

# CARAVAN & TRAILER INSURANCE PREMIUM, EXCESS, DISCOUNTS & HELPLINE BENEFITS GUIDE



This NRMA Caravan & Trailer Insurance Premium, Excess, Discounts & Helpline Benefits Guide should be read with the NRMA Caravan & Trailer Insurance Product Disclosure Statement and Policy Booklet (PDS), prepared on 9 October 2016.

It applies to policies issued with a caravan or trailer kept in New South Wales, the Australian Capital Territory, Tasmania or Queensland with a commencement date or renewal date on or after 10 June 2017.\*

This guide provides further information about the cost of your insurance and excesses you may need to pay if you make a claim.

\* Call us on 132 132 for information about policies issued with a caravan or trailer kept outside NSW, ACT, TAS & QLD.

## 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 when determining your premium. We calculate your premium by combining the:

- Pricing factors
- Policy options
- No Claim Bonus
- Loyalty Discount, and
- Government charges.

## PRICING FACTORS

The premium you pay for your insurance reflects the likelihood of you making a claim together with the potential value of any claim. So, if you have a lower chance of making a claim then you will generally pay a lower premium compared to someone who has a higher chance of making a claim.

Our experience shows there are a number of factors that are a good indicator of the possibility of a claim being made. We call these pricing factors.

For Caravan & Trailer Insurance policies the following table describes the pricing factors we take into account to determine your premium.

PRICING FACTORS	ON-SITE CARAVAN	TOURING CARAVAN	TRAILER
The onsite caravan, touring caravan or trailer as shown on your current Certificate of Insurance	✓	✓	✓
The suburb where your caravan or trailer is kept	✓	✓	✓
Where your caravan or trailer is usually parked overnight	✓	✓	✓
The amount your caravan, annexe, contents or trailer is insured for as shown on your current Certificate of Insurance	✓	✓	✓
The age of any owners of your caravan or trailer	✓	✓	✓
The way you use your caravan or trailer, for example, private or business use	✗	✗	✓
The Basic excess amount you choose	✓	✓	✗
If the caravan is fitted with Electronic Stability Control (ESC)	✗	✓	✗
If the caravan is fitted with a suitable security device	✗	✓	✗

## POLICY OPTIONS

Optional cover you can add:

- Contents cover
- Annexe cover
- Lay up cover.

When you add an option to your policy, you need to pay an extra premium for the increased cover we give you. However, you don't pay extra for 'Lay up' cover – it reduces your premium in line with your reduced cover. Any optional covers you choose to add will be shown on your current Certificate of Insurance.

### COST OF CHOOSING TO PAY BY THE MONTH

If you choose to pay your premium by monthly instalments you pay more than if you pay annually. The extra premium you pay will be shown on your current Certificate of Insurance.

## NO CLAIM BONUS

We give you a No Claim Bonus which ranges from 0% to 65% to reward you for your good claims history. Once you reach 65% No Claim Bonus you will also receive associated privileges.

A different No Claim Bonus may apply to each policy that you hold with us. When you first take out each policy, we calculate your policy's No Claim Bonus level based on the claims history of you and any other policyholders.

For Touring Caravan and Trailer if the policy is in a company name, the claims history of each driver will be used to determine the policy's No Claim Bonus.

Your current Certificate of Insurance will show any No Claim Bonus and any benefits that have been applied to your policy. The way in which your policy's No Claim Bonus is applied to your premium is set out in the 'How we calculate your caravan or trailer premium' section of this guide on page 5.

### THE NO CLAIM BONUS LEVELS ARE:

65%	<p><b>Claim Free Privilege Life</b> status is achieved once you have held Claim Free Privilege Plus status for 3 claim free years. <b>Claim Free Privilege Life</b> gives you No Claim Bonus Protection For Life.</p> <p><b>Claim Free Privilege Plus</b> status is achieved once you have held Claim Free Privilege status for 1 claim free year. <b>Claim Free Privilege Plus</b> gives you free No Claim Bonus Protection.</p> <p><b>Claim Free Privilege</b> status is achieved once you have held a 60% No Claim Bonus for 1 claim free year. <b>Claim Free Privilege</b> rewards you with our highest level of 65% and the option to pay to add No Claim Bonus Protection.</p>
60%	<p>When you first take out a policy you may qualify for either:</p> <ul style="list-style-type: none"> <li>• a 60% No Claim Bonus – our highest level available for new policies which also comes with the option to pay to add No Claim Bonus Protection, or</li> <li>• a 0–55% No Claim Bonus.</li> </ul> <p>You move up one discount level after each claim free year until you reach our maximum 65% No Claim Bonus.</p>
55%	
45%	
35%	
25%	
0%	

### HOW DOES NO CLAIM BONUS WORK?

No Claim Bonus is calculated on each policy, unless your claims history does not entitle you to a No Claim Bonus. Each year at renewal, your policy's No Claim Bonus is recalculated. For each claim free year, your No Claim Bonus will move up one level, until you achieve our maximum 65% No Claim Bonus.

For each non-recoverable claim made in a policy year, your No Claim Bonus will move down one level unless:

- you have chosen to pay to add No Claim Bonus Protection to your policy and it is the first non-recoverable claim in that policy year,
- you have achieved Claim Free Privilege Plus status and it is the first non-recoverable claim in that policy year, or
- you have achieved Claim Free Privilege Life status.

### WHAT IS A CLAIM FREE YEAR?

A claim free year is a policy year in which no non-recoverable claims are made.

### WHAT IS A NON-RECOVERABLE CLAIM?

A non-recoverable claim is a claim lodged as a result of:

- a collision where you are at-fault or we are otherwise unable to attempt recovery of our costs from another party, or
- a flood, fire, storm, theft or attempted theft or a malicious act.

### WHAT HAPPENS IF I MAKE A CLAIM WITHOUT NO CLAIM BONUS PROTECTION?

For each non-recoverable claim made in a policy year without No Claim Bonus Protection, you move down one No Claim Bonus level. For example:

- if you have 55% No Claim Bonus and made one non-recoverable claim, you would move down to 45% No Claim Bonus, and if you made two non-recoverable claims, you would move down to 35% No Claim Bonus
- if you have 65% No Claim Bonus with Claim Free Privilege status and made one non-recoverable claim, you would move down to 60% No Claim Bonus and if you made two non-recoverable claims, you would move down to 55% No Claim Bonus.

### WHAT IS THE NO CLAIM BONUS PROTECTION OPTION?

If you have 60% No Claim Bonus or 65% No Claim Bonus with Claim Free Privilege status, you are eligible to pay an additional premium to protect your policy's No Claim Bonus level. This means your No Claim Bonus will not move down a level where you make one non-recoverable claim in a policy year. However, you will move down a No Claim Bonus level for each additional non-recoverable claim you make.

### WHAT IS FREE NO CLAIM BONUS PROTECTION?

If you have achieved Claim Free Privilege Plus status, you are rewarded with free No Claim Bonus Protection. This means you will retain your Claim Free Privilege Plus status and 65% No Claim Bonus where you make one non-recoverable claim in a policy year. However, if you make two non-recoverable claims you will move down to 60% No Claim Bonus and will continue moving down a further level for each additional non-recoverable claim.

### WHAT IS FREE NO CLAIM BONUS PROTECTION FOR LIFE?

If you have achieved Claim Free Privilege Life status, your policy's 65% No Claim Bonus is locked in for the life of the policy. This means your 65% No Claim Bonus will not be affected regardless of how many claims you make and you retain your Claim Free Privilege Life status for the life of the policy.

## 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. This discount is determined for each individual customer and applied across all your eligible policies.

The way in which your Loyalty Discount is applied to your premium is set out in the 'How we calculate your caravan or trailer premium' section of this guide on page 5.

Refer to the following Loyalty Discount table to see what discount you will be entitled to.

YEARS OF RELATIONSHIP	25+	20-24	15-19	10-14	5-9	0-4
	1	12.5%	10%	7.5%	5%	2.5%
2	15%	12.5%	10%	7.5%	5%	2.5%
3-4	17.5%	15%	12.5%	10%	7.5%	5%
5-7	20%	17.5%	15%	12.5%	10%	7.5%
8-9	22.5%	20%	17.5%	15%	12.5%	10%
10+	25%	22.5%	20%	17.5%	15%	12.5%

POLICY COUNT

If you have held a continuous relationship with us for 25+ years your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us.

To receive a Loyalty Discount, the eligible policies must:

- be current, and
- have at least one common insured named on each policy.

On existing policies the discount applies from the date of the next renewal after you qualify.

### LIST OF BUSINESS

To help ensure we are taking into account all of your policies and you are receiving the maximum discount you are entitled to your Certificate of Insurance will display information about the policies which contributed to your Loyalty Discount, including:

- policy type and due date or policy number, and
- a description of what's covered, for example:
  - property suburb and postcode,
  - vehicle year, make and model.

For policies with more than one policyholder, your discount is based on the policyholder who has the highest Loyalty Discount (most eligible policies and longest continuous relationship with us).

**This means the information described above will be displayed to all policyholders.**

The following is a list of the policies that:

- contribute to your policy count
- are eligible to receive the Loyalty Discount.

POLICIES	POLICY COUNT	DISCOUNT APPLIED
<b>Motor</b>		
Comprehensive Plus	✓	✓
Comprehensive	✓	✓
Third Party Fire & Theft	✓	✓
Third Party Property Damage	✓	✓
<b>Veteran, Vintage &amp; Classic Vehicle</b>	✓	✓
<b>Home</b>		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents <sup>#</sup>	✓	✓
<b>Landlord</b>		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents <sup>#</sup>	✓	✓
<b>On-site Caravan</b>	✓	✓
<b>Touring Caravan</b>	✓	✓
<b>Boat</b>	✓	✓
<b>Trailer</b>	✓	✓
<b>Retail Business Insurance</b>	✓	✗
<b>Transport Accident Insurance<sup>^</sup></b>	✓	✓
<b>Compulsory Third Party (CTP)<sup>**</sup></b>	✓	✗
<b>Life Insurance</b>	✓	✗
<b>Income Protection</b>	✓	✗
<b>NRMA Motoring &amp; Services Membership<sup>***</sup></b>	✓	✗

<sup>#</sup> Policy Count equals 2.

<sup>\*\*</sup> Applies to CTP policies taken out in NSW and the ACT.

<sup>\*\*\*</sup> Excludes BusinessWise Memberships. NRMA Membership is provided by National Roads and Motorist Association Limited ABN 77 000 010 506, trading as NRMA Motoring & Services and is separate and independent from NRMA Insurance.

<sup>^</sup> As from 1 July 2017 Transport Accident Insurance will no longer be a qualifying product.

## GOVERNMENT CHARGES

Caravan & Trailer Insurance policies are subject to stamp duty imposed by state and territory governments in addition to GST.

STATE	STAMP DUTY	GST
<b>NEW SOUTH WALES</b>		
On-site caravan	9%	10%
Touring caravan	5%	10%
Trailer	5%	10%
<b>AUSTRALIAN CAPITAL TERRITORY</b>		
On-site caravan	0%	10%
Touring caravan	0%	10%
Trailer	0%	10%
<b>TASMANIA</b>		
On-site caravan	10%	10%
Touring caravan	10%	10%
Trailer	10%	10%
<b>QUEENSLAND</b>		
On-site caravan	9%	10%
Touring caravan	9%	10%
Trailer	9%	10%

## EXCESS

An excess is an amount you pay when you lodge a claim. The amount and types of excess payable are shown on your current Certificate of Insurance. You may have to pay more than one type of excess depending on your circumstances.

THE TYPES OF EXCESS THAT MAY APPLY ARE:	ON-SITE CARAVAN	TOURING CARAVAN	TRAILER
Basic	✓	✓	✓
Age	✗	✓	✗
Hail or Cyclone~	✓	✓	✓

~ Except for policies held in Tasmania.

### BASIC EXCESS

If you make any type of claim you must pay the basic excess that applies to your policy. We determine the basic excess that will apply at the time a policy is first taken out based upon the type of policy, however you may be able to choose a higher basic excess (On-site Caravan and Touring Caravan only) – see 'Choice of excess' on this page.

TYPE OF POLICY	BASIC EXCESS
On-site Caravan Insurance	\$200
Touring Caravan Insurance	\$200
Trailer Insurance	\$200

Your basic excess amount will also be shown on your current Certificate of Insurance.

### CHOICE OF EXCESS

If you have On-site Caravan or Touring Caravan Insurance you can choose a higher basic excess amount to the one we determine when you first take out a policy and when you renew a policy. During your policy period, you can also choose to increase your basic excess.

If you choose a higher excess you can reduce your premium.

You can choose one of the following amounts as your basic excess: \$200, \$500 or \$1,000.

### AGE EXCESS

If you have Touring Caravan Insurance, this excess applies in addition to any other excess when the person driving the motor vehicle which is towing your caravan is under 25 years of age.

The age excess is \$300.

### HAIL OR CYCLONE EXCESS

This excess is paid in addition to any basic excess if you make a claim for loss or damage that occurs as a result of hail or a cyclone~.

TYPE OF POLICY	HAIL OR CYCLONE EXCESS
On-site Caravan Insurance	\$200
Touring Caravan Insurance	\$200
Trailer Insurance	\$200

~ Except for policies held in Tasmania.

### 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 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 Bonus on your Comprehensive Motor Vehicle policy and the No Claim Bonus on your Touring Caravan or Trailer policy may be affected.

## HOW WE CALCULATE YOUR CARAVAN OR TRAILER PREMIUM

### Step 1

First, we combine the pricing factors.

### Step 2

Once this amount is calculated, then we add the cost of choosing to pay by the month.

### Step 3

Then, we work out any No Claim Bonus you may be eligible for and apply this to the amount from Step 2.

### Step 4

Then, we add the cost of any No Claim Bonus protection you have chosen .

### Step 5

Then, we add the cost of any optional covers you may have chosen (unless you have chosen Lay up cover, then we will adjust your premium in line with your reduced cover).

### Step 6

We then work out any Loyalty Discount that you may be eligible for and apply that to the amount from Step 5.

### Step 7

To the amount in Step 6, we add applicable government charges to work out the premium you need to pay.

## HELPLINE BENEFITS 132 900

Helpline is a telephone service that provides assistance and advice 24 hours a day, seven days a week.

All dollar values described in this Helpline Benefits Guide include GST.

Helpline provides assistance:

- over the phone while travelling
- with illness or injuries.

You need to contact us before using any of the services or benefits that Helpline offers. We will not cover any expenses you have incurred, unless you have contacted us beforehand and we have agreed to pay for them.

In this guide 'family member' means your spouse (legal or de facto), your children or spouse's children or any member of your or your spouse's family, who normally live with you.

### HELPLINE CAN PROVIDE YOU WITH:

#### assistance over the phone while travelling

If you or family members are travelling away from your home anywhere in Australia, you can use our telephone service to receive assistance with:

- travel advice and directions
- booking accommodation or changing travel arrangements.

#### assistance with illness or injuries

If you or a family member are away from your home in Australia and suffer an illness or are injured, we will:

- direct you to a local doctor or medical facility
- communicate with relatives or friends on your behalf
- pay for trauma counselling.

The most we will pay for trauma counselling is \$1,000 in total.

#### assistance with illness or injuries that interrupt a driving trip

If you or a family member are on a driving trip 100km or more from your home and one of you suffers an injury or an illness that leaves no-one able to drive your vehicle, we will arrange and pay for transportation of your vehicle home by land, or to the trip's destination, whichever is closer.

**If there is anything you don't understand about this NRMA Caravan & Trailer Insurance Premium, Excess, Discounts & Helpline Benefits Guide, please call us on 132 132 or visit a local branch.**