

Secure™ Caravan Insurance Product Disclosure Statement

The purpose of this Product Disclosure Statement (PDS) is to help you understand the Secure™ Caravan insurance policy and provide you with sufficient information to enable you to make an informed decision about it. Before you decide to buy this product from us, please read this PDS carefully.

You will need to read this PDS for a full description of the policy terms, exclusions, conditions, limits and definitions.

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Introduction

Welcome to CIL Insurance

CIL Insurance was formed in 1962 to cater for the needs of the caravan industry. Since then, CIL Insurance has grown to be a specialist Recreational Vehicle (RV) Insurer. Today CIL Insurance offers a range of insurance products to cover caravans, campers, motorhomes and trailers.

CIL Insurance is a division of Vero Insurance Limited, who can trace its origins back to 1833 in Australia. During this time Vero has successfully protected our customers' personal and business assets.

Vero aims to provide our customers with certainty and peace of mind, through innovative, specialised and expert insurance offerings.

Who is the insurer?

Vero Insurance Limited ABN 48 005 297 807, AFS Licence No. 230859 is the insurer of the insurance policy and is the issuer of this PDS.

How you contact us

You may contact us by calling:

- ▼ the telephone number shown in your schedule;
- ▼ your insurance adviser; or
- ▼ 1800 112 481,

or alternatively by writing to us at the following address:

PO Box 384
Gosford NSW 2250

About the authorised representative or distributor

If an authorised representative or distributor of ours arranges this policy:

- ▼ they will be acting with the authority of Vero and be our authorised representative or distributor, not your agent, in all matters concerning this insurance,
- ▼ they will receive a commission, and
- ▼ neither the authorised representative, distributor nor any of its related companies guarantees the benefits payable under the contract.

Important information

It is important that you:

- ▼ read all of the PDS before you buy this insurance product to make sure that it gives you the protection you need, and
- ▼ are aware of the exclusions, conditions and limits on the cover provided and the amounts we will pay you, and the excesses that may apply to a claim.

Some words used in the PDS have special defined meanings. The definitions of these words can be found in the Terms Explained section on pages 54 to 56.

For the policy limits:

- ▼ some of these will be stated in the PDS (these are our standard policy limits), and
- ▼ the remainder will be stated in your policy schedule.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have 30 days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within 30 days from the day cover began or was renewed. We will then refund in full any money you have paid and you will not be able to make a claim.

To cancel at other times, please see "Cancelling your policy", on page 53.

Exclusion for new business policies

We do not insure you for any loss or damage caused by flood, a named cyclone, bushfire or grassfire occurring within 72 hours of the start of your policy, unless your policy commenced:

- ▼ the day you bought your caravan, or
- ▼ immediately after another policy covering the same caravan expired (the policy did not expire if it was cancelled) without a break in cover.

Summary of features and benefits

The Secure™ Caravan Insurance policy has five Sections of cover.

Summary of features and benefits	Page
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✓ New caravan replacement after a total loss	19
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This table is a guide only. For further details of the cover and the amounts we will pay for any claim, please read this PDS.

Types of Cover

Caravan cover

Subject to the policy terms and conditions, we provide cover for loss or damage to your caravan.

Annexe cover

Cover for loss or damage to your annexe is optional.

Contents cover

Subject to the policy terms and conditions, we provide \$1000 cover for loss or damage to your contents in your caravan or an annexe. You can choose to take out extra contents cover. We do not provide cover for contents in a trailer.

Australia wide or On-site only cover

Subject to the policy terms and conditions, we provide cover Australia wide unless you wish to restrict the cover to on-site only cover. If you want on-site only cover, please tell us and if we agree, this will be shown in your schedule. See pages 37 and 38 for more details about on-site only cover.

Cover for trailers or horsefloats

You have the option to insure a trailer or horsefloat, instead of a caravan, under this policy. If you want cover for a trailer or horsefloat, please tell us and if we agree, the trailer or horsefloat will be noted in your schedule.

See pages 39 and 40 for more details about the cover provided for horsefloats.

Extending your cover

You can add these optional covers for extra premium:

- ▼ Hire use cover. Refer to pages 37 to 40 for details.
- ▼ Transporting your caravan by road (excluding towing), rail or sea. Refer to pages 39 and 40 for details.

General Terms and Conditions

Terms and conditions of the contract

All the terms and conditions of the insurance contract are set out in:

- ▼ this PDS, and
- ▼ your schedule.

These terms and conditions apply if you have to make a claim, so it is important that you:

- ▼ read this PDS and your schedule carefully, and
- ▼ check that your details shown in your schedule are correct and up to date, and
- ▼ keep this PDS and schedule together in a safe place.

Changes to this PDS

Information in this PDS may change from time to time. We will either issue you with a supplementary PDS or a new PDS if the change is materially adverse to you. For other minor changes, updated information will be made available at cilinsurance.com.au or you can call us on 1800 112 481 to request a free paper copy.

Duty of Disclosure

You have a legal duty of disclosure to us whenever you apply for, change or renew an insurance policy.

What you must tell us

You have a general duty to disclose to us everything that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and, if we do, on what terms. This includes providing us with information regarding your driving, claims and insurance history.

However, your duty does not require you to disclose anything:

- ▼ that reduces the risk to be undertaken by us,
- ▼ that is generally well known,
- ▼ that we know or, in the ordinary course of our business, ought to know, or
- ▼ in respect of which we have waived your duty.

Your general duty applies to renewals and changes

Your general duty applies in full when you renew an insurance policy or change an existing policy including when you extend or reinstate it.

Your general duty is limited for new policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to us unless we specifically ask you about it. However, you

must be honest in answering any questions we ask you. You have a legal duty to tell us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are disclosing to us and answering our questions for yourself and anyone else you want to be covered by the policy.

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed.

Consequences if information is not provided

If you do not provide us with the information we need we will be unable to consider your application for insurance cover, administer your policy or manage any claim made under your policy.

Information you need to tell us

You must tell us as soon as possible:

- ▼ details of any conversion or modification to your caravan made by someone other than the manufacturer,
- ▼ if there is any change in the use of your caravan.

We may refuse a claim and/or cancel this policy if you do not advise us of the above information as soon as possible. In some circumstances, we may also refuse cover, adjust your premium or cancel your policy when you provide us with this information.

You must tell us no later than at renewal:

- ▼ if you or any person who is likely to tow your caravan has incurred any motor infringements or been charged with any motoring offence (but not parking fines),
- ▼ details of any motor accidents that you or any person likely to tow your caravan has had whether or not involving your caravan, and
- ▼ if you or any person who is likely to tow your caravan has been charged with, convicted of, or has any charge pending for a criminal offence.

We may refuse a claim and/or cancel the renewed policy if we are not advised of the above information by the renewal date. We may also refuse to offer renewal when you provide this information.

More than one named insured

If more than one person is insured under this policy, a failure or wrongful action by one of those persons may adversely affect the rights of the other person(s) insured under this policy. This includes policies where we insure your caravan in the name of more than one person. Each person is a joint policyholder and is able to make changes to the policy that we agree to.

About your premium

The premium is the amount you pay us for this insurance. The premium includes any stamp duty, GST, government charges and fire services levy (FSL) that applies.

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

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

In addition to the factors we use to calculate your premium, the discounts you may qualify for also affect your premium. Your premium includes any discounts you qualify for. Discounts are applied before adding applicable government taxes and charges.

More Details

For further details on how we work out your premium and for information about some of the discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Paying your premium

We will tell you how much you have to pay and when payment is due on the notices we issue at the commencement and before any renewal of your policy. You must pay the premium by the due date to be covered by this policy. If you have not paid, you are not insured. Unless we tell you, any payment reminder we send you does not change the due date. If you do not pay the premium in full, we may reduce the period of insurance so it is in line with the amount you paid. You can pay your premium in one annual payment or, if we agree, by instalments.

Paying by instalments

If we agree that you can pay us the total premium in a number of payments instead of all at once, this is called paying by instalments.

We will not pay a claim if at the date of the event you are claiming for, you are a month (or more) late in paying an instalment.

Important information for customers paying by instalments

When paying by instalments you must:

- ▼ ensure that your nominated account can accept direct debits and has sufficient funds to meet each payment at each due date.
- ▼ advise us 7 days prior to your instalment debit date if you wish to change your direct debit details.

If an instalment is rejected we will contact you usually within 7 days and advise of the failed debit attempt.

Any notice of our intention to again debit your account will not extend our final claims acceptance date or the date we cancel your policy.

If your debit date falls on a non business day, e.g. a weekend or public holiday, we will usually debit your account on the next business day.

Renewing your policy on instalments

We will send you a renewal notice before the policy expiry date. Unless you cancel your direct debit arrangements with us, we will continue to direct debit instalments based on your new premium and period of insurance.

Excess

An excess is an amount that is payable by you when you make a claim under your policy. One or more excesses may be payable in respect of each claim. Your policy schedule will show you the actual amount(s) that apply to your policy. See pages 45 and 46 for more details.

More Details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Section 1 – Loss or damage to your caravan or your annexe (optional)

✓ Definition of your caravan

The caravan or trailer shown in your schedule, including:

- ✓ any of its fixtures and fittings,
- ✓ standard equipment fitted by the original manufacturer for the particular make and model of caravan,
- ✓ any accessories or optional extras included in the agreed value,
- ✓ gas cylinder(s),
- ✓ *for on-site only cover*, tropical and free standing roofs and garden sheds located on the site of the insured unregistered on-site caravan. See pages 37 and 38 for more details of on-site only cover.

When you have insured your trailer, your caravan means the trailer shown on your schedule.

Your caravan must be structurally sound, water tight and well maintained.

Your caravan does not include your annexe.

✓ Definition of your annexe

Your annexe means the structure designed to be attached to your caravan for the purpose of providing additional accommodation, and which is noted in the schedule.

This Section 1 only provides cover for loss or damage to your annexe if you tell us about it and it is noted on your schedule.

X What is not a caravan

- X** a motorised caravan,
- X** a motorhome or a converted bus, or
- X** a semitrailer.

What we cover

We cover loss or damage to your caravan or your annexe (if shown on your schedule) if:

- ▼ that loss or damage is caused by one or more of the events shown in the following table under “events we cover”, and
- ▼ the event occurs during the period of insurance, and
- ▼ the loss or damage is not excluded by the “what we do not cover” section in the following table.

✓ Events we cover

- ✓ accident,
- ✓ theft or attempted theft,
- ✓ fire,
- ✓ storm,
- ✓ flood,
- ✓ malicious damage,
- ✓ hail,
- ✓ any other event that is not excluded by the policy terms and conditions.

X What we do not cover

We will not pay for:

- X** more than the agreed value (unless we state otherwise).
- X** repairs that are done without first getting our written consent other than emergency repairs (see page 21 for more details).
- X** theft or attempted theft of fixtures and fittings of your caravan if:
 - ▼ it is not securely locked, or
 - ▼ there is no physical evidence of forcible and violent entry.
- X** theft, attempted theft of or malicious damage to your caravan or your annexe by someone who is using your caravan with your consent.
- X** theft or attempted theft of your annexe:
 - ▼ if you leave it unattended anywhere for 8 or more consecutive days except at a caravan park that has a resident manager, or
 - ▼ while your annexe is not erected and not securely locked away.
- X** loss of or damage to your caravan or your annexe caused when erecting, dismantling, modifying or repairing your annexe.
- X** loss or damage that is excluded in the “when we may refuse a claim” section (see pages 41 to 44).
- X** loss of or damage to your caravan or your annexe caused by actions or movements of the sea (including storm surge) or tidal wave.
- X** loss of or damage to your annexe caused by a named cyclone, if your annexe does not have a hard roof and hard walls.
- X** loss of or damage to your caravan caused by a named cyclone where on-site cover is shown in your schedule and your caravan is not securely anchored to the ground in compliance with any by-law or ordinance in force at the time.
- X** your caravan or your annexe being misplaced and unable to be located (excluding if it was stolen).
- X** damage not caused by the event you are claiming for.
- X** the cost of fixing faulty repairs that were done before this policy was taken out.
- X** wear and tear, gradual deterioration, corrosion, rusting or depreciation.
- X** mechanical, structural, gas, electrical or electronic breakdown, failure or breakage.
- X** tyre damage caused by punctures, bursts, road cuts or applying brakes.
- X** stone chips or tar flecks from the road.

✓ Events we cover

Refer to page 11.

X What we do not cover

- X** loss or damage caused by you failing to protect your caravan after it:
 - ▼ breaks down,
 - ▼ is damaged in an accident, or
 - ▼ is stolen and later found.
- X** loss that occurs because you cannot use your caravan, including financial loss or compensation.
- X** loss or damage due to wear and tear and deterioration of roof or body seals.
- X** damage to or loss of use of lighting or heating elements, fuses or protective devices.
- X** the cost of repairing or replacing any defective or faulty product, appliance or part.
- X** loss or damage to your caravan or your annexe while your caravan is being transported by road (excluding when your caravan is being towed), rail or sea, if you have not selected the optional cover of "Transporting your caravan" shown on pages 39 and 40 and this is not shown in your schedule.
- X** loss of or damage to your caravan if at the time of the loss or damage you have hired out your caravan for reward if you have not selected the optional cover of "Hire Use" shown on pages 37 and 38 and this is not shown in your schedule.
- X** loss or damage caused by an electrical fault in the wiring of your caravan if the wiring does not comply with the Standards Association Code for Electrical Installation in Caravans.
- X** loss of or damage to your caravan caused by manufacturing faults, faulty repairs and workmanship not authorised by us or faulty warranty repairs.

Caravan electrical motor burnout cover

✓ What we cover

- ✓ We will pay to repair or replace any motor in a household electrical machine or appliance, but only if:
 - ▼ the electrical machine or appliance forms part of your caravan or your annexe, and
 - ▼ the motor is burnt out during the period of insurance by an electric current while the electrical machine or appliance is in your caravan or in your annexe.

How we settle on electrical motor burnout claims

We will choose to:

- ▼ repair the motor, or
- ▼ get you a replacement motor, or
- ▼ pay you the depreciated value of the motor, or
- ▼ pay you the amount it would cost us to repair or replace the motor.

More Details

For further details about how we pay claims under electrical motor burnout, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

X What we do not cover

We do not cover motors that are more than 15 years old.

We will not pay:

- X** to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use, or
- X** for loss of use of or damage to mechanical parts of any description that occurred as a result of the motor burning out, or
- X** the costs of hiring a replacement appliance or machine.
- X** We will also not pay if the loss or damage is excluded in the “when we may refuse a claim” section on pages 41 to 44.

How we settle partial loss or damage claims

✓ What we pay

Where we pay a claim for partial loss or damage we may choose to:

- ✓ repair your caravan or your annexe, or any part of them, or
- ✓ replace any part of your caravan or your annexe, or
- ✓ pay you what it would cost us to repair or replace your caravan or your annexe, or any part of them.

If we pay you any claim for partial loss or damage, your agreed value under this policy remains at the same amount as it was before you made your claim.

Matching materials

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

Parts not available in Australia

For parts, accessories and awnings that we agree to replace that are not readily available in Australia, we will only pay the last list price of these items in Australia, or the cost of similar comparable items, plus the reasonable cost of fitting.

Items that form part of a set

Where an item forms part of a set, we will only pay the replacement value of that item, we will not pay to replace the entire set.

Lifetime guarantee for repairs

If we repair your caravan or your annexe, we will guarantee the repairs made under a claim against any defect due to workmanship or faulty material for the life of your caravan or your annexe while it is still owned by you.

X The most we will pay

The most we will pay is the lesser of:

- X** the quote from the repairer you choose with any adjustments made by our assessor, or
- X** the agreed value.

X What we will not pay

We will not pay for:

- X** any consequent loss that occurs directly or indirectly as a result of a loss, or for any repair or replacement that results in an improvement of the property's condition compared to its condition immediately prior to the loss, or
- X** any undamaged panel, sheeting, cladding (whether internal or external) that cannot be matched to the replacement material, or
- X** matching materials in order to achieve a uniform effect.

More Details

For further details on how we pay claims under Section 1, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au.

A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

How we settle a total loss of your caravan

If you are not eligible for or do not want new caravan replacement (see below), when your caravan is a total loss (including when it cannot be economically repaired) we will pay the total finance amount that you owe on your caravan to the financier up to the agreed value, and then pay you the balance of the agreed value (if any), less the excess, that applies. If your caravan is not financed, we will pay the agreed value, less the excess (if any), that applies.

New caravan replacement if your caravan is a total loss

We will replace your caravan if a total loss of your caravan:

- ▼ occurs within 2 years of the date your caravan was first registered, and
- ▼ the agreed value of your caravan is not less than the purchase price of your caravan, and
- ▼ you want us to, and
- ▼ any finance company with an interest in your caravan gives its consent.

We will replace your caravan with a new caravan of the same make and model (or similar if it is no longer available), including similar fixtures and fittings, tools and spare parts (all subject to local availability).

The replacement caravan must be locally available. If it is not locally available, we will pay the agreed value.

We will also pay the following costs on your new caravan replacement:

- ▼ statutory charges, and
- ▼ dealer delivery charges.

We will pay any additional costs for:

- ▼ the first 12 months registration costs, and
- ▼ any statutory compulsory insurance where applicable.

Remember, we will require you to pay us any total excess that may apply.

You must recover any refundable unexpired registration and statutory compulsory insurance on your caravan and pay this amount to the dealer.

The end of the policy following a total loss

Once a claim has been paid for a total loss of your caravan, your policy ends. You will not be entitled to any refund of premium.

Instalment policies

If your caravan is a total loss and you pay your premium by instalments, we will deduct any remaining instalments from the amount of the claim before we pay it to you. Alternatively, we may require you to pay the outstanding balance of your premium before we settle your claim.

Total loss of your annexe

We will pay up to the agreed value of your annexe, less any excess, when your annexe is a total loss. However, if your annexe is a total loss and more than 5 years old, we will only pay you the current value of your annexe, which may be less than the agreed value. The current value of your annexe is based on the age and condition of your annexe at the time of loss or damage.

End of annexe cover on total loss of your annexe

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

More Details

For further details on how we pay claims under Section 1, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au.

A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Additional benefits

Below are listed a number of additional benefits to assist you when we agree to pay a claim under Section 1 (except benefit 7 where your caravan does not need to be damaged). All of the limitations, exclusions and conditions of this policy apply to the additional benefits, unless the benefit says otherwise.

1. Removal and storage

We cover	Removal and storage of your caravan
When	Your caravan cannot be towed following loss or damage.
Limit	We will pay the reasonable costs to have your caravan removed and stored.
We do not cover	Storage costs for any period after your claim is settled.

2. Emergency repairs

We cover	Following loss or damage to your caravan we will cover emergency repairs that are required to allow you to tow your caravan.
Limit	The most we will pay is \$500 unless repairs have been approved by us before being completed.

3. Returning your caravan to you after repair

We cover	We will return your caravan to you once repaired following loss or damage.
When	Your caravan has been repaired at repairer's premises that is over 100 kilometres from your usual home.
Limit	We may choose to either: <ul style="list-style-type: none">▼ pay you the reasonable cost of travel to collect your caravan, or▼ arrange to have your caravan delivered to you after repairs have been completed.

4. Cost of alternative temporary accommodation if your caravan is not your usual home

We cover	If loss or damage occurs to your caravan, where it cannot be towed or is not fit to stay in and it is not your usual home, we will pay the cost of temporary accommodation.
When	If the loss or damage occurs more than 100 kilometres from your home.
Limit	We will not pay more than \$100 per day or more than \$500 in total for all claims in each period of insurance.
We do not cover	This benefit will cease once the caravan has been replaced or the repairs have been completed.

5. Cost of alternative temporary accommodation if your caravan is your usual home

We cover	If loss or damage occurs to your caravan, where it cannot be towed or is not fit to stay in and it is your usual home, we will pay the cost of temporary accommodation.
Limit	We will not pay more than \$100 per day or more than \$2,000 in total for all claims in each period of insurance.
We do not cover	This benefit will cease once the caravan has been replaced or the repairs have been completed.

6. Unexpired registration

We cover	We will pay you the unexpired portion of the paid registration on your caravan.
When	Following a total loss of your caravan.
We do not cover	We will not pay if the unexpired registration can be recovered from the appropriate authorities.

7. Your liability under maritime law

We cover	<p>If you are travelling with your caravan by sea between places within Australia we will cover you for your liability under maritime law for the following:</p> <ul style="list-style-type: none">▼ <i>general average</i>. General average means that if a ship's captain finds it necessary to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the loss suffered by the other owners.▼ <i>salvage charges</i>. Salvage charges means costs incurred in recovering a marooned or disabled ship. <p>You may be liable for these costs even if your caravan is not damaged. We provide this benefit even if your caravan is not damaged.</p>
Limit	We will not pay more than the agreed value of your caravan.

8. Damaged food

We cover	When we pay a claim for loss of or damage to your caravan, we will pay for food that is damaged by the same event and cannot be eaten.
Limit	We will not pay more than \$300 in total for the damaged food.
We do not cover	We will not pay if food cannot be eaten due to: <ul style="list-style-type: none">▼ interruption to the electricity supply as a direct result of a strike, or▼ you or your family causing frozen or refrigerated food to spoil, or▼ odour or residue caused by food spoilage. We will also not pay for loss or damage to the refrigerator or freezer caused by food spoilage.

9. Removal of debris

We cover	If we agree to pay a claim for loss or damage to your caravan, we will pay the reasonable costs incurred in the removal of debris.
Limit	We will not pay more than \$5,000 in total for any one event.

10. Tools and spare parts

We cover	When we pay a claim for loss or damage to your caravan, we will also cover loss or damage to tools and spare parts for your caravan in or on your caravan.
Limit	We will pay up to \$250, in total.
We do not cover	We will not cover loss of or damage to any tools not supplied by the manufacturer of your caravan as original equipment.

More Details

For further details about how we pay claims under additional benefits 1, 3, 5, 8, and 9, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Additional Features

The following additional features apply to Section 1. All of the limitations, exclusions and conditions of this policy apply to the additional features, unless the feature says otherwise.

1. Returning your caravan

We cover	We will pay the reasonable costs of returning your caravan to your home.
When	<ul style="list-style-type: none">▼ the vehicle towing your caravan is involved in an accident, more than 100 kilometres from your home, and cannot be driven, or▼ due to illness or injury suffered more than 100 kilometres from your home, you become unable to drive the vehicle towing your caravan.
Limit	We will pay up to \$5,000, in total.
We do not cover	We will not pay: <ul style="list-style-type: none">▼ to return your caravan if in the case of illness or injury, you do not provide a medical certificate establishing that you, or all of you in the case of multiple insureds, were unable to drive the towing vehicle.▼ if your claim is excluded by the “when we may refuse a claim” section (see pages 41 to 44).

2. Purchase of a replacement caravan

We cover	If you sell your caravan and purchase a replacement, we will insure your replacement caravan under this policy for 14 days from the date of purchase.
When	We will only continue to insure your new caravan after 14 days if: <ul style="list-style-type: none">▼ you give us the details about the caravan, and▼ we agree to cover it, and▼ you pay any extra premium that is required. <p><i>Please remember</i>, the replacement caravan is only covered when the caravan it is replacing has been sold.</p>
Limit	If the replacement caravan is lost or damaged within 14 days of its purchase date we will not pay more than the purchase price of the replacement caravan in the event of a claim.
We do not cover	We will not pay if your claim is excluded by the “when we may refuse a claim” section (see pages 41 to 44).

Section 2 – Loss or damage to your contents

This section provides up to \$1,000 automatic cover for loss or damage to your contents. If you have chosen to increase this amount and paid additional premium, the additional contents amount insured will be shown on your schedule. We do not provide any cover under this Section 2 if you have insured a trailer or horsefloat under this policy.

✓ What are contents

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

- ▼ own, or
- ▼ are legally responsible for, but only when they are:
 - ▼ in your caravan, or
 - ▼ in your caravan's annexe.

Contents means any of the following items:

- ✓ removable furniture, furnishings, carpets, floor rugs
- ✓ portable household electrical appliances
- ✓ domestic appliances
- ✓ clothing and personal belongings
- ✓ money, negotiable instruments
- ✓ sporting equipment
- ✓ personal computers and any equipment that is part of or belongs to them, or
- ✓ standard purchased software (but not data of any kind or custom written software)
- ✓ cameras and photographic equipment
- ✓ watches, pieces of jewellery
- ✓ items made of or containing gold or silver
- ✓ binoculars
- ✓ bicycles.

Limits apply to a number of these contents items. Refer to the "most we will pay" section on page 27 for details of these limits.

X What are not contents

Contents does not mean any of the items listed below:

- X** any item that is included in the definition of your caravan or your annexe
- X** livestock, fish, birds, animals of any kind
- X** lawns, hedges, trees, shrubs, plants
- X** unregistered or unlicensed fire arms
- X** motor vehicles, motorcycles, motorised scooters, trail bikes, mini bikes, trailers, and any equipment that is part of or belongs to any of these
- X** aircraft, watercraft and any equipment that is part of or belongs to either of these
- X** skis, surfboards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment and any accessories with surfing & diving equipment
- X** any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins, or other collectables
- X** precious metals, uncut gems and stones
- X** bullion
- X** musical instruments
- X** tents
- X** mobile phones, CB radios or satellite phones
- X** contents kept in your caravan that you do not own or are not legally responsible for.

What we cover

We cover loss or damage to your contents if:

- ▼ that loss or damage is caused by one or more of the events shown in the following table under “events we cover”, and
- ▼ the loss or damage occurs when the contents are in your caravan or your annexe, and
- ▼ the loss or damage occurs during the period of insurance, and
- ▼ the loss or damage is not excluded by the “what we do not cover” section in the following table.

✓ Events we cover

- ✓ accident,
- ✓ theft or attempted theft,
- ✓ fire,
- ✓ storm,
- ✓ flood,
- ✓ malicious damage,
- ✓ hail,
- ✓ any other event that is not excluded by the policy terms and conditions.

✓ Most we will pay for contents

The most we will pay for loss or damage to contents is \$1,000 plus the additional contents amount insured (if any) stated on your schedule. The following limits also apply:

The most we will pay is:

- ✓ \$200 in total for money or negotiable instruments.
- ✓ \$300 in total for bicycles.
- ✓ \$500 in total for fishing equipment.
- ✓ \$2,000 in total for:
 - ▼ watches, and
 - ▼ pieces of jewellery, and
 - ▼ items made of or containing gold or silver, and
 - ▼ binoculars, and
 - ▼ cameras and photographic equipment.

The most we will pay for any individual content item not included in the above groups is \$3,000.

Note: The most we will pay for contents is \$1,000 in total unless you have increased the contents amount insured and this is stated on your schedule.

X What we do not cover

We will not pay for:

- X** repairs that are done without first getting our written consent.
- X** the cost of repairing damage not caused by the accident or event you are claiming for.
- X** theft or attempted theft from your caravan or your annexe if:
 - ▼ it does not have hard walls, or
 - ▼ it is not securely locked, or
 - ▼ there is no physical evidence of forcible and violent entry.
- X** theft, attempted theft or malicious damage by someone who is in your caravan or your annexe with your consent.
- X** loss of or damage to your contents caused when erecting, dismantling, modifying or repairing the annexe.
- X** loss of or damage to your contents that is caused by, actions or movements of the sea (including storm surge) or a tidal wave.
- X** loss or damage that is excluded in the “when we may refuse a claim” section (see pages 41 to 44).
- X** loss of or damage to your contents kept in your caravan’s annexe that is caused by a named cyclone, if the annexe does not have hard walls and a hard roof.
- X** for a claim in respect of misplaced or lost (excluding stolen) contents.
- X** loss or damage caused by you failing to protect your caravan after it:
 - ▼ breaks down,
 - ▼ is damaged in an accident, or
 - ▼ is stolen and later found.
- X** loss that occurs because you cannot use your caravan.
- X** loss or damage to your contents caused by an electrical fault in the wiring of your caravan if the wiring does not comply with the Standards Association Code for Electrical Installation in Caravans.
- X** loss of or damage to your contents if at the time of the loss or damage you have hired out your caravan for reward, even if you have selected the optional cover of “Hire Use”.

We do not provide any cover under this Section 2 if you have insured a trailer or horsefloat under this policy.

How we settle contents claims

If we agree to pay your claim for loss of or damage to your contents, we will choose to:

- ▼ repair or replace the item;
- ▼ pay you the amount it would cost us to repair or replace the item;
- ▼ pay you the most we will pay for that item; or
- ▼ pay you the contents amount insured.

If your content item is more than 5 years old and cannot be economically repaired, we will pay you the amount it would cost us to replace the item as depreciated. Any depreciation we apply is based on the age and condition of the item at the time of loss or damage.

We will try to match material or items used in repairing or replacing, with the original item. But if this is not possible, we reserve the right to use the nearest equivalent or similar materials or items.

Items that form part of a set

Where an item forms part of a set, we will only pay the replacement value of that item, we will not pay to replace the entire set.

End of contents cover on total loss of your contents

If we agree to pay a claim for the total amount insured of your contents, your contents cover under this policy will end. You can ask us to reinstate cover for your contents for additional premium.

More Details

For further details on how we pay claims under Section 2, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au.

A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Additional Benefits

Below are listed a number of additional benefits to assist you when you have an insured claim under Section 2. All of the limitations, exclusions and conditions of this policy apply to the additional benefits, unless the benefit says otherwise.

1. Damaged food

We cover	When we pay a claim for loss of or damage to your contents, we will pay for food that is damaged by the same event and cannot be eaten.
Limit	We will not pay more than \$300 in total for the damaged food.
We do not cover	We will not pay if food cannot be eaten due to: <ul style="list-style-type: none">▼ interruption to the electricity supply as a direct result of a strike, or▼ you or your family causing frozen or refrigerated food to spoil, or▼ odour or residue caused by food spoilage. We will also not pay for loss or damage to the refrigerator or freezer caused by food spoilage.

2. Transporting your contents to your home after a total loss of your caravan

We cover	We will pay to transport your contents to your home.
When	<ul style="list-style-type: none">▼ we pay a claim for the total loss of your caravan, and▼ your caravan is more than 100 kilometres from your home at the time it becomes a total loss, and▼ you are unable to transport the contents home yourself.
Limit	We will not pay more than \$1,000 in total to transport the items of contents.

Contents electrical motor burnout cover

✓ What we cover

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

- ✓ the electrical machine or appliance forms part of your contents, and
- ✓ the motor is burnt out during the period of insurance by an electric current while the content item is in your caravan or your annexe.

How we settle contents electrical motor burnout claims

We will choose to:

- ▼ repair the motor, or
- ▼ get you a replacement motor, or
- ▼ pay you the depreciated value of the motor; or
- ▼ pay you the amount it would cost us to repair or replace the motor.

X What we do not cover

We do not cover motors that are more than 15 years old.

We will not pay:

- X** to replace fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use, or
- X** for damage to mechanical parts of any description that occurred as a result of the motor burning out, or
- X** the costs of hiring a replacement appliance or machine.
- X** We will also not pay if the loss or damage is excluded in the "when we may refuse a claim" section on pages 41 to 44.

Section 3 - Caravan Legal Liability

What is caravan legal liability?

Caravan legal liability means that an Australian court or other judicial body finds, or we accept in writing, that as a result of an accident, you, or a person using your caravan with your permission, is legally responsible to pay compensation for:

- ▼ loss or damage to property owned or controlled by someone else, or
- ▼ the death of, or bodily injury to, another person.

Meaning of Accident

In this Section 3 accident means an accident caused by:

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

Meaning of Caravan

In this Section 3 caravan includes your caravan's annexe if your annexe is shown on your schedule.

✓ When we pay

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

- ✓ occurs in Australia during the period of insurance, and
- ✓ was not expected or intended to give rise to caravan legal liability, and
- ▼ is not excluded by:
 - ▼ the "when we will not pay" section in the following table, or
 - ▼ the "when we may refuse a claim" section (see pages 41 to 44).

Most we will pay

The most we will pay is \$20 million in total for all claims arising from any one incident or series of incidents arising out of one accident. This amount includes legal and other costs we agree to pay in writing as part of the claim.

Conditions

When someone other than you makes a claim for caravan legal liability they must observe the conditions of this policy in the same way that you have to.

More Details

For further details about how we pay legal liability claims, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

X When we will not pay

We will not pay:

- X** for damage to your caravan or any other property that is owned or controlled by you
- X** for any liability, including liability under a contract you have entered into, which would not have been imposed by law
- X** if you have accepted liability without us agreeing to it first
- X** for damage to property that is owned or controlled by the person who is legally liable
- X** if at the time of the accident, or immediately before the accident, your caravan was attached to a registered motor vehicle
- X** if at the time of the accident, or immediately before the accident, your caravan was attached to an unregistered motor vehicle on a public roadway
- X** for the death of or bodily injury to:
 - ▼ you or a family member
 - ▼ any person covered by this policy
 - ▼ any person related to you or related to a person covered by this policy
 - ▼ any person who usually lives with you or with any other person covered by this policy
 - ▼ any person who resides at the address shown on your schedule
 - ▼ your employees or the employees of any other person covered by this policy if the accident that gives rise to the liability arises out of or in the course of their employment
- X** where the caravan legal liability is required to be insured by any law or statute
- X** for legal or other costs incurred without our agreement
- X** for caravan legal liability if you have hired out your caravan for reward (except if the "Hire Use" option is chosen and shown on your schedule).

We will also not provide cover for:

- X** any penalties, fines or punitive, exemplary, multiple or aggravated damages
- X** actions brought in a court or other judicial body outside Australia or in a court or other judicial body that does not apply law of an Australian state or territory
- X** this Section 3 if we have agreed that you have a claim under Section 4.

Section 4 - Personal Legal Liability

What is personal legal liability?

Personal legal liability means that an Australian court or other judicial body finds, or we accept in writing, that as a result of an accident, a person is legally responsible to pay compensation for:

- ▼ loss or damage to property owned by someone other than you or a family member, or
- ▼ bodily injury to, or the death of, someone other than you or a family member,

and the person responsible is:

- ▼ you, or
- ▼ a family member, and

you or the responsible family member is temporarily or permanently residing in your caravan at the time the accident giving rise to the liability occurred.

✓ When we pay

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

- ✓ occurs in Australia during the period of insurance, and
- ✓ whilst you or a family member are temporarily or permanently residing in your caravan, and
- ✓ was not expected or intended to give rise to personal legal liability, and
- ▼ is not excluded by:
 - ▼ the “when we will not pay” section in the following table, or
 - ▼ the “when we may refuse a claim” section (see pages 41 to 44).

Most we will pay

The most we will pay is \$20 million in total for all claims arising from any one incident or series of incidents arising out of one accident. This amount includes legal and other costs we agree to pay in writing as part of the claim.

Conditions

When someone other than you makes a claim for personal legal liability they must observe the conditions of this policy in the same way that you have to.

X When we will not pay

We will not pay:

- X** for the death of or bodily injury to:
 - ▼ you or a family member
 - ▼ any person covered by this policy
 - ▼ any person related to you or related to a person covered by this policy
 - ▼ any person who usually lives with you or with any other person covered by this policy
 - ▼ any person who resides at the address shown on your schedule
 - ▼ your employees or the employees of any other person covered by this policy if the accident that gives rise to the liability arises out of or in the course of their employment
- X** for damage to property owned or controlled by you, a family member or your employer or their employees
- X** for any liability arising from any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes
- X** for any liability arising from the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 3 metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of 10 horsepower
- X** for any liability arising from the ownership of land, buildings or structures
- X** for legal or other costs incurred without our agreement
- X** for loss, damage or injury intentionally caused by you, a family member or a person acting with your or their consent
- X** for liability incurred in connection with hiring your caravan for reward, even if you have selected the optional cover of "Hire Use"
- X** for any liability which would not have been imposed by law.

We will also not pay:

- X** if you or a family member are not temporarily or permanently residing in your caravan at the time that the incident occurs resulting in a personal legal liability claim, or
- X** if the personal legal liability is covered by an existing home or contents insurance policy in your name, or
- X** under this Section 4 if the personal legal liability is covered under Section 3 of this policy.

Section 5 – Optional Covers

In order for cover to be operative for any of the following options, you must have asked us to cover you for the optional cover, paid any additional premium we require and it must be shown in your schedule. All of the terms, conditions and exclusions of this policy apply to the options, unless the option says otherwise.

By choosing one of the following options, it means you have chosen to change the cover of the policy as follows:

✓ When we pay

✓ 1. On-site only cover

We will pay for loss, damage or legal liability as detailed in Sections 1, 2, 3 and 4 under this option, but only if your caravan and your annexe (if insured) are at the location shown in your schedule when the loss or damage occurs or the legal liability arises.

We will also pay for:

▼ Removing debris

Where we pay for a claim, if required, we will pay the reasonable costs of removal of debris from the site.

▼ Temporary accommodation

If your caravan is unfit to live in following a claim for loss or damage to your caravan, we will pay the costs of alternative temporary accommodation while your caravan is being repaired or replaced. Refer to pages 21 and 22 for details.

✓ 2. Hire use cover

We will pay for:

▼ loss of or damage to your caravan or your annexe as detailed in Section 1, and

▼ caravan legal liability as the owner of your caravan as detailed in Section 3,

if at the time of the loss or damage you have hired out your caravan for reward.

You have no cover under Sections 2 and 4 of this policy.

X When we will not pay

X We will not pay:

- ▼ for the “additional benefits” listed on pages 21 to 23 (except the cost of alternative temporary accommodation).
- ▼ for the “additional features” listed on page 24.
- ▼ more than \$1,000 for the costs of removal of debris.

X We will not pay for:

- ▼ theft of your caravan or your annexe by the person hiring it unless:
 - ▼ you have a written agreement for the hire signed by the person hiring your caravan and showing:
 - that person’s name, address, and current drivers licence number, and
 - registration number of the vehicle used for towing your caravan, and
 - the date the hire ends, and
 - ▼ you took reasonable care to check that the identification of the person hiring it was true, and
 - ▼ your caravan was hired out for a specific period of time, and
 - ▼ you immediately reported the loss to the police, and
 - ▼ you have taken all reasonable steps to locate your caravan and the person who hired it, and
 - ▼ your caravan and the person who hired the caravan cannot be found within 3 months of you reporting the loss to us.

✓ When we pay

✓ 2. Hire use continued

✓ 3. Transporting your caravan (excluding towing)

We will pay for loss of or damage to your caravan, your annexe or your contents, while they are being transported by road, rail or sea.

✓ 4. Horsefloat

Under this option, your caravan means the horsefloat shown in your schedule.

If your horsefloat is stolen or damaged and we agree to pay your claim, we will also reimburse you for the cost of hiring a horsefloat.

More Details

For further details about how we pay claims under on-site only cover, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

X When we will not pay

- X** We will not pay for:
 - ▼ theft of fixtures and fittings from your caravan unless the entire caravan is stolen and we agree to pay a claim for it
 - ▼ loss of or damage to your caravan caused by the malicious acts of someone who:
 - ▼ hires your caravan, or
 - ▼ is using your caravan with your consent or the consent of the person who hires your caravan
 - ▼ alternative temporary accommodation, as shown on pages 21 and 22, if the Hire Use option is chosen and is shown in your schedule.
 - ▼ loss of or damage to your annexe if your annexe does not have a hard roof and hard walls.
 - ▼ loss of or damage to your contents under Section 2 of this policy if you hire out your caravan.

- X** We will not pay for loss of or damage to your caravan, your annexe or your contents caused by:
 - ▼ loading or unloading your caravan, from the transport,
 - ▼ vibrating, rubbing or scratching, or
 - ▼ your contents moving unless they are secured in the cupboards or lockers of your caravan.

- X** You have no cover under Section 2 of this policy.
- X** You have no cover under Section 4 of this policy.
- X** We also will not pay:
 - ▼ to hire a horsefloat for any longer than the day after your horsefloat is recovered, or repairs completed, and
 - ▼ more than \$50 per day or more than \$250 in total for the hire, of a horsefloat.

Claims

When we may refuse a claim

We may refuse a claim for any of the following reasons. We have divided these reasons into separate parts.

The parts below show those exclusions that relate to:

Part 1 – your actions or your failure to act

Part 2 – the actions of the driver or person towing your caravan

Part 3 – the caravan at the time of the loss or damage

Part 4 – the loss, damage or legal liability.

Part 1 – Your actions or your failure to act

We may refuse to pay a claim or reduce the amount payable under this policy if:

- ▼ there has been a change in the risk, unless you inform us of it and we have agreed in writing to cover it under the policy.
- ▼ you do not comply with your duty of disclosure – (refer to pages 5 and 6).
- ▼ when applying for this insurance or when making a claim you:
 - ▼ are not truthful,
 - ▼ have not given us full and complete details, or
 - ▼ have not told us something when you should have.
- ▼ you do not at all times:
 - ▼ protect your caravan, your annexe and your contents against any initial or further loss or damage,
 - ▼ keep your caravan in good condition,
 - ▼ obey any laws or regulations that safeguard people or their property,
 - ▼ you do not give us the documents and information we may need to assist with our decision in relation to a claim,
 - ▼ co-operate with enquiries & give assistance, especially where claims are under investigation.
- ▼ you do any of the following without us agreeing to it first:
 - ▼ make or accept any offer or payment, or in any other way admit you are liable,
 - ▼ settle, or attempt to settle any claim, or
 - ▼ defend any claim.

- ▼ you agree not to seek compensation from a person who is liable to compensate you.
- ▼ you do not as soon as possible make a report to the police about:
 - ▼ any accident involving your caravan (if the law requires you to report the accident),
 - ▼ any malicious damage, or
 - ▼ any theft or attempted theft.

Part 2 – The actions of the driver or person towing your caravan

We may refuse to pay a claim under this policy if:

- ▼ your caravan is being towed by any person who:
 - ▼ is under the influence of alcohol or of any drug, or
 - ▼ has a blood alcohol level in excess of the legal limit prescribed by the law applying in the State or Territory where the accident or event occurs, or
 - ▼ refuses to allow police to conduct a breath or blood test for the purpose of determining the blood alcohol content, or
 - ▼ refuses to allow police to conduct a random drug test, or
 - ▼ refuses to accompany police and undergo a drug test, for the purpose of determining whether a driver has recently consumed illicit drugs.

This exclusion will not apply if your caravan was stolen.

We may refuse to pay a claim under this policy if:

- ▼ your caravan is being towed by any person:
 - ▼ who is not the holder of a current driver's licence that allows the person to drive a vehicle for the purpose for which it is being used, or
 - ▼ who does not comply with all conditions imposed on their licence.

This exclusion will not apply if your caravan was stolen.

We may refuse to pay a claim under this policy if:

- ▼ your caravan is being towed or used other than for private use unless the Hire Option is shown on your schedule.
- ▼ your caravan is being used for an unlawful purpose by:
 - ▼ you, or by
 - ▼ someone with permission to use your caravan.
- ▼ your caravan is being used to carry flammable substances, chemicals (other than for normal domestic purposes) or explosives.

When we may refuse a claim (continued)

Part 3 – The caravan at the time of the loss or damage

We may refuse to pay a claim under this policy if:

- ▼ your caravan is being towed while in an unroadworthy or unsafe condition.

This exclusion will not apply if you prove that:

- ▼ you could not reasonably have detected the unsafe or unroadworthy condition, or
- ▼ the unsafe or unroadworthy condition did not contribute to the loss, damage or liability.

We may refuse to pay a claim under this policy if:

- ▼ your caravan has been converted or modified by someone other than the manufacturer and these conversion or modification details are not shown in your schedule.
- ▼ your caravan is being towed while it is unregistered, or the towing vehicle is unregistered.
- ▼ your caravan is being towed contrary to any law.
- ▼ your caravan, or the way it is loaded, interferes with the proper control of the vehicle towing it or your caravan.

Part 4 – Loss, damage or legal liability

We do not insure you for:

- ▼ loss or damage to your caravan, annexe or contents caused by animals of any kind that you own or are in your custody or control.
- ▼ caravan legal liability or personal legal liability arising from the actions of animals of any kind, other than your domestic animals.
- ▼ any loss, damage, caravan legal liability or personal legal liability occurring or incurred outside Australia.
- ▼ any loss or damage caused by flood, a named cyclone, bushfire or grassfire occurring within 72 hours of the start of your policy, unless your policy commenced:
 - ▼ the day you bought your caravan,
 - ▼ or immediately after another policy covering the same caravan expired (the policy did not expire if it was cancelled) without a break in cover.
- ▼ any loss, damage, caravan legal liability or personal legal liability incurred in connection with your caravan not being used for private use (unless you have hire use cover).
- ▼ any loss, damage or caravan legal liability or personal legal liability intentionally caused by you or a person acting with your consent.

▼ *if you have on-site only cover*, for loss or damage to your on-site caravan that occurs at a location other than the address specified on your schedule, including whilst the caravan is in transit to and from the on-site location.

▼ loss or damage caused by a high tide or king tide.

We do not insure you under any section of this policy for loss or damage caused by, involving or arising from:

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

▼ any war, whether it has been formally declared or not, any hostilities, uprising, insurrection, revolt, rebellion, usurped power, revolution or coup d'état, or theft or confiscation of property as a result of any of these.

▼ radio-activity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.

▼ mildew, rot, insects, moths, termites, vermin, birds and bats.

▼ the action of trees or their roots.

▼ the presence of asbestos or other airborne contaminants.

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

▼ wear and tear, lack of maintenance or inherent defect.

▼ any loss, damage, caravan legal liability or personal legal liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the caravan legal liability or personal legal liability, loss, damage, cost or expense.

▼ any caravan legal liability or personal legal liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

Excesses payable in the event of a claim

An excess is an amount that is payable by you when you make a claim under your insurance policy. Your policy schedule will show you the actual amount(s) that apply to your policy.

We will either deduct the excess from the amount of cover under this policy and then pay you or we will require you to pay the excess to a supplier, repairer or us. We may require you to pay the excess before we settle your claim.

There are 8 types of excess that may apply to your claim:

1. Basic excess

A basic excess is an amount that is payable by you for each claim you make under your insurance policy. Your policy schedule will show you the actual amount(s) that apply to your policy.

2. Transportation excess

If the 'transporting your caravan' option is shown in your schedule, a transportation excess will apply in the event of a claim where your caravan is being transported by road (excluding where your caravan is being towed), rail or sea. A basic excess will also apply where applicable.

3. Hire use excess

If your caravan is hired out for the use of another party, the basic excess will be increased and the total will be shown in the schedule.

4. Age excess (drivers of towing vehicle aged 16-20 years old)

We apply an age excess if the person driving the vehicle at the time of the loss or damage, is aged 16 to 20 years old.

No age excess will apply if the claim is for:

- ▼ a broken windscreen or window, or
- ▼ loss or damage caused by theft, attempted theft, malicious damage, damaged whilst parked, or
- ▼ damage caused directly by hail, flood, storm, and other natural disasters.

5. Age excess (drivers of towing vehicle aged 21-24 years old)

We apply an age excess if the person driving the vehicle at the time of the loss or damage, is aged 21 to 24 years old.

No age excess will apply if the claim is for:

- ▼ a broken windscreen or window, or
- ▼ loss or damage caused by theft, attempted theft, malicious damage, damaged whilst parked, or
- ▼ damage caused directly by hail, flood, storm, and other natural disasters.

6. Inexperienced driver excess

We apply an inexperienced driver excess if the person driving the vehicle at the time of the loss or damage, is over 25 years old and has been licensed to drive for less than 2 years.

No inexperienced driver excess will apply if the claim is for:

- ▼ a broken windscreen or window, or
- ▼ loss or damage caused by theft, attempted theft, malicious damage, damaged whilst parked, or
- ▼ damage caused directly by hail, flood, storm, and other natural disasters.

7. Off Road excess

An additional excess is payable under the policy if your caravan is damaged whilst being driven on any beach or any dirt or unsealed road.

8. Underwriting excess

An additional excess may be imposed based on a driver's history or the overall claims experience - this will be shown in the schedule and is payable in addition to all other applicable excesses and is payable for every claim.

Excess payable for legal liability claims

If we agree to accept a claim for caravan legal liability or personal legal liability, you must pay us any excess that applies to that claim. This excess will not apply if you have already paid an excess for loss or damage to your caravan, your annexe or your contents for the same event.

Please remember, the amount of any excess that applies to your policy is shown in the schedule.

If an accident is not your fault

If we consider that an accident you are claiming for is not your fault, you will not have to pay any excess at all on your claim.

We consider an accident that occurs not to be your fault if:

- ▼ we agree that it is not your fault, and
- ▼ you prove that another person was completely responsible, and
- ▼ you tell us that person's name, current address and the registration number of their vehicle.

More Details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Making a claim

Action to take in the event of loss or damage

We do understand that being involved in an accident or having your property damaged or stolen can be a traumatic experience. To assist with practical help and to allow us to settle your claim quickly and fairly, please take the following steps:

1. Avoid discussing responsibility for the accident

In the event of an accident involving injury to another person or damage to property owned by another person, avoid any discussions with witnesses or any other party involved in the accident about who was responsible.

2. Obtain details of other parties involved

Where another vehicle is involved, we need you to supply the following details:

- ▼ name, current address and driving licence number of the other driver(s),
- ▼ the registration number of the other vehicle, a general description of it along with a description of the damage to their vehicle,
- ▼ details of any injuries, and
- ▼ the name(s) and address(s) of any witness(s).

Where other property is damaged, we will need you to supply the following details:

- ▼ name and postal address of the owner of the damaged property,
- ▼ the address of the damaged property, along with a description of the damage to their property, and
- ▼ the name(s), and address(s) of any witness(s).

3. Contact the police

The police will need to be contacted immediately and may attend the scene of an accident if:

- ▼ there are injuries as a result of the accident, or
- ▼ any driver involved is under the influence of alcohol or any drugs.

In any event, the police must be contacted for all loss involving malicious damage, theft or attempted theft of your caravan, your annexe or your contents, within 24 hours of the incident. If in doubt, call the police.

We may require a written statement from the police confirming that the event was reported to them.

4. Contact us

Contact us as soon as possible after the accident or loss by telephoning 1800 112 481 anytime of the day or night. We will help and advise you, along with explaining the next step you should take. We may arrange to have your caravan removed and taken to the nearest repairer if it cannot be towed.

If you delay notifying us of your loss or damage, this may prejudice your claim.

Damaged or stolen property

You must keep any:

- ▼ damaged property, or
- ▼ stolen and recovered property

You must keep these items and let us inspect them if we need to.

Please remember that we take over your legal right to damaged property and to recover the insured property.

Evidence of ownership and value

When making a claim, you must be able to provide us with evidence of ownership and value.

Some acceptable forms of evidence are:

- ▼ proof of purchase, including sales receipts, credit card or bank statements showing the purchase transaction details. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.
- ▼ model and serial numbers and original instruction booklets and owner's manuals.
- ▼ service or maintenance records.
- ▼ jeweller's valuations.
- ▼ photographs that clearly depict the item being used or worn by you.

If you are unable to reasonably substantiate your claim we can reduce or refuse your claim.

How we settle liability claims

If we agree you have a claim, only we have the right to:

- ▼ make or accept any offer or payment, or in any other way admit you are liable,
- ▼ settle, or attempt to settle any claim, or
- ▼ defend any claim or represent you at an inquest, official enquiry or court proceedings.

You must co-operate with us in defending or settling your claim.

You must tell us about and send us a copy of any notice, letter, claim, writ or summons as soon as possible after you receive it.

How a claim payment is calculated

When we pay a claim we consider a number of aspects in calculating the amount payable.

These can include the:

- ▼ amount of the loss or damage or liability;
- ▼ excess;
- ▼ agreed value;
- ▼ policy limit; and
- ▼ terms and conditions of the policy.

More Details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

Goods and Services Tax (GST)

This section deals with:

- ▼ how GST is part of what you have to pay us for the policy,
- ▼ your obligation to tell us about any input tax credit you may have for that GST, and
- ▼ how GST affects what we pay you for any claims you make and any limits on what we pay.

As part of the premium for this insurance policy, we will include GST.

Each time you make a claim under this policy, you must tell us if you are entitled to claim an input tax credit for the GST amount charged on your policy and, if you are, the proportion of the GST that you can claim as an input tax credit.

If you are entitled to claim an input tax credit for the GST included in the amount payable:

If you do not tell us that you are entitled to an input tax credit, or you give us incorrect information about the proportion of the GST you claim as an input tax credit, then you may have a GST liability for claim payments we make. Any such GST liability you have remaining

when we make a cash settlement (whether it is made to you or to a third party to whom you are liable) will be your responsibility, even if you tell us your correct input tax credit entitlement after the payment has been made.

If you use the caravan, annexe or contents for business purposes and we settle your claim by making a cash payment to you, then we will reduce the amount we pay you by the amount of any input tax credit to which you would be entitled if you were to purchase replacement goods or services.

If the agreed value or the policy limit is not sufficient to cover your loss, we will only pay the agreed value or the amount of the policy limit, less any excess. We will not pay any GST in addition to this amount.

If the caravan insured is a total loss, we will not deduct any input tax credit entitlement from the amount of the agreed value shown in the schedule.

If you are NOT entitled to claim an input tax credit for the GST included in the amount payable:

If the agreed value or the policy limit is not sufficient to cover your loss, we will pay the GST that relates to our proportion of your loss, less any excess. We will pay that GST in addition to your agreed value or policy limit.

Please remember, we will apply these terms and conditions in addition to any other terms and conditions in the policy.

No claim bonus (NCB)

A no claim bonus recognises your good driving and claims history record where you have been previously insured. If you are entitled to a no claim bonus, your schedule will reflect this in the premium you are charged.

How making a claim could affect your no claim bonus

When you renew your policy, we reduce your no claim bonus for each penalty claim you make during the period of insurance. If we reduce your no claim bonus, it means your premium will increase. When you renew your policy, if you have not made a penalty claim, then your no claim bonus will not be affected.

More Details

For further details on how claims affect your NCB, please refer to our Premiums, Excesses, Discounts and Claims Guide available at cilinsurance.com.au. A copy of this guide can be provided to you on request at no charge, if you contact us on 1800 112 481.

If your caravan is damaged

How we deal with repairers

If your caravan is damaged and repairable, and we agree to pay for partial loss, you may choose any licensed repairer to arrange a quote to repair your caravan. We may request a second quote or arrange to move your caravan to another repairer acceptable to both of us.

Once our assessor has reviewed the quote(s), we will then authorise any repairs that are reasonably and necessarily required to repair your caravan. Any repairer we authorise to repair your caravan may sub contract some of the repairs to a person of their choice. This will usually occur for repairs that require a specialised repairer to undertake those works. You must not authorise the repair of your caravan without our prior agreement.

Any parts used in the repair of your caravan will be new or consistent with the age and condition of your caravan.

When we approve repairs, we will provide you with a lifetime guarantee on repairs against any defect due to workmanship or faulty materials following a claim, while you own the caravan.

Contribution to repairs

You might have to contribute to the cost of repairing tyres, accessories, paintwork, bodywork, interior trims or annexes affected by neglect, wear and tear, weathering, rust or corrosion.

If the repair to your items leaves them in a better condition than before they were damaged, we may ask you to contribute to the repair cost. If we ask you to contribute we will always explain why, tell you how much it will be and how to pay it.

The salvage of your annexe, contents or caravan

If we replace your annexe, or pay for the costs of replacing your annexe, your annexe that is currently insured with us becomes our property.

If we pay the costs of replacing your contents, any damaged or recovered contents become our property.

When we pay for a total loss of your caravan, your caravan or its wreck becomes our property.

If you wish to purchase the salvage of your caravan we will give you first option to buy the salvage at the price established by an auction or salvage company agreed to by both of us.

If you purchase the salvage of your caravan we will contribute up to \$1,000 towards moving your caravan to your residence or a place of your choice.

Other Important Information

Cancelling your policy

How you may cancel

You may cancel your policy at any time by telling us that you want to cancel it.

We subtract from any premium you have paid us an amount to cover the period that we have already insured you for. We then return the rest of the premium, along with any refundable government charges and taxes.

How we may cancel

We may only cancel a policy when the law says we can.

When we cancel your policy we will tell you so in writing. This notice of cancellation will be given to you in person or sent to your last known address.

We will subtract from any premium you have paid us, an amount to cover the period that we have already insured you for. We then return the rest of the premium, along with any refundable government charges and taxes.

If you pay by instalments

We may cancel your policy, by telling you in writing:

- ▼ after 3 business days, if you do not pay an instalment on the due date, or
- ▼ straight away, if you are a month (or more) late in paying an instalment.

If we cancel your policy, we will require you to pay us the amount owing up to the date of cancellation. You do not have to pay us any further instalment due after the date of cancellation.

Terms explained

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

“we” or “our” or “us” means Vero Insurance Limited ABN 48 005 297 807.

“you” or “your” means the people, company or business named as the insured in your schedule.

“act of terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“agreed value” means the sum insured of your caravan or your annexe (as the case may be) as shown in your schedule.

“alternative temporary accommodation” means accommodation that is provided by an accommodation business or establishment i.e. motel, hotel or holiday park.

“caravan legal liability” see page 33 for the definition of caravan legal liability.

“depreciation” means the accounting process we use to work out how much to reduce our assessment of the value of your property by because of its age and condition.

“economically repaired” means that it costs less to repair than to replace.

“emergency repairs” means minor repairs which are essential for you to be able to tow your caravan safely from the accident or event causing the damage.

“excess” means an amount you must pay towards a claim.

“family member” means any of the following people who normally live with you: – parents, grandparents, spouse, de-facto spouse, children, grandchildren, brothers and sisters.

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

“flood” means the complete covering of normally dry land by any water:

- ▼ escaping or released from the normal borders of:
 - ▼ any lake or natural watercourse, whether or not altered or modified, or
 - ▼ any reservoir, canal, dam or stormwater channel.

Flood is not:

- ▼ water from actions or movements of the sea (including storm surge), or
- ▼ a mixture of water from actions or movements of the sea combined with water from any other source.

“GST” has the meaning given in the “A New Tax System” (Goods and Services Tax) Act 1999.

“hard walls” means a wall that is not made of canvas, vinyl or similar materials.

“input tax credit” has the meaning given in the “A New Tax System” (Goods and Services Tax) Act 1999.

“loss” means the insured property is stolen, damaged or destroyed. It does not mean the insured property is lost or misplaced.

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

“negotiable instruments” means legal documents that represent money and that can be legally transferred in title from one person to another.

“not your fault” means we agree that another person was completely responsible, and you tell us that person’s name and current address and the registration number of their vehicle (if applicable).

“penalty claim” means a claim where we decide that you are at fault, partially at fault or where you cannot provide the details of the person at fault.

“period of insurance” means the period that we insure you for under your policy. You will find this period of insurance as the start date and the end date shown in the schedule.

“premium” means the amount you must pay for the insurance you select.

“private use” means your caravan is used:

- ▼ for social, domestic and leisure purposes
- ▼ in connection with repair or servicing

private use does not mean:

- ▼ hire (if you hire out your caravan, insurance is available with our Hire Use option)
- ▼ use in connection with an occupation or business
- ▼ use in connection with the caravan hire business or caravan trade or motor trade.

“replacement caravan” means the caravan which you have bought to replace your caravan that you have sold.

“schedule” means your most recent policy schedule. We will give you a schedule when you:

- ▼ first buy an insurance policy from us, or
- ▼ change any part of any policy or any personal details relevant to it, or
- ▼ renew any policy with us.

“total loss” means your caravan is stolen and not recovered, or is damaged so badly that the amount it would cost to repair it exceeds the agreed value of your caravan less the salvage value of the wreck.

“usual home” means that your caravan will be your only home for at least six consecutive months.

“your annexe” see page 9.

“your caravan” see page 9.

“your contents” see pages 25 and 26.

“your home” means your residential address, shown on your schedule.

How we will deal with a complaint

If you have a complaint about our products or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

By phone 1800 112 481

In writing PO Box 384
Gosford NSW 2250

By email cilsales@cilinsurance.com.au

Please include the full details of your complaint and explain what you would like us to do.

Rest assured this is what we will do. When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you with their decision within 5 business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Dispute Resolution (IDR) team. Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them. The contact details for our IDR team are:

By phone 1300 240 787

In writing Internal Dispute Resolution
CIL
GPO Box 14180
Melbourne City Mail Centre
MELBOURNE 8001

By fax 1300 316 047

By email idr@cilinsurance.com.au

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within 45 days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out on the next page.

What if you are not satisfied with our final IDR decision?

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

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

You can contact FOS:

By phone: 1300 780 808 (for the cost of a local call)

By fax: (03) 9613 6399

By email: info@fos.org.au

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

By visiting: www.fos.org.au

We respect your privacy

Privacy Statement

We are a member of the Suncorp Group. The Privacy Act 1988 (Cth) requires us to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined.

We collect personal information for the purposes of:

- ▼ identifying you when you do business with us;
- ▼ establishing your requirements and providing the appropriate product or service;
- ▼ setting up, issuing, administering and managing our products and services;
- ▼ assessing and investigating, and if accepted, managing a claim made by you under one or more of our products; and
- ▼ improving our financial products and services, including training and developing our staff and representatives;
- ▼ marketing products and services.

Disclosure

We use and disclose your personal information for the purposes we collected it.

We may also use and disclose your personal information for a secondary purpose related to the purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose of collection.

When necessary and in connection with purposes listed above, we may disclose your personal information to and/or collect your personal information from:

- ▼ other companies with the Suncorp group,
- ▼ your insurance intermediary or our agent,
- ▼ Government bodies, Police, loss assessors, claims investigators, reinsurers,
- ▼ other insurance companies, mailing houses, claims reference providers, legal and other professional advisers, and
- ▼ other service providers, hospitals, medical and health professionals.

Access

You can request access to the personal information we hold about you by contacting us at:

CIL PO Box 384 Gosford NSW 2250.

In some circumstances we may not agree to allow you access to some or all of the personal information we hold such as then it is unlawful to give it to you. In such cases we will give you reasons for our decision.

Our Privacy Policy can also be found on our website at <http://cilinsurance.com.au/dirc/cil/cilv2.nsf/Content/PrivacyPolicy>

Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to promote good relations and good insurance practice between insurers, authorised representatives, distributors and consumers.

The Code sets out what we must do when dealing with you. Please phone us if you want more information about the Code.

Financial Claims Scheme

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

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

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

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