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MemberCover Caravan Insurance

Product Disclosure Statement and Policy



CARAVAN

**PRODUCT DISCLOSURE
STATEMENT AND POLICY**

CARAVAN

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Welcome to the security of CGU Insurance

This policy booklet is important

Product Disclosure Statement

This Product Disclosure Statement (PDS) contains important information required under the Financial Services Reform Act 2001.

To assist you to locate specific items in the policy wording, a table of contents is provided at the front and an index is provided at the back of this booklet.

Introduction

Who is the insurer

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance is the insurer of the insurance policy. In this booklet the insurer is called 'we', 'us' or 'our'.

How to contact us

You may contact us by any of the following ways:

- in person at any CGU Insurance office
- by telephone on 13 24 81 (13CGU1)
- by writing to us at CGU Insurance, GPO Box 9902 in your capital city
- by email on our website cgu.com.au

The purpose of this PDS

This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium is calculated. You still need to read the policy wording which commences on page 2 for a full description of the terms, conditions and limitations of the insurance policy.

Your cooling-off period

If you change your mind, we provide a cooling-off period which lets you cancel your policy within 21 days with a full refund of your premium. However, your cooling-off period no longer applies if you make a claim within this time. Details about the cooling-off period are shown in the policy wording under 'Money Back Guarantee' on page 2.

What to do if you have a dispute

If you have a concern about our service or the service of our authorised representatives, you may access our internal dispute resolution process.

Details about our internal dispute resolution process are shown in the policy wording under 'How to resolve a complaint or dispute' on page 12. Further information about our complaint and dispute resolution procedures is available by contacting us.

Your privacy

We are committed to handling your personal information in accordance with the Privacy Act.

Details about your privacy are shown in the policy wording under 'How CGU protects your privacy' on page 9.

How to apply for insurance

Complete our application form. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

How to make a claim

If you need to make a claim on your policy contact us or your insurance adviser with all information needed to support your claim. Details about making a claim are shown in the policy wording under 'How to make a claim' on page 10.

Significant features and benefits

- We provide full replacement if your property is less than one year old and is a total loss.
- You can select on-site or Australia-wide cover.
- You can select burglary/theft cover for contents while inside a rigid lockable annex.
- You can select cover for flood damage.
- \$30 million liability insurance is included.
- You can pay your premiums by instalment.

A range of additional benefits is included. These benefits are shown in the policy wording under 'Additional things we will pay for' on page 6.

Exclusions

Our insurance is designed to provide protection for you in the event of something happening which has been insured against.

Under some circumstances, this policy will not provide any insurance cover to you. For example, we do not pay for loss or damage caused by:

- a reduction in value due to wear and tear
- rust or corrosion
- flood, unless you have selected this cover.

This lists some of the events that are not covered by this insurance, and for full details of all relevant policy exclusions you should read the policy wording and make yourself aware of all the exclusions that apply.

In the policy wording we show when cover is not provided under 'What we will not pay for' on page 6, 'When we will not pay' on page 7, and 'What this policy does not cover' on page 8. It is important that you are aware of these exclusions so you should read them.

There are things that you must do in order for your insurance cover to apply. For example, you must pay the premium. In the policy wording we show what you need to do under 'What you are required to do for us' on page 9.

Significant risks

Use of your caravan

We provide cover for your property when it is used for private purposes. This includes you allowing a relative or a person whom you know personally to use your property. We do not provide cover if your property is used for business or commercial purposes.

Policy limits

Limits do apply to some items. For example, any one content item is limited to \$500. You can however advise us of items with higher values and they will be listed on the schedule.

Excesses

If you make a claim under the policy, you may be required to pay an excess. Details of this excess and the circumstances in which it is applied are shown in the policy wording under 'Policy excess' on page 5 and the amount of the excess will be shown on your schedule. We take into consideration a number of factors in setting the amount of the excess. These include factors relating to the type of caravan being insured including modifications made to the caravan, the driving experience of people who will tow the caravan and where and how the caravan is used, the place where the caravan is kept and your previous insurance and claims history. At the time of your enquiry or application for caravan insurance, the amount of each excess will be advised to you.

Costs

The premium payable by you will be shown on your schedule.

The key factors that influence the premium calculation are reflected in the questions asked, and information sought, at the time of your enquiry or application for caravan insurance. These include factors relating to the value of your caravan, the driving experience of people who will tow the caravan and where and how the caravan is used, the place where your caravan is kept and your previous insurance and claims history.

Your premium, including any discounts you may be eligible for, are subject to minimum premiums. We consider the minimum amount we are prepared to sell the policy for and may adjust your premium to ensure it does not fall below the minimum amount. Any discounts will be applied to your policy, only to the extent any minimum premium is not reached. This means that any discount you may be eligible for may be reduced. When we determine your premium on renewal, we may also limit any increases or decreases in your premium by considering factors such as your previous year's premium amount.

Premiums are subject to Commonwealth and state taxes and/or charges. These include the Goods and Services Tax and stamp duty. The amount of these taxes and/or charges will be shown on your schedule.

Caravan Insurance Policy

Please read this policy before you apply for insurance.

This policy sets out the terms, conditions and limits that apply for the insurance we offer to you. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

Our agreement with you is made up of your application, this insurance policy, the schedules and endorsements we send to you. Endorsements are notices we send to confirm any change to your insurance.

Keep this insurance policy in a safe place. You may want to refer to it from time to time.

We recommend that you keep receipts for major items you purchase.

If you need more information about this insurance policy, please contact your insurance adviser. We are happy to give you personal attention and service in relation to this or any other insurance enquiry.

Our guarantee

Our Guarantee assures you of quality insurance and service at all times.

Fair dealing guarantee

We will meet any claims covered by your policy fairly and promptly.

Money back guarantee

If you change your mind, we provide a cooling-off period which lets you cancel your policy within 21 days with a full refund of your premium. However, your cooling-off period no longer applies if you make a claim within this time.

Service guarantee

We will provide you with the highest standard of service.

The General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit us to high standards of service
- to promote better, more-informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for resolving complaints you make about us, and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

Our commitment to you

We have adopted and supported the Code and are committed to complying with it. Please contact us if you would like more information about the Code or the Code Governance Committee.

Your policy

What you must tell us when you apply to take out this policy

When applying to take out insurance we will ask you certain questions. When answering these questions, you must be honest.

We will use your answers to help us decide whether to insure you and anyone else under this policy, and on what terms.

Who you are answering the questions for

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the policy.

If you do not answer our questions in this way

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never being in place.

The course of action we take when you do not answer our questions in this way will be considered in each circumstance based on what impact or effect your failure caused or contributed to the claim, or our decision to issue your policy.

When you are insured

Your insurance begins when we accept your application. The commencement date of your insurance will be shown on the schedule we will send you.

We will not cover your property for a period of 48 hours from the time of the commencement of your insurance for damage or loss caused by:

- bushfire or grassfire, or
- a named cyclone.

We will provide cover however if:

- this insurance commences directly after another insurance policy covering the same property expired without a break in cover
- you have entered into a contract of sale to purchase the property
- you have entered into a contract to lease the property.

The insurance applies for the period for which you have paid us (or agreed to pay us) the premium. You may pay your premium by cash, cheque or credit card.

What happens if you don't pay on time?

When you take out insurance, you need to pay your annual premium or any instalments by the due date specified on your schedule.

An instalment is unpaid if it cannot be deducted from your nominated account or credit card.

If your premium is overdue we will send you a notice outlining the overdue amount and when it needs to be paid.

If your premium remains unpaid after the time period specified in the notice we send, we will:

- cancel your policy for non-payment, and
- refuse to pay any claim for an incident occurring after the cancellation date.

If you pay by instalment, we will send you a second notice either before cancellation informing you of the effective date of cancellation, or within 14 days after cancellation confirming the effective date of cancellation.

If you need to make a claim when your policy is overdue, and before your policy has been cancelled for non-payment, we will require you to pay the overdue amount as part of the claim settlement process. Alternatively, where the settlement method allows, we can reduce the settlement payment by the overdue amount.

Who is insured under this policy

The person whose name is set out in the schedule is insured. In this policy that person is called 'you' or 'your'.

Any person you allow to use your property is also insured under the 'Part B - Liability' section of this policy. This applies when they use the property that is shown on your schedule.

Who is the insurer

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. In this policy the insurer is called 'we', 'us' or 'our'.

Words that have a special meaning

In this policy there are words that have a special meaning.

Act of terrorism

Includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons
- involves damage to property
- endangers life other than that of the person committing the action
- creates a risk to health or safety of the public or a section of the public, or
- is designed to interfere with or to disrupt an electronic system.

Annexe

A structure that attaches to a caravan. This structure provides an additional area of use.

Authorised user

A person you allow to use your property and either:

- To whom you are related.
- Whom you know personally.

Your caravan

A caravan, or folding trailer unit, or a detachable camping body.

Caravan includes:

- Fixtures, fittings and appliances that are permanently installed.
- Standard tools.
- Items that normally stay with a caravan when it is sold. This includes stoves, refrigerators, bottled gas equipment and fixed air conditioning.

Communicable disease

Means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not

- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms, and
- the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Contents

Contents of your caravan include the following:

- Fixtures, fittings and appliances that are not permanently installed.
- Camping furniture.
- Bedding and clothing.
- Utensils, crockery and food.

Excess

An amount of money you may contribute when you make a claim. We will reduce the amount we pay you for your claim by the excess.

Flood

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

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

Market value

The amount of money it would cost to replace your caravan in your local area. We take into account the condition of your caravan.

Policy

The contract between you and us which provides you with insurance cover in exchange for a premium. Your policy is made up of two documents:

- this Product Disclosure Statement and Policy Booklet (PDS) and any supplementary PDS, plus
- your current schedule.

Your property

The caravan, annexe, contents and specified contents.

Schedule

The document we give you which sets out the details of your insurance cover. You receive a schedule when you first take out your insurance and again when the policy is renewed or changed.

Us, we and our

Refers to:

Insurance Australia Limited
ABN 11 000 016 722
AFSL 227681
trading as CGU Insurance

Your vehicle

The vehicle used to tow or carry your caravan.

You

The person or persons named as the insured on your current schedule. If more than one person is named as the insured, we will treat a statement, act, claim or a failure to act, including a failure to do, or say something by any one of these people as a statement, act, omission or claim by them all.

The insurance cover you select

- When you take out your insurance, you insure your caravan. You can also insure:
 - the annexe of your caravan
 - contents while in your caravan and/or annexe
 - Specified contents while in your caravan and/or annexe.Your schedule will show the cover you have selected.
- You can select to insure your property:
 - Australia-wide, including while it is being towed or used by you or an authorised user. We also cover your property while being towed or used by an authorised user even if the authorised user pays you a hiring fee.
 - at one site only within Australia while it is being used by you or an authorised user. We also cover your property while being used by an authorised user even if the authorised user pays you a hiring fee.
- Your schedule will show which one you have selected.

Policy excess

If you make a claim, the excess is what you are required to contribute to the claim.

We will tell you if an excess applies to your claim,

- how much that excess is, and
- how we will collect this from you.

We can collect it from you by:

- deducting it from what we pay you,
- asking the repairer or supplier to collect it from you

If we request you pay the excess, we will tell you who to pay and may require payment as part of the finalisation of your claim.

The amount of your excess is shown on your policy schedule.

When you must pay your excess

You must contribute the amount of the excess for each claim.

When you do not need to pay your excess

You do not need to pay your excess if you are involved in an accident and both of the following apply:

- we are satisfied that the accident was not your fault, and
- you can provide us with the name and current address of the person who caused the accident.

When determining the excess that will apply to your claim we may need to decide if you or someone else is responsible.

To do this we may request additional information – for example witness statements or photographs – and consider any laws, bylaws or rules that apply to the claim circumstances. If we are unable to determine that someone else was responsible, the excess is payable.

No Claim Bonus

We give you a No Claim Bonus discount on your insurance premium to reward you for a good claims history.

Your current policy schedule will show any No Claim Bonus and any benefits that apply to your policy.

We calculate your No Claim Bonus discount level based on:

- the claims history of you and any other policyholders, and
- the number of years you have held a caravan insurance policy.

For each claim free year, your No Claim Bonus will move up one level, until you achieve our maximum No Claim Bonus Rating.

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 re-calculated.

The No Claim Bonus levels are:

Levels	Discount
Rating 4	20%
Rating 5	10%
Rating 6	0%

Increasing your no claim bonus

We will increase the amount of your No Claim Bonus by one level for each year that you are insured with us, as long you do not make a claim. This will continue until you reach the maximum No Claim Bonus that we allow.

Faultless no claim bonus

Your no claim bonus will not be affected if your caravan is involved in an accident and both of the following apply:

- we are satisfied that the accident was not your fault, and
- you can provide us with the name and current address of the person who caused the accident.

Decreasing your no claim bonus

If you make a claim and we are satisfied that you are at-fault or the responsible party is not identified, such as if the vehicle is stolen, vandalised or maliciously damaged, your No Claim Bonus will be reduced by one level when you renew your policy.

If you make more than one at-fault claim during your period of insurance, your No Claim Bonus will be reduced by one level per claim at the next renewal of your policy.

Replacing your caravan and/or annexe

The cover provided by your policy will end if you dispose of your caravan and/or annexe. We will provide the same cover for a replacement caravan and/or annexe if you obtain it within one month after you dispose of your caravan and/or annexe.

We will cover the replacement caravan and/or annexe for 14 days from the date you obtain it. If you wish to continue cover for your replacement caravan and/or annexe with us after the 14-day period, you must contact us and confirm continuation of cover. If we do continue the cover, we will advise you of any change in premium and/or terms of the insurance. If you do not contact us and confirm continuation of cover with us, your replacement caravan and/or annexe will not be insured with us after the 14-day period has ended.

Part A

Loss or damage to your property

What we will pay for

We will pay for loss and/or damage to your property when:

- it is accidentally damaged, stolen or burnt. This does not include theft of contents from an annexe; and
- you or an authorised user use your property for private purposes.

What we will not pay for

We will not pay for:

- any other costs you incur because your property is in an accident, is stolen or burnt. (We do provide some additional cover for alternate accommodation. Refer to the 'Additional things we will pay for' section of this document)
- reduction in value of your property due to its age and condition

- costs of any part or parts of your property that wear out
- rust or corrosion in, or on, your property
- damage to your property that happened before this insurance started
- damage to the tyres on your caravan that occurs by applying the brakes, or by punctures, cuts or bursting of the tyres
- damage to your property caused by flood.

We do not provide cover for damage by flood.

- your annexe being stolen when:
 - it is not attached to your caravan unless it is in a locked caravan, or a locked building, or a locked vehicle
 - it is attached to your caravan and the caravan has not been occupied in the previous 24-hour period. We will pay, if at the time of the theft, your caravan is located in a caravan park that has a full-time manager who lives at that caravan park.
- damage to an annexe made of canvas, vinyl or fabric, when both of the following apply:
 - the annexe is more than 5 years old
 - the damage is caused by storm or hail.
- damage to any floor coverings in an annexe made of canvas, vinyl or fabric
- burglary or theft of your contents that are in your annexe
- mould, unless caused by a covered incident.

Additional things we will pay for

- We will pay the costs of alternate accommodation that you may incur after you have had a loss. We will only pay this when the property is unable to be used after damage has occurred and when you or an authorised user is on vacation. The most we will pay is \$100 a day for five days.
- You are fully insured again for the amount shown in your schedule following a claim. This does not apply when your claim is for a total loss as the cover for your property will end then and there will be no refund of premium.
- If your caravan is damaged, we will pay the cost of towing your caravan to the nearest repairer or any other place that we agree to.
- We will pay up to \$500 to have your property returned to your home if your vehicle is damaged in an accident and cannot be used. We will pay this when the accident happened more than 100 kilometres from your home, and either:
 - the repairs to your property are completed in an area more than 100 kilometres from your home
 - your property is returned to your local area for repairs.
- If an electric motor that is part of your caravan burns out, we will repair, reinstate or replace it. We decide which one we will do. We will do this if the electric motor is 10 years old or less.
- If an electric motor that is part of your contents burns out, we will repair, reinstate or replace it. We decide which one we will do. We will do this if the electric motor is 10 years old or less.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

Options that you can select

- Burglary or theft of your contents from inside your locked annexe. The loss must follow forcible and violent entry into the annexe. We will not pay for theft of contents from an annexe made of canvas, vinyl or fabric.

Your schedule will show 'includes cover for burglary or theft of contents from annexe' if you have requested this option.

- Damage to your property by flood.

Your schedule will show 'includes cover for flood' if you have requested this option. Flood is defined under 'Words that have a special meaning' on page 4 of this policy.

How we pay a claim for your property

If your caravan is damaged, stolen or burnt, we will do one of the following:

- repair or replace your caravan
- pay you the market value of your caravan. The market value is the amount of money it would cost to replace your caravan in your local area. We take into account the condition of your caravan.

We decide which one we will do.

If your annexe and/or contents are damaged, stolen or burnt, we will do one of the following:

- repair or replace your annexe and/or contents
- pay you the market value of your annexe and/or contents. The market value is the amount of money it would cost to replace your annexe and/or contents in your local area. We take into account the condition of your annexe and/or contents.

We decide which one we will do.

- The most we will pay for any one contents item is \$500. You can insure any contents items that are worth more than \$500 each as specified contents. To do this you must advise us and the items will be listed on your schedule.

If your property is less than one year old and it is a total loss after an accident or it is stolen, or burnt, we will do both of the following:

- replace your property with a replacement property, provided it is locally available
- pay the registration and dealer delivery fees.

If a replacement property is not available, we will replace your property with the nearest equivalent property available.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

The most we will pay for your property

The most we will pay for any claim for your property is the sum insured shown on your schedule. This does not apply to amounts payable under 'Additional things we will pay for', under Part A of this policy – 'Loss or damage to your property'.

Part B

Your liability cover

We will pay the amount you are liable to pay following an accident involving your property which causes damage to property anywhere in Australia. The accident that results in the claim must occur during the period of insurance. We also pay any legal costs you have to pay in relation to the accident. This includes costs awarded against you. The most we will pay, including costs, for any single accident, or series of accidents arising out of the same event, is the amount shown in your schedule.

When we will pay

- We will pay claims arising from you or an authorised user:
 - towing your caravan
 - using or being in charge of your property
 - loading or unloading your caravan
 - erecting or dismantling the annexe.
- We will pay claims arising from goods falling from your caravan.

When we will not pay

We will not pay claims arising from:

- penalties, fines or awards of aggravated, exemplary or punitive damages made against you, or an authorised user
- accidents when there is insurance required by law that provides cover for your liability
- damage to property that belongs to, or that is in the control of:
 - you or any member of your family who normally lives with you
 - any other person who normally lives with you
 - an authorised user or any member of the authorised user's family who normally lives with that authorised user
 - any person you or an authorised user employ.
- personal injury to:
 - you or any member of your family who normally lives with you
 - any other person who normally lives with you
 - an authorised user or any member of the authorised user's family who normally lives with that authorised user
 - any person you or an authorised user employ.
- any disease that is transmitted by you or any member of your family who normally lives with you, or an authorised user
- any agreement or contract you enter into. If you would have been liable without the agreement or contract, we will pay for your liability.

We do not cover any liability, cost or expense that arises or results from, or is in any way connected with, asbestos, whether directly or indirectly.

Additional things we will pay for

- We will pay the amount you are liable to pay following an accident which causes death or bodily injury. We will only pay when death or bodily injury results from the use of your caravan.
- We will only pay when there is no insurance required by law that provides cover for death or bodily injury. We will not pay when this insurance is available and you do not take it.

Important information

What this policy does not cover

We will not pay claims for loss, damage or liability arising from:

- your property being:
 - used for an unlawful purpose that caused or contributed to the loss, damage or liability
 - used illegally
 - used for hire. This does not apply when you allow an authorised user to use your property and the authorised user pays a hiring fee
 - used for any purpose other than that for which your property was made
 - towed or carried by an unlicensed driver and you knew or ought to have known that the driver was unlicensed.
- lawful destruction or confiscation of your property
- anything that you or anyone acting for you deliberately cause
- you or an authorised user:
 - towing or carrying your caravan while under the influence of alcohol or drugs
 - towing or carrying your caravan while having a blood alcohol level higher than the level allowed by law
 - refusing a test to determine alcohol or drugs levels in the blood.

This only applies if you knew, or should have known, that the authorised user was under the influence of alcohol or drugs, or had a blood alcohol level higher than the level allowed by law, or refused a test.

If you wish to claim under this policy, the law that will apply is the law of the state or territory where the loss, damage or liability occurred.

- you or an authorised user deliberately causing an accident. We will not pay for any liability that follows from this
- your property being used when it is in an unsafe condition and you knew or should have known that it was unsafe to use, if the unsafe condition caused or contributed to the loss, damage or liability
- your property being damaged in an accident and you do not take reasonable steps to secure the property to prevent further loss or damage. This also applies if your property is stolen and then found, and you have been told where it is
- any event that does not occur within the period of insurance.

We do not cover:

- any loss, damage, liability, injury or death caused by, arising from, occasioned by or through or in consequence directly or indirectly of war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, insurrection, rebellion, revolution or military or usurped power
- any loss, damage, liability, injury, death, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:
 - an act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or
 - any action taken to control, prevent, suppress, retaliate against, or respond to an act of terrorism
- mechanical, structural, electrical, hydraulic, or electronic breakdown or failure unless the breakdown or failure results in loss or damage to insured property. We will not pay for the item that failed or broke down. This exclusion does not apply to an electric motor burning out
- loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by:
 - errors or omissions involving access to, processing of, use of or operation of any computer system or any unavailability or failure to access, process, use or operate any computer system, or
 - any unauthorised, malicious or criminal act (or any threat or hoax of this) involving access to, processing of, use of or operation of any computer system,

provided that this exclusion will not apply to physical loss or damage directly caused by an incident or event we cover you for under this policy except if caused by vandalism or a malicious act. For example, we will not cover you if your caravan's security system cannot be used because of a cyber attack, but we will cover you for theft of or from your caravan as covered under this policy after your caravan's security system is impacted by a cyber attack

- loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data including the value of any data
- consequential loss including any loss which results because you can't use your caravan unless it is specifically covered under this policy. This means we will not pay for direct or indirect financial or economic loss. For example, loss of use or enjoyment, loss of profits or depreciation
- seepage, pollution or contamination, or any loss, damage, liability, injury, death, fines, penalties, punitive or exemplary damages caused by, arising from or in connection with any seepage, pollution or contamination
- any loss, damage, liability, injury or death directly caused by a communicable disease or the threat or perceived threat of any communicable disease
- loss, damage, liability, injury or death caused by or arising from any nuclear, radioactive, biological or chemical material, or the use, handling or transportation of such material.

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy (including any refund of premium), to the extent that such cover, claim, benefit or refund may contravene or expose us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.

You cannot give your rights away

You cannot give anyone else an interest in this policy without our written consent.

What you are required to do for us

Failure to do any of these things may affect our decision to continue your insurance cover. Changes to your property or circumstances of the risk may also affect our decision to continue your insurance cover.

- you must pay us the premium for this insurance
- you must tell us as soon as reasonably possible of any changes to:
 - the address where your property is normally kept
 - how your property is used
 - regular drivers who will drive a vehicle to tow or carry your property.
- you must tell us as soon as reasonably possible of any:
 - modifications that are made to your property
 - accessories that are added to your property
 - driving or criminal offences that have been committed by anyone who regularly drives a vehicle that will tow or carry your property. You do not need to tell us about any parking offences that a regular driver may receive
 - drivers who regularly tow or carry your property that have their licence suspended, cancelled or restricted by endorsement.
- you must take reasonable precautions to prevent anything that could result in a claim under this policy
- you must take reasonable steps to ensure that anyone doing anything on your behalf obeys all laws
- you and anyone who is insured by this policy must comply with the conditions of this policy.

The course of action we take when you fail to do any of these things will be considered in each circumstance based on what impact or effect your failure caused or contributed to the claim or our decision to issue your policy.

Cancelling your policy before the due date

You can cancel this policy at any time. To do this you must ask us in writing. The policy will end when we receive your request.

We can cancel this policy if you do any of the following:

- make a misleading statement to us when you apply for your insurance
- fail to tell us anything you should tell us when you apply for this policy, renew this policy and when you change or reinstate this policy
- fail to comply with the conditions of this policy
- fail to pay the premium for this insurance on time. See page 3 of this policy
- are not fair and open in your dealings with us
- make a claim during the period of this policy that is not true. The claim does not have to be under this policy and can be with us or another insurance company.

We may also cancel this policy if you fail to tell us of a change in the circumstances of the risk during the period of insurance.

If we cancel this policy, we will advise you in writing. To do this, a notice will be delivered or posted to you.

What happens if you don't pay your premium on time?

See page 3 of this policy.

Return of premium if your policy is cancelled before the due date

If your policy is cancelled before the due date:

- we will keep the premium for the period that the policy was in force
- we will return to you the premium for the period from the date the policy ended to the due date of the policy.

Financial claims scheme

You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited trading as CGU Insurance becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from <http://www.fcs.gov.au>.

How CGU protects your privacy

We use information provided by our customers to allow us to offer our products and services. This means we may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

CGU will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at cgu.com.au/privacy. Alternatively, contact us at privacy@cgu.com.au or 13 15 32 and we will send you a copy. We recommend that you obtain a copy of this policy and read it carefully.

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

How to make a claim

1. Make sure you have all the information you need to support your claim

We will need:

- contact details of any people involved in the incident, including their name and current residential address and/or vehicle registration and who they are insured with
- any letters, notices or court documents about the incident as soon as reasonably possible after receiving them
- the incident report number for any claims in relation to theft or attempted theft, vandalism or a malicious act
 - the Police will provide you with this number when you report the incident to them.

2. Contact us or your insurance adviser to make a claim

You need to make your claim as soon as reasonably possible – any delays may reduce the amount that we pay, or prevent us from paying a claim.

We will give you immediate advice and assistance with your claim, 24 hours a day, 7 days a week.

We will ask you a range of questions to help us assess your claim. Remember that a claim made by one person is treated as a claim made by all of the people listed as the insured on your schedule.

We may:

- ask you to provide us with proof of ownership of your property
- need to inspect your property at a reasonable time and place we choose
- need quotations from a repairer.

Claim Payment Examples

These claim payment examples show you how a claim settlement may be calculated and what you may be required to pay based on some practical scenarios. These are examples only, do not cover all scenarios or benefits and do not form part of the policy terms and conditions. Any actual claim settlement amount will depend upon the facts of each case. For the purpose of the scenarios, you are not registered for GST.

Claim Example 1 – Repairing your caravan	
Property insured	Your caravan
Cover location	Australia wide
Caravan sum insured	\$20,000
Options you have selected	None
Excess applicable to your policy	\$250
Loss or damage	You are towing your caravan and lose control, hitting a tree. Your caravan is damaged and you contact us. We arrange for your caravan to be towed from the location of the accident to a repairer. The towing cost is \$350. The cost to repair your caravan is \$5,250.
How we settle your claim	We accept your claim under the policy and decide to repair your caravan. <ul style="list-style-type: none"> • You pay the \$250 excess to the repairer. • We pay the repairer \$5,000 (\$5,250 less the \$250 excess). • We pay the towing company \$350.

Claim Example 2 – Total loss	
Property insured	Your caravan
Cover location	Australia wide
Caravan sum insured	\$18,000
Options you have selected	None
Excess applicable to your policy	\$250
Unpaid monthly premium instalments	4 x \$55 per month
Loss or damage	Your 5 year old caravan has been stolen and recovered burnt out. Your caravan is towed from the recovery location to a repairer. The towing cost is \$300.
How we settle your claim	We accept your claim under the policy and assess your caravan to be a total loss. <ul style="list-style-type: none"> • We pay the towing company \$300. • We pay you \$17,530 calculated as follows: <ul style="list-style-type: none"> – Sum Insured \$18,000 – Less excess \$250 – Less unpaid premium \$220 – Total \$17,530 Your policy comes to an end and there is no refund of premium.

Claim Example 3 – Crash with at-fault driver	
Property insured	Your caravan
Cover location	Australia wide
Caravan sum insured	\$15,000
Options you have selected	None
Excess applicable to your policy	\$250
Loss or damage	<p>You are towing your caravan and another vehicle crashes into your caravan.</p> <p>You provide us with the registration details of the other vehicle and the driver's name and address. We determine that the other driver is solely at-fault for the crash.</p> <p>The cost to repair your caravan is \$4,500.</p>
How we settle your claim	<p>We agree to accept your claim under the policy and decide to repair your caravan.</p> <ul style="list-style-type: none"> We pay the repairer \$4,500 for the cost of repairs. You do not need to pay any excess.

Claim Example 4 – Theft of contents from solid annexe	
Property insured	Your caravan, the annexe of your caravan and contents while in your caravan and/or annexe
Cover location	On-site only
Sum insured	Caravan – \$20,000 Annexe - \$13,500 Contents - \$2,000
Options you have selected	Cover for burglary or theft of contents from annexe
Excess applicable to your policy	\$250
Loss or damage	<p>Someone steals your television from inside your locked annexe. There is evidence of forced and violent entry and your annexe is not made of canvas, vinyl or fabric.</p> <p>The replacement cost of your television is \$485 and the replacement cost of your annexe door lock is \$350.</p>
How we settle your claim	<p>We accept your claim under the policy.</p> <ul style="list-style-type: none"> We pay the supplier \$235 to replace your television (\$485 less the \$250 excess). We ask you to pay the supplier the \$250 excess. We pay the \$350 costs to replace the damaged annexe door lock.

Claim Example 5 – Flood damage to caravan	
Property insured	Your caravan
Cover location	Australia wide
Sum insured	\$22,000
Options you have selected	Cover for flood
Excess applicable to your policy	\$250
Loss or damage	<p>The local river has overflowed and the flood waters have entered your caravan and caused damage.</p> <p>The cost to repair the damage is \$6,800.</p>
How we settle your claim	<p>We accept your claim under the policy as you have taken out the flood cover option. We decide to repair your caravan.</p> <ul style="list-style-type: none"> You pay the \$250 excess to the repairer. We pay the repairer \$6,550 (\$6,800 less \$250 excess).

Claim Example 6 – Excess greater than claim amount	
Property insured	Your caravan
Cover location	Australia wide
Caravan sum insured	\$18,000
Options you have selected	None
Excess applicable to your policy	\$250
Loss or damage	<p>You accidentally reverse your caravan into a fence at your home and damage the rear of your caravan.</p> <p>The cost to repair your caravan is \$220.</p>
How we settle your claim	<ul style="list-style-type: none"> As your basic excess is \$250, we will not be able to pay anything under your policy because your excess is more than the repair costs for the damage to your caravan.

How to resolve a complaint or dispute

1. Talk to us first

If you have a complaint, the first thing you or your insurance adviser should do is speak to one of our staff. If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

If the staff member or claims officer are unable to resolve the matter for you, you or your insurance adviser may speak to a manager. If you are not satisfied with our response you can go to step 2.

2. Seek a review

If the matter is still not resolved the manager will refer you or your insurance adviser to the relevant dispute handling department or area who will conduct a review of your dispute.

If you are still not satisfied with our response to your dispute you can go to step 3.

3. Seek an external review

You are entitled to seek an external review of our decision. We will provide you with information about option(s) available to you, including, if appropriate, referring you to the external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

Further information about our complaint and dispute resolution procedures is available by contacting us.

See back cover for contact details.

Claim Example 7 - Liability claim for damage to someone else's property	
Property insured	Your caravan
Cover location	Australia wide
Legal liability – amount of cover	\$30 million
Options you have selected	None
Excess applicable to your policy	\$250
Loss or damage	<p>You lose control of your vehicle while towing your caravan and your caravan crashes into someone's front fence and garden.</p> <p>A court decides that you are liable to pay \$7,500 for the property damage claim made against you by the other person.</p> <p>The cost to repair your caravan is \$2,900.</p>
How we settle your claim	<p>We accept your claim under the policy and we arrange lawyers to act on your behalf in relation to the homeowners claim against you.</p> <ul style="list-style-type: none">You pay the \$250 excess to the repairer.We pay the repairer \$2,650 (\$2,900 less \$250 excess). <p>We also pay the person who claimed against you \$7,500 for the damage your caravan caused to their property.</p> <p>In addition, we pay the lawyers \$1,500 for their fees to act on your behalf.</p>

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CONTACT DETAILS

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