and/or
- some or all of the loss or damage which we do not cover, whether or not it is covered by another insurer or you do not have cover for it.

You agree we may take such recovery action:

- without your consent;
- using your name; and
- whether or not you have been, or have a right to be, fully compensated for all of your loss or damage by us or anybody else.

Examples of recovery action we may take include:

- conducting legal proceedings using your name, including as an applicant or plaintiff in representative or group proceedings (commonly known as class actions);
- conducting legal proceedings on your behalf as a member of representative or group proceedings;
- taking over the conduct of legal proceedings started by you or on your behalf, including as an applicant or plaintiff in representative or group proceedings;
- exercising any statutory or contractual rights, including rights to opt-out, that you have in or in connection with representative or group proceedings; and/or
- entering into contracts in your name in relation to litigation funding or legal representation, including where entry into those agreements causes you to become a group member of representative or group proceedings.

We have in our discretion the right to decide upon the conduct and any settlement of any recovery action we take.

You agree we may exercise all the rights you have in connection with the loss or damage you have suffered in connection with the incident.

If we take recovery action in respect of some or all of the loss or damage which we do not cover, we may in our discretion, and to the extent permitted by law, require you to contribute to the costs we incur.

Of any amount recovered in a recovery action we take, you agree that we will first keep the amount we have paid, or must pay, you under the policy plus any interest recovered on that amount and any administrative, recovery agent, funding and legal costs we have incurred in taking the recovery action. We will then pay you the amount of loss or damage you have suffered in connection with the incident for which you do not have any cover with us plus any interest recovered on that amount and costs you may have been required by us to contribute. Finally, we keep any remaining balance.

You must give us all the information and co-operation that we require to take the recovery action.

You must not do anything which prejudices us in taking any recovery action. For example, you must not:

- assign your rights to anyone else; or
- opt-out of any representative or group proceedings taken by us.

Recovery action by you

You may only take recovery action with our prior written consent and on conditions which we in our discretion impose.

You must have proper regard for our interests in respect of loss or damage that we cover.

You must seek to recover the loss or damage we cover in addition to any other loss or damage you have suffered in connection with the incident.

Of any amount recovered in a recovery action you take, you may first keep the amount of loss or damage you have suffered in connection with the incident and for which you do not have any cover with us plus any interest recovered on that amount and any administrative and legal costs you have incurred in taking the recovery action. You will then pay us the amount we have paid, or must pay, you under the policy plus interest recovered on that amount. Finally, you keep or pay any remaining balance in accordance with any other obligations you have.

You agree we may:

- take over the conduct of legal proceedings started by you or on your behalf, including where you are an applicant or plaintiff, or a group member, in representative or group proceedings; and
- require you to cease a recovery action that you have commenced.

How we pay claims – some examples

In this section, we outline examples of how we may pay some claims in particular scenarios. These examples are for illustrative purposes only and do not form part of your policy.

Any amount we pay for your actual claim will depend on the particular circumstances of your claim.

Example claim 1: Repairing your caravan, annexe, contents or trailer

A storm damages the roof of your on-site caravan and the cost to repair it is \$3,500.

Policy type	On-site Caravan Insurance
Agreed value	\$85,000
Optional cover	None
Basic excess	\$500

How we settle your claim

We arrange for a builder to repair your roof.

We pay the builder \$3,000.

We ask you to pay the builder the \$500 basic excess.

Example claim 2: Replacing your contents

Someone steals your television from inside your touring caravan. The cost to replace the television is \$300.

Policy type	Touring Caravan Insurance
Agreed value	\$75,000
Optional cover	None
Basic excess	\$200

How we settle your claim

We pay the supplier \$100 to replace your television.

We ask you to pay the supplier the \$200 basic excess.

Example claim 3: Your on-site caravan is totally destroyed

Your on-site caravan is destroyed by fire. We agree to arrange temporary accommodation for the 6 months it will take to rebuild your on-site caravan.

Policy type	On-site Caravan Insurance
Agreed value	\$100,000
Contents cover	\$1,000
Optional cover	Yes. Additional caravan contents \$59,000
Basic excess	\$1,000

How we settle your claim

We choose to pay you directly for the damage. We pay you \$162,400 as follows:

Agreed value	\$100,000
Contents agreed value	+ \$60,000
Less basic excess	- \$1,000
Subtotal	\$159,000
Plus, costs for temporary accommodation (we pay this on top of the agreed value)	+ \$3,400
Total	\$162,400

Example claim 4: Liability cover

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

Policy type	Touring Caravan Insurance
Liability cover	\$20 million
Basic excess	\$200

How we settle your claim

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

We pay our lawyers \$1,500 to defend the claim on your behalf.

You pay us the \$200 basic excess.

Example claim 5: New replacement caravan or trailer

We decide your trailer is a total loss. The trailer was purchased new 2 months before the incident. The cost to us of a new replacement is \$7,500. The unpaid premium for the rest of the policy period is \$200.

Policy type	Trailer Insurance
Agreed value	\$7,500
Basic excess	\$200

How we settle your claim

We replace the trailer for \$7,500.

You pay us \$400 (\$200 basic excess + \$200 unpaid premium).

Other information you need to know



When you take out insurance with us, you need to know some other important things like the changes you can make to your policy, how we resolve a complaint and how we manage your personal information.

Changes to your policy

This section describes the changes that you or we can make to your policy.

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. If the amount we need to refund is less than \$15, then we'll donate it to charity rather than refund it to you.

Changes you can make

You may need to make a change to your policy or decide to cancel it.

To make a change to your policy or to cancel it:



Call
132 132



Visit
nrma.com.au



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You change your policy

You may want to make certain changes to your policy during the policy period. This may include adding options to increase your cover or increasing your basic excess.

An additional premium may apply to the change you request. If you don't pay any additional premium by its due date, we may remove the change from your policy or cancel your policy.

If we agree to make the change you request, we will:

- issue you with a current Certificate of Insurance
- refund any amount we owe you.

You change your contact details

If you change your contact details – for example, your mailing or email address – then you must tell us straight away. If you don't, then we will consider that you received your policy documents (that we sent to your old address), even though you didn't.

We will continue to send your policy documents to your nominated mailing or email address until you tell us to update your contact details.

You want to cancel your policy

You may decide to cancel your policy – for example, because you sell your caravan or trailer, or you no longer want your policy.

If you tell us to cancel your policy and you:

- paid an annual premium, we will refund your unused premium after we deduct:
 - an amount that covers the period that you have been insured for, and
 - a cancellation fee of \$30 (plus GST and any other government charges that apply)
- pay your premium by monthly instalments, we will deduct:
 - any unpaid monthly instalments that are due, and
 - a cancellation fee of \$30 (plus GST and any other government charges that apply).

You authorise us to deduct the above amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

If you tell us to cancel your policy within the 21 day cooling-off period, we'll give you a full refund – see page 13.

You sell or give away your 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. You need to contact us and we will refund any unused premium for the policy period.

Changes we can make

We may need to cancel your policy or give you notice about your policy.

We cancel your policy

There may be circumstances when we need to cancel your policy. We will only do that if the law allows it.

If we cancel your policy, we will:

- give you notice, if required, and
- refund your unused premium after we deduct an amount that covers the period that you have been insured for.

However, if you're currently paying your premium by monthly instalments, then you must pay us any unpaid monthly instalments that are due.

You authorise us to deduct those amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

We give you notice

We may need to give you notice or contact you about your policy – for example, to let you know that we won't be renewing your policy or that we're changing your policy conditions.

We will give you notice or contact you through one or more of these ways:

- give you notice in person
- contact you or give you written notice by fax or electronically – for example, see page 8 about 'Receiving your policy documents'
- post it to your last known mailing address
- send you an electronic link so you can access the notice, or
- contact you by telephone.

How to resolve a complaint or dispute

8

We want to resolve any complaint or dispute you may have and aim to resolve it as quickly as possible. These steps are part of our complaint and dispute resolution procedures. To get more details:

Other information you need to know

- call 132 132
- visit an NRMA office
- visit nrma.com.au

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 our 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 made by Customer Relations, or if 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 Australia (FOS) or its successor. The FOS is contactable on 1800 367 287.

Privacy of your personal information

We value the privacy of personal information we collect about you.

We collect your personal information directly from you and through others including those listed in our Privacy Policy, such as our related entities, agents and distributors.

How we use your personal information

We and the parties listed in our Privacy Policy will use your personal information for the purposes it was collected for. Those purposes usually include to provide you with assistance, a product or service you requested and to deal with claims.

Your personal information may also be used for other purposes that are set out in our Privacy Policy. You may choose to not give us your personal information. However, not giving us your personal information may affect our ability to provide you with a product or service, including processing a claim.

Further information

We may disclose your personal information to:

- our related entities
- our service providers – which includes some service providers that may be based overseas, and
- other parties as set out in our Privacy Policy.

Our Privacy Policy provides more information about how we collect, from whom we collect and how we hold, use and disclose your personal information. Our Privacy Policy also provides information about how you can:

- access your personal information
- ask us to correct your personal information, and
- complain about a breach of the privacy principles set out in the Privacy Act 1988 (Cth) and how we will deal with your complaint.

To get a free copy of our Privacy Policy:



Visit
nrma.com.au



Call
132 132



Visit an
NRMA office

Your consent

You agree to us collecting, holding, using and disclosing your personal information as set out in our Privacy Policy when you:

- provide us with your personal information, and
- apply for, use or renew any of our products or services.

General Insurance Code of Practice

We support and comply with the General Insurance Code of Practice.

You can get a copy of the Code from the Insurance Council of Australia by visiting www.codeofpractice.com.au



Other
information you
need to know

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that we become insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from www.fcs.gov.au

Helpline 132 900

Our Helpline telephone service provides you with help and advice 24 hours a day, 7 days a week.

To find out more about Helpline including the benefits, limits, exclusions and conditions that apply, see our Premium, Excess, Discounts & Benefits Guide.

To get a free copy of our Premium, Excess, Discounts & Benefits Guide:



Visit
[nrma.com.au/
policy-booklets](http://nrma.com.au/policy-booklets)



Call
132 132



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NRMA office

Definitions

The following words have special meaning.

accessories	any extra item fitted to your on-site caravan, touring caravan or trailer, whether by the manufacturer or not.
actions of the sea	include: <ul style="list-style-type: none">• waves• normal movement or changes in sea levels (including high tides and king tides) unless caused by storm surge
agreed value	the amount we agree to insure your: <ul style="list-style-type: none">• on-site caravan (including your annexe if you have added this option)• touring caravan (including your annexe if you have added this option)• trailer, and• contents. This amount is shown on your current Certificate of Insurance. The agreed value includes any applicable: <ul style="list-style-type: none">• GST• registration, and• 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: <ul style="list-style-type: none">• 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).
family member	is your family members who normally live with you, including your legal or de facto spouse and any member of their family who normally lives with you.

fittings	<p>items that are fitted or permanently attached to or form part of your on-site caravan, touring caravan or trailer, including:</p> <ul style="list-style-type: none"> • awnings • refrigerators or ice chests • stoves • air conditioning • beds and mattresses • curtains and flyscreens • gas cylinders • hot water services • showers, baths or toilets • flyovers. <p>Fittings do not include the annexe or its fittings.</p> <p>The value of the fittings is included in the agreed value of your on-site caravan, touring caravan or trailer.</p>
flood	<p>means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <p>(a) a lake (whether or not it has been altered or modified);</p> <p>(b) a river (whether or not it has been altered or modified);</p> <p>(c) a creek (whether or not it has been altered or modified);</p> <p>(d) another natural watercourse (whether or not it has been altered or modified);</p> <p>(e) a reservoir;</p> <p>(f) a canal;</p> <p>(g) a dam.</p>
flyover	<p>a solid structure built over a caravan and/or annexe to provide protection from the elements.</p> <p>It is also known as a tropical roof, storm roof or hurricane roof.</p>
incident	<p>is a single occurrence, or a series of occurrences arising out of the one event.</p>
malicious act	<p>an act done with intent and without your consent.</p>
modification	<p>an alteration to the standard equipment on the on-site caravan, touring caravan or trailer which may affect its value, safety, or appearance.</p>
on-site caravan	<p>the caravan shown on your current Certificate of Insurance, and including its:</p> <ul style="list-style-type: none"> • fittings (including any roll out awning) • modifications, options and accessories that are attached to it.

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	is the total amount you pay for your Caravan and Trailer Insurance that includes applicable government taxes such as GST, 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.
rainwater run-off	water that flows over the ground, or backs-up, as a result of a storm, that is not a flood.
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	<ul style="list-style-type: none"> • rain, thunderstorm, hail, snow • violent wind, cyclone, tornado.
storm surge	is an increase in sea level that occurs because of an intense storm or cyclone and associated waves.
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 (including a camper trailer or tent trailer) shown on your current Certificate of Insurance and including its: <ul style="list-style-type: none"> • fittings (including any roll out awning) • modifications, options and accessories that are attached to it.
trailer	the trailer shown on your current Certificate of Insurance and including its fittings, modifications, options and accessories that are attached to it.
us, we and our	is Insurance Australia Limited trading as NRMA Insurance.
you	all the people named as the insured on your current Certificate of Insurance.



CONTACT

ENQUIRIES AND NEW BUSINESS **132 132**

CLAIMS **131 123**

HELPLINE **132 900**

REPORT INSURANCE FRAUD **1800 237 283**

NRMA.COM.AU

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G018347 07/18