

Product disclosure statement
& policy wording

Caravan & Trailer



This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείστε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹਨ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਤੇ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

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Our commitment

In an uncertain world, it's good to know there's someone committed to protecting you. In this booklet you'll find our commitment described in detail. By taking the time to read these pages you'll know exactly what you're covered for, what you can expect from us and what we expect of you.

You'll also learn what to do if you need to make a claim, so we promise it'll be time well spent.

About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

Information in this PDS might change. If the change is adverse then we'll issue a supplementary PDS or a new PDS at renewal. You can get an up-to-date paper copy of all updates (whether adverse or not adverse) at no charge by us, simply by calling us.

For more information or to make a claim

Please take the time to read through this booklet. Call us on 133 723 if you need more information, would like to confirm a transaction or to make a claim.

The 'Claims' section at the end of this booklet sets out the full details of what you need to do in the event of a claim.

About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886. Our purpose is to give people the confidence to achieve their ambitions.

Important Information

The important information in this section includes:

- 'The cost of your Policy'
- Your 'Cooling-off period'
- 'Privacy' and how we handle your personal information, and
- Our process for Resolving complaints and disputes.

The cost of your Policy

Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges.

When calculating your premium we take a number of factors into account, including:

- Your sum insured
- Your type of caravan
- The address where your caravan is usually kept
- Any no claim bonus you're entitled to
- The age and gender of listed drivers, as well as their driving and claims history
- Optional benefits you've selected
- Excesses
- How often you've chosen to pay your premium.

How to reduce your premium

Discount	How to get it
Choose a higher excess	Choose to pay a higher excess.
Pay your premium up front	Pay your annual premium up front rather than in instalments.
Lay-up cover	You can receive a discount if you choose to not cover your caravan when you know it's not going to be in use. Conditions apply. For more information, refer to the 'Comprehensive cover optional benefits' section.
Onsite discount	You can receive a discount if you choose to cover your caravan in one location only. Conditions apply. For more information, refer to the 'Comprehensive cover optional benefits' section.
Thanks for being a QBE customer	Renew your Policy with us every year. The discount will increase each year, up to our maximum.

No claim bonus

You may qualify for a No claim bonus when you have a good claims history. The No claim bonus is a discount we apply to the premium we calculate before optional extras, government charges, adjustments if you choose any voluntary excess and loyalty discounts.

How is your No Claim Bonus determined when you buy a new policy?

When you buy a new Comprehensive Policy we ask the number of years you have held your licence and your claims history. This is used to determine your No Claim Bonus

The No claim bonus levels we have are:

No Claim bonus Levels	Discount
Rating 1	Up to 25%
Rating 2	Up to 20%
Rating 3	Up to 15%
Rating 4	Up to 10%
No Rating	0%

What happens to your No Claim Bonus when you renew your policy?

If you don't make any claims during the preceding period of insurance, your No claim bonus will be increased by up to one rating level at renewal. This will continue until you reach our highest level of Rating 1.

On renewal your No claim bonus may be reduced based on the number of claims and the type of claim(s) you have made under this Policy.

The table below explains how your No claim bonus is affected by different claims in a period of insurance:

Type of claim	Effect on No claim bonus discount level at renewal
No claims Or Windscreen or window glass only claims Or Only Claims where your vehicle did not cause or contribute to the incident claimed and you are able to provide us with: - the full name and address of each responsible person involved in the incident, and;	Your discount increases by one rating level, up to the highest level of Rating 1.

Type of claim	Effect on No claim bonus discount level at renewal
- each vehicle's registration number, if they were using a vehicle.	
Any other claims	Your discount decreases by one rating level.

Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.

Cooling-off period

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and we'll give you a full refund. If you cancel your Policy in these circumstances, you will have no cover under the Policy.

To cancel your Policy within the cooling-off period, you can call QBE Customer Service on 133 723 or send an email to enquiries@qbe.com

You can also cancel your Policy outside the cooling off period, see 'Cancelling your policy'.

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at codeofpractice.com.au

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support, our Family and Domestic Violence Policy is available at qbe.com/au

Privacy

We take the security of your personal information seriously.

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by us, please visit qbe.com/au/privacy or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 - Talk to us

Your first step is to get in touch with the team looking after your Policy or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

Step 2 - Customer Care

If your complaint isn't resolved by the team looking after your Policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

Step 3 - Internal Dispute Resolution

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

Step 4 - Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final IDR decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not happy with how we've handled your personal information, call or email Customer Care.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's Customer Care Unit, AFCA or the OAIC

How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> • complaints@qbe.com, to make a complaint. • privacy@qbe.com, to contact us about privacy or your personal information. • customercare@qbe.com, to give feedback or pay a compliment.
Post	Customer Care, GPO Box 219, Parramatta NSW 2124

How to contact AFCA

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact the OAIC

Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Financial Claims Scheme

This Policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority.

How to contact APRA

Phone	1300 558 849 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	www.apra.gov.au/financial-claims-scheme-general-insurers

Policy Wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

Our agreement

Your Policy is an agreement between you and us for period of insurance. It's made up of:

- This Policy Wording
- Your Policy Schedule, which sets out the cover you've chosen and any terms which are specific to your Policy.

'Paying your premium' sets out what you have to pay us for cover under this Policy.

The 'Cover' section sets out the covers under this Policy.

The Exclusions and conditions section sets out:

- Your responsibilities once you've taken out this Policy, and
- What isn't covered.

The 'Claims' section sets out:

- Your responsibilities, including what to do and what not to do, after incidents and when you make claims, and
- How we settle claims and our rights after you make them.

How much we'll pay

How much we'll pay for a claim is set out under each cover or on your Policy Schedule. You have to pay any excess which applies to the claim.

The cover you chose

Your Policy Schedule will show the cover for your caravan, your sum insured, how you told us you'll use your caravan, plus any optional benefits you've selected. Where your Policy covers more than one caravan, these details will be shown for each caravan on the Policy Schedule.

Legal liability cover is automatically included.

How you use your caravan

The table below describes the three uses for your caravan you must choose from.

If you use your caravan for any other purpose than the one you've told us about, you won't be insured while you're using your caravan for that other use.

Use	When you use your caravan for:
Private	Social, domestic and pleasure purposes.
Business	The majority of normal working hours are spent using your caravan for business or work purposes.

Use	When you use your caravan for:
Commercial	Using your caravan for business and work purposes, and you can't earn your normal income without using the caravan.

Paying your premium

Your Policy Schedule sets out what your premium is and when you need to pay it by.

Annual premium

We will let you know how much premium you need to pay us, how to pay it and when. If you pay your premium annually, you need to pay your premium on time to ensure you are covered. If you don't pay the premium your Policy may be cancelled and we'll write to let you know when this will happen.

Instalment payments

If you pay your premium by instalment, your Policy Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due to allow us to process the change in time.

On renewal, if you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If you don't pay the missed instalment and a claim arises, then we will deduct the missed instalment from your claim.

At renewal

If you pay by instalments, and you renew your Policy, we'll continue to deduct instalments for a renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

Adjustment of premium on renewal

If we offer to renew your Policy, we will send you a renewal offer. If you make any changes to your Policy after we send you our renewal offer, and we agree to continue to insure you, we'll send you an updated renewal offer and you'll need to pay us any additional premium to ensure your cover is not affected.

If you claim for an incident that happened during a previous period of insurance, you must tell us about it. You agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

Where you had no knowledge or were otherwise unaware of the circumstances surrounding the claim during the previous period of insurance, no additional premium increase will be applied.

This condition doesn't affect any other rights we have at law or under this Policy.

If your payment details change

If the direct debit details you use to pay us change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date to allow us to process the change in time.

Words with special meanings

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

When we say	We mean
Accessory	<p>Any item:</p> <ul style="list-style-type: none"> • Included in the standard configuration of a caravan make and model that doesn't affect its performance, or • Fitted to your caravan after purchase from the manufacturer, and • Is integral to the operation of the caravan. <p>For example:</p> <ul style="list-style-type: none"> • Awning • Satellite dishes or antennas • Storage boxes.
Accident	A sudden and unforeseen incident.
Agreed value	The amount shown on your Policy Schedule that we've agreed to insure your caravan or annexe for. This amount is fixed for the period of insurance and it's the amount we'll pay you, minus the excess, if you have an accident resulting in your caravan being a write-off (see the section 'Write-offs'), or in the case of your annexe, being damaged such that it can't be repaired.
Annexe	The structure normally attached to your caravan for the purpose of providing extra accommodation or protection.
Caravan	The caravan owned by you as described in the Policy Schedule including accessories.
Contents	The items which we've described under the optional benefit contents.
Depreciation	Reduction in value of an item or property due to wear and tear.
Driver	A person who has your permission to tow or drive your caravan.
Driver licence	A current licence or permit to tow or drive your caravan.
Family	Your spouse or partner, parent, grandparent, brother, sister, child or grandchild (including in each case half, step, or adopted relationships).
Financier	A person or entity with a security interest.

When we say	We mean
Fusion	Fusing or melting together the windings of an electric motor following damage to the insulating material as a result of overheating caused by the electric current.
Incident	Any event which results in a claim on this Policy.
Immobilised	When any of the following circumstances apply: <ul style="list-style-type: none"> • The wheels have been removed from your caravan • Your caravan is supported other than by wheels or removable jacks • Your caravan has permanent plumbing connections fitted • Your caravan has a solid walled annexe attached.
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Policy Schedule	One of the following: <ul style="list-style-type: none"> • Policy Schedule • Renewal Schedule • Alteration Schedule.
Premium	What you pay us to insure you. It's the cost of this Policy.
Secured	Locked so as to prevent entry other than by using violent force.
Security interest	A security interest as defined in section 12 of the <i>Personal Property Securities Act 2009</i> (Cth).
Specified contents	Items listed in the table titled 'Specified contents' in the Policy Schedule
Sum insured	The amount shown on your Policy Schedule that we've agreed to insure your caravan and other items listed.
Write-off (also known as a total loss)	When it is uneconomical to repair your vehicle, including where the combined repair costs and salvage value are likely to exceed the sum insured of your vehicle.
We, our and us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
You and your	The person(s) named in your Policy Schedule as the insured.

Cover

This section of the booklet sets out our 'Comprehensive' cover for your caravan.

It also describes what we cover for 'Legal liability', which is automatically included.

The 'Exclusions & conditions' are set out on page 24.

Comprehensive

What we cover

We'll cover loss or damage to your caravan caused by or arising from:

- Accidental damage
- Fire
- Theft or attempted theft

We also give you:

- 'Comprehensive cover standard benefits' shown on page 15
- 'Comprehensive cover optional benefits' shown on page 19, but only those benefits you've paid for and which are shown on your Policy Schedule.
- 'Legal liability' cover

How much we'll pay

- For your caravan, up to the sum insured or other specified limit set out in your Policy Schedule, and
- For standard and optional benefits, up to the limit set out in each benefit.

Comprehensive cover standard benefits

Standard benefits

When your claim is accepted, we'll give you these standard benefits.

Benefit	What we give you	We won't cover
Lifetime repair guarantee	We guarantee the quality of the repairs (including sub let repairs) authorised by us for any defect due to faulty workmanship or faulty material for the life of your caravan.	

Benefit	What we give you	We won't cover
Choice of repairer	<p>When your claim is accepted:</p> <ul style="list-style-type: none"> We can refer you to a repairer, or You can choose your own repairer, provided we've agreed to that repairer first. <p>The full terms and conditions of this benefit are set out on page 36.</p>	
Essential temporary repairs	Up to \$500 for essential temporary repairs so your caravan can be towed immediately after an incident.	
Windscreen cover	<p>Replacement of or repairs to your windscreen or windows if they're accidentally damaged.</p> <p>Any claim under this benefit won't affect your no claim bonus.</p>	
Towing costs	Reasonable costs to tow your caravan to the nearest repairer, place of safety or to another place we've authorised.	
Emergency accommodation and transport costs	<p>Up to \$1,000 towards the costs of:</p> <ul style="list-style-type: none"> Essential temporary accommodation (room rental only) Transport for you and the occupants of your vehicle Transporting your essential personal effects back home. <p>when you're more than 150kms away from home and your caravan can't be safely towed or lived in as a result of an incident.</p> <p>You need you to give us copies of any receipts so we can reimburse you.</p>	When you are also claiming for emergency accommodation and transport costs under your QBE Motor Vehicle Policy.

Benefit	What we give you	We won't cover
New replacement vehicle	<p>If your caravan's a write-off, we'll provide you with a new replacement caravan of the same make and model or nearest equivalent in the market at the time of loss, provided:</p> <ul style="list-style-type: none"> • You're the original owner and have insured your vehicle with us from new • Your vehicle is less than two years old 	
Re-delivery costs	Up to \$750 towards the reasonable cost to re-deliver your caravan to your home if you live over 100 km from where we authorise repairs to be done.	
Freight costs	Up to \$2,000 to return your undamaged caravan home when the towing vehicle is a write-off and is unable to tow your caravan.	When the towing vehicle isn't insured under a QBE Motor Vehicle policy.
Fusion of electric motors	<p>Up to \$1,000 towards the cost to repair a household electric motor if it:</p> <ul style="list-style-type: none"> • Has been burnt out by fusion, and • Is part of a machine or appliance that's also part of your caravan and/or contents insured by this Policy. <p>If it's not economical to repair your motor we'll replace it or pay the fair and reasonable cost to replace it.</p> <p>Depreciation:</p> <p>We'll apply a depreciation rate of 20% for every year over 10 years to what we pay you.</p>	<ul style="list-style-type: none"> • The cost of hiring a replacement machine or appliance <p>We won't pay to repair or replace:</p> <ul style="list-style-type: none"> • Electrical contacts that spark or arc in ordinary working • Mechanical parts • Motors under manufacturers' guarantee or warranty • Parts in a radio, television, computer, video recorder, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels, device or instrument • Starter switches, lighting or heating elements, fuses or protective devices • Transformers.

Benefit	What we give you	We won't cover
Annexe	Where shown on your Policy Schedule, up to the amount shown to repair or replace your annexe.	Where an annexe agreed value isn't shown on your Policy Schedule.
Caravan tools	Up to \$100 towards the cost of stolen or damaged tools you own and carried for use on your caravan (in addition to those supplied by the manufacturer).	Tools which you use as part of your trade or occupation.
Change of caravan	Cover for your newly acquired caravan under this Policy if you: <ul style="list-style-type: none"> • Sell or dispose of your caravan • Acquire your new caravan within 14 days of the disposal of your caravan • Give us details of the new caravan within that time, and • Pay any extra premium we require. 	Your caravan if it's being disposed of when we're settling a total loss claim.
After accident clean up	Up to \$1,000 per claim to clean up your caravan debris after an accident.	

Comprehensive cover optional benefits

When you're insuring a caravan, other than a goods carrying trailer, you can select the following optional benefits for an additional premium. Any optional benefits you've chosen will be shown on your Policy Schedule and only apply:

- Once you've paid us the premium for the benefit, and
- From the date the benefit was listed on your Policy Schedule.

Where your Policy covers more than one caravan, each caravan and any selected optional benefits which apply to it will be shown separately.

Benefit	What we give you	We won't cover
Excess free windscreen and window glass protection	<p>We'll waive the vehicle excess if your windscreen or window glass needs to be replaced as a result of accidental breakage.</p> <p>Breakage is a fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture that extends through all layers of the windscreen.</p>	Vehicles other than motorhomes.
Hire car after an incident or theft	<p>If you're on holiday and your vehicle is a motorhome, if you can't drive it as a result of an insured incident or if it's been stolen, we'll reimburse you up to the daily rate shown in the Policy Schedule to hire a passenger car that meets your mobility needs provided:</p> <ul style="list-style-type: none"> • you need a hire car, and • you have informed us of the hire car you want and where you want to hire it from prior to arranging the hire. <p>We stop paying this benefit once:</p> <ul style="list-style-type: none"> • We've paid for 14 days of hiring • Your motorhome is repaired or recovered • We pay your claim for the sum insured, <p>whichever happens first.</p>	<p>Vehicles other than motorhomes.</p> <p>We won't pay:</p> <ul style="list-style-type: none"> • To hire a replacement motorhome • Hiring costs above the daily rate in your Policy Schedule • Additional hiring costs (including booster seats, navigation systems, excess waiver insurance) • Running costs, including the costs of fuel • Damage to the hire car • Any insurance, insurance excess or other costs you may be liable for under the hire car rental agreement

Benefit	What we give you	We won't cover
	<p>We'll need copies of the rental agreement and the hire car receipts to reimburse you.</p> <p>If your claim for theft is accepted, we'll reimburse you the reasonable cost of hiring a vehicle similar to yours and which meets your mobility needs, provided:</p> <ul style="list-style-type: none"> • you need a hire car • You have informed us of the hire car you want and where you want to hire it from prior to arranging the hire. <p>We stop paying this benefit once:</p> <ul style="list-style-type: none"> • We've paid for 14 days of hiring or the cost reaches \$1,000 • Your vehicle's found • We pay your claim for theft, <p>whichever happens first.</p>	
General contents	<p>We'll pay up to the General contents sum insured shown on your Policy Schedule for unintended and unexpected loss or damage to your contents normally kept in your caravan, including:</p> <ul style="list-style-type: none"> • Bedding, crockery, furniture, provisions and utensils • Clothing • Portable electrical appliances • Sporting equipment • Camping equipment 	<ul style="list-style-type: none"> • More than \$750 for any one item. If you have any items worth more than this, you can specify them individually. • Damage caused by an event excluded under any section of this Policy • A process of cleaning, repairing, restoring or altering • Sporting equipment, bicycles and model aircrafts while they're being used • Cash, bullion or negotiable securities • Gold or silver articles • Jewellery or personal valuables • Loose gem stones

Benefit	What we give you	We won't cover
		<ul style="list-style-type: none"> • Computer equipment, photographic equipment or video cameras unless they are specified individually • Works of art or documents • Fish, birds or other animals • Lawns, hedges, trees shrubs or plants • Firearms • Boats or watercraft • Power driven vehicles
Specified contents	The reasonable cost to repair or replace an item up to the sum insured for that item listed on the Policy Schedule.	Any item that isn't shown on your Policy Schedule.
Lay up cover	<p>A discount on your premium when you tell us that you won't be using your caravan during specific months.</p> <p>You can choose up to six calendar months during the period of insurance for this reduced cover. These months don't need to be consecutive.</p>	Any damage or loss that occurred because your caravan was being used during a lay-up month.
On-site cover	<p>A discount on your premium when you tell us that your caravan is kept in one location.</p> <p>This option is only available if you've told us that your caravan is unregistered.</p>	Any damage or loss that occurred when your caravan was in a location other than the one shown on your Policy Schedule.

Legal liability

Legal liability cover is automatically included with your Policy.

We also give you the 'Legal liability cover standard benefits' shown on page 23.

What we cover

Legal liability to another person's property

We'll cover your legal liability for damage to another person's property which was directly caused by:

- The use of your caravan or a part of it
- Goods falling from your caravan, where you've taken reasonable measures to secure them
- The loading or unloading of your caravan
- The erecting, dismantling or use of your annexe.

Legal liability for injury or death to another person

We'll cover your legal liability for bodily injury or death to another person which was directly caused by:

- The use of your caravan or a part of it
- Goods falling from your caravan, where you've taken reasonable measures to secure them
- The loading or unloading of your caravan
- The erecting, dismantling or use of your annexe

when you:

- Have compulsory third party insurance, but only where that insurance doesn't cover your legal liability, or
- Don't need compulsory third party insurance because your caravan it isn't being towed or driven at the time of the incident.

However we won't pay if your compulsory third party insurance claim was declined due to a failure by you.

How much we'll pay

Up to the legal liability limit shown on the Policy Schedule in respect of all claims arising out of one incident or series of related incidents occurring during the period of insurance. The limit of liability is inclusive of costs and expenses (including legal costs)

You must pay any excesses which apply to your claim. The excesses which you are required to pay are set out in this PDS or on your Policy Schedule.

Legal liability cover standard benefits

Under our legal liability cover we give you these standard benefits.

Benefit	What we give you	What we don't cover
Substitute caravan	<p>Cover for your legal liability when you use a substitute caravan (but not a hire car) because your caravan is being repaired or serviced.</p> <p>This benefit doesn't provide you with cover for damage to the substitute caravan itself.</p>	<p>Your legal liability when:</p> <ul style="list-style-type: none"> • The substitute caravan is already covered under another policy • The substitute caravan is owned by you • You didn't have the owner's permission to use the substitute caravan.
Other people using your vehicle	Cover for the legal liability of other drivers of your caravan, provided that they had your permission to drive.	The legal liability of other drivers who are noted as an excluded driver on your Policy Schedule.
Passenger liability	When your vehicle is a motorhome, cover for the legal liability of a passenger who's lawfully travelling in your vehicle or getting in or out of your vehicle or your substitute vehicle for damage they cause to another person's property.	
Principals indemnity	Cover for your employer's, business partner's or principal's legal liability for damage caused to another person's property while you're driving and in control of your caravan.	Your employer's, business partner's or principal's legal liability when the vehicle or substitute caravan is owned by that employer, business partner or principal.

Exclusions & conditions

It's important to know what you need to do, what we can do and how it affects your claim.

This section of this booklet sets out:

- Exclusions:
 - 'Comprehensive exclusions' - which apply to Comprehensive claims
 - 'Legal liability exclusions' - which apply to Legal liability claims
 - 'General exclusions' - which apply to all claims
- 'General conditions' - your responsibilities once you've taken out this Policy, and
- 'Other terms' - about how this Policy operates.

Comprehensive exclusions

These exclusions apply to claims made under the 'Comprehensive' cover.

We won't cover	For example, but not limited to
Theft of your caravan:	
By someone acting with your express or implied consent.	You ask someone to steal your caravan.
By someone you lent it to. This exclusion won't apply if you: <ul style="list-style-type: none"> • Were deceived, and • took note of the details of the driving licence or other form of legal identification of that person. 	A friend steals your caravan after you gave them permission to use it.
Because it was left unattended and not secured in a public place.	
Theft of your contents:	
When your caravan is left unattended and not secured in a public place, caravan park or camping site.	You didn't lock up your contents while you were away from your caravan.
From an unsecured annexe.	You left your contents in your annexe, but the annexe wasn't locked.
Theft of your annexe:	
Unless it's kept securely when not erected.	You didn't lock your annexe away securely when it wasn't being used.
When it's left unattended for more than 7 days in a public place, caravan park or camping site, unless there is a full-time resident manager.	You leave your annexe attached to your caravan and then leave it in a caravan park.

We won't cover	For example, but not limited to
Damage to your caravan:	
Resulting from normal wear and tear, rust or corrosion.	The damage to your caravan is from ageing or loss of value through ordinary use.
From structural failure, electrical or mechanical breakdown.	Costs to repair or replace : <ul style="list-style-type: none"> • Worn out engines • Old radiators and water hoses • Faulty electrical systems.
To the tyres of your caravan unless it was caused in an incident we've accepted a claim for.	The caravan tyres are damaged because of braking, a puncture, cuts or bursting.
Damage to your contents:	
Stored in your annexe, resulting from water or rainwater damage, unless the annexe is also damaged.	
Theft of, or damage to:	
Your caravan, annexe or contents because you failed to take reasonable steps to protect them from: <ul style="list-style-type: none"> • Theft • Damage • Further damage after it's been involved in an incident. 	Your caravan is stolen because it was left at the scene of an accident when it could've been towed to a safe place.
Your caravan, annexe or contents caused by birds, animals, insects or vermin.	
Your caravan, annexe or contents because of actions by the seas or high tide when they're: <ul style="list-style-type: none"> • Immobilised, or • Left unattended for more than 7 days, unless it's in a caravan park where there's a full-time resident manager. 	
Financial or consequential loss	
Any financial or consequential loss	You lose a days' wages or profits because you weren't able to get to work. Loss due to delay in repairs because a part isn't readily available Any diminished value of your car after it's been properly repaired.

Legal liability exclusions

These exclusions apply to claims made under the 'Legal liability' cover.

What we won't cover	For example, but not limited to
Legal liability:	
For accidental bodily injury or death to someone where you or, in the case of a substitute caravan, its owner, have or are required by law to have Compulsory Third Party (CTP) insurance .	<p>You won't be insured under the legal liability cover for any caravan or trailer:</p> <ul style="list-style-type: none"> • If CTP insurance applies • If CTP insurance should apply but doesn't because you failed to renew your vehicle registration (which includes CTP insurance) or failed to have CTP insurance in a State or Territory where you have to buy a separate policy • If you weren't required to have CTP insurance for the vehicle (because you use it only on private property or off road), but you were driving it at the time of the accident.
<p>For accidental bodily injury or death to:</p> <ul style="list-style-type: none"> • You or your family, or • An employee arising out of or during the course of employment with you or your family. 	You injure someone in your family in an incident and they sue you.
For fines or penalties (including any interest and costs) incurred by you.	A Court orders you to pay a fine.
For any punitive, aggravated, exemplary, or multiple damages (including any interest and costs) against you.	A Court orders you to pay exemplary damages to someone you injured in an accident.
Arising out of an undertaking or guarantee given by you without our written authority.	You signed a contract with another party to protect their interests.
For damage to property owned by you or a driver or in your possession, custody or control.	You borrow another person's property and it's damaged.

What we won't cover	For example, but not limited to
Legal liability:	
Where there's an entitlement to claim an amount or benefit under a statute or other policy in respect of the liability.	Someone you injure is entitled to claim workers' compensation benefits.
For compensation or damage when the incident resulted directly from an action of the driver of the vehicle towing or reversing your caravan.	A claim for loss or damage would have to be made against the insurer of the towing or reversing caravan.
For compensation or damage arising from any motor vehicle on which a detachable camping body is fitted.	There's no insurance if the detachable camping body impacts with a shop front awning. The liability for that damage should be covered by the motor vehicle insurer.

General exclusions

These general exclusions apply to all sections of this Policy.

Alcohol, drugs, driving licence

What we won't cover	For example, but not limited to:
If you or a driver, at the time of the incident:	
Were affected by alcohol or drugs to an extent that impaired the control of your vehicle	Charged with driving under the influence of alcohol or drugs.
Had a blood alcohol level exceeding the statutory limit for the State or Territory where the incident happened.	
Didn't hold a current driving licence which is valid in Australia, or failed to comply with the conditions of it.	You're driving a vehicle that's outside your licence class or condition.
Refused to take a Police alcohol or drug test after the incident.	You refuse take a Police breathalyser test.
<p>This exclusion won't apply if</p> <ul style="list-style-type: none"> the person towing your caravan wasn't you or your family, and you had no reason to suspect the person was affected by alcohol or drugs or didn't have a driving licence. 	

What we won't cover	For example, but not limited to:
If we do pay a claim because you were unaware the person towing your caravan was affected by alcohol or drugs or didn't have a driving licence, then we reserve the right to recover from that driver.	

Use of your vehicle

What we won't cover	For example, but not limited to:
If at the time of the incident your caravan was:	
Being towed or reversed on a public roadway and was not registered where required.	Your registration has expired and you have an accident.
Being towed or reversed where the towing vehicle isn't registered where required.	
Being used for an unlawful purpose.	Your caravan was being used by you in a robbery or was being used to transport illegal drugs or stolen goods.
Being used: <ul style="list-style-type: none"> • On a race track, speedway track or course • For driver training or driver instruction on a race track, speedway track or course unless your Policy is endorsed for such use • In preparation for a race, time-trial, hill-climb or any other competitive motor sport or contest • In a rally or event where the road was closed to public traffic. 	There's no insurance when you use your vehicle on a race track for any reason, unless you have told us beforehand and we agreed to insure you by issuing an endorsement, shown on your Policy Schedule.
Being used to carry passengers, unless it's a motorhome.	Having passengers in your caravan while it's being towed.
Being let out on hire.	Allowing someone the temporary use of your vehicle in exchange for payment.

Intentional acts

What we won't cover	For example, but not limited to:
If the incident arose out of an intentionally harmful or damaging act by:	
<ul style="list-style-type: none"> You, a driver or a family member A person with the express or implied consent of you, a driver or family member A passenger of your vehicle or a substitute vehicle. 	Your caravan is written off or you damage someone's property because you intentionally crashed into it.

Vehicle condition

What we won't cover	For example, but not limited to:
If at the time of the incident your caravan was:	
<p>In an unsafe, unroadworthy or illegal condition.</p> <p>This exclusion doesn't apply if:</p> <ul style="list-style-type: none"> The condition didn't contribute to the cause of the incident You or a driver were unaware of the defect and it was reasonable to be unaware of it. 	Your towed your caravan and had an accident after you knew it was unsafe to drive it, including if your tyres were bald.
Overloading.	You towed your caravan while it was carrying a bigger load that it was designed to carry.

Operation of law, war, nuclear material or terrorism

What we won't cover	For example, but not limited to:
If the incident was caused by, arising from or in connection with:	
<ul style="list-style-type: none"> Compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law Invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war Mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power 	Your financier repossessed your caravan because you failed to keep up to date with your payments.

What we won't cover	For example, but not limited to:
<ul style="list-style-type: none"> • A nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion • Any act of terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion. 	

Sanctions limitation and exclusion clause

What we won't cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose us to any sanction, prohibition, or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Laws impacting cover

What we won't cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that it is illegal for us to do so.

General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

Assistance and co-operation

You must provide reasonable assistance to us, including:

- Being truthful and frank at all times
- Providing us with relevant information and documents, such as proof of purchase or repair quotes, if needed
- Telling us promptly if you've been contacted by someone about an incident, such as another insurer or a third party's lawyer
- Attending one or more interviews about the claim if we ask you to
- Appearing in court and giving evidence if needed
- Making your vehicle available for us to inspect or examine
- Taking your vehicle, or allowing us to take it, to a place we require
- Responding to our requests in a timely manner.

At all times you must refrain from behaving in a way that's improper, hostile, or threatening towards us, our representatives, repairers or third parties involved in an incident.

If you don't co-operate in any of these ways, it may delay your claim, or we may reduce or refuse to pay your claim.

Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor, for example:

- Leaving your vehicle's keys inside your vehicle and leaving it unattended
 - Failing to lock your vehicle's windows and doors when you leave it unattended
 - Continuing to drive your vehicle after it has been damaged or is overheating
 - Not securing your vehicle after it has broken down, been damaged or you've been notified it has been found after it was stolen
-

There is also no cover if:

- you've given someone else permission to use your vehicle and then they steal it
- you or anyone using your vehicle admits fault or liability for an incident, unless we would have provided cover under your Policy anyway

At all times, you must:

- prevent damage to property insured, as well as to others and their property
- minimise the cost of any claim under your Policy

There is no cover if, at the time of the incident, your vehicle:

- did not meet registration requirements in your state or territory; or
- was unroadworthy or in an illegal condition, unless its condition did not cause or contribute to the incident.

Changes to your circumstances

You must tell us as soon as possible if any of the information on your Policy Schedule is incorrect or has changed. For example, you must tell us if:

- your vehicle is replaced or sold
- the address where your vehicle is usually kept changes, including changes to where the vehicle is stored
- there is a change to how your vehicle is used
- you want to list to the Policy any other drivers who use your vehicle
- your contact details like email, phone number or mailing address change
- you want to change cover options that you have selected
- you wish to modify your vehicle
- a non-standard accessory has been added, or
- there is any other change to the details listed in your Policy Schedule.

If you don't tell us, we may reduce or refuse to pay a claim.

If you wish to insure any fitted non-standard accessory or modification, each one must be advised to us for our acceptance, which we will confirm by issuing an alteration advice.

When you tell us about a change or request a change to your policy, we will assess the change to the risk in accordance with our underwriting rules and processes. If you request any change to cover (for example, you choose to add a cover option) and we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium.

If you don't tell us, we may reduce or refuse to pay a claim.

If an additional premium is required, the change to your cover will only become effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium, or
- you have paid the additional premium by the due date we give to you. If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the most recent contact details you provided to us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement Certificate of Insurance. If you request any change to cover and we don't agree to the change, then we will let you know and the policy will continue unchanged.

If you tell us about a change in your vehicle or vehicle's value then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change then we will cancel your policy and refund the unused portion of the premium.
- if we agree to the change, we will issue a new Certificate of Insurance and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
 - if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
 - you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, then we will cancel your policy. We will use the latest contact details you provided us to notify you of the cancellation date, which will depend on factors including:

- if we do not agree to the change then we will cancel your policy and refund the unused portion of the premium,
- the premium you have already paid on your policy; and
- the remaining period of insurance.

You will not receive a refund as we will use the premium you have already paid to delay the cancellation date by as long as possible. If you pay the additional premium after we notify you but before the cancellation date, then we will no longer need to cancel your policy.

Other interests

You must not transfer any interests in your Policy without our written consent.

You must tell us of the interest of all parties (eg financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy in relation to any claim they make.

Other terms

These other terms apply to how your Policy operates.

Cancelling your Policy

You can cancel your Policy at any time by telling us. If there are other people named as an insured on your Policy, we may rely on a request from one insured to cancel your Policy.

We may cancel your Policy in any of the circumstances permitted by law (eg failure to pay the premium by the due date or if you told us something that you knew to be incorrect or untrue during your application for cover) by informing you in writing.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance and your Policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges.

If you make a fraudulent claim on your Policy, we can cancel it and we won't provide any refund.

Changing your Policy

Changes to this Policy only become effective when we agree to them and send you a new Policy Schedule detailing the change.

When there is more than one insured

When there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds. We may rely on a request from one insured to change or cancel your Policy or tell us where a claim payment should be paid.

Notices

We'll normally email your Policy and other related documents. We'll consider an email to be received by you when it enters your mail server, but in any event no later than 24 hours from the time it's sent out of our data system. You can choose to receive your policy documents by post and you can change your preference at any time. It's your responsibility to make sure we have your current email and mailing address on record, so you must let us know as soon as these change.

Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

This section includes:

- 'Repairing your caravan' - terms which apply when we repair your vehicle
- 'Write-offs' - describing what happens if we assess your vehicle is write-off
- 'Excesses' - what you pay us when you make a claim
- 'Claims conditions' - which are your responsibilities and our rights after you've made a claim.

What to do and what not to do after an incident

What to do after an incident
Prevent further loss or damage
Inform the Police if something was stolen or vandalised, or if you're required by law to do so and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss.
Take details of other people involved in an incident or any witnesses to it
Call us as soon as possible
Complete a claim form if we require it
Provide relevant information in support of your claim, including letters or notices given to you by another party
Pay your excess

What not to do after an incident
Admit guilt or fault except in a Court or to the Police
Offer or negotiate to pay a claim or make repairs
Admit liability
Dispose of damaged items unless we've said you can
Authorise repairs except for essential temporary repairs
Unnecessarily delay telling us about an incident
Give us false or misleading information

How a claim affects your sum insured

If we pay a claim:

- On a total loss basis (also known as a write-off), your cover for that vehicle with us ends (see How your Policy may be cancelled)
- For the cost of repairs to your vehicle, your sum insured remains the same as it was before the claim.

For example, if your sum insured is \$20,000 and we pay a claim for \$3,000, your sum insured remains at \$20,000.

Repairing your caravan

Choice of repairer

If your claim is accepted, we can refer you to a QBE accredited repairer or you can choose your own. You have to ask us before getting your vehicle repaired.

Where we recommend our accredited repairer, we'll:

- Give you the names of two repairers to get quotes from
- Need to inspect your vehicle before authorising repairs
- Pay the cost of repairs directly to the repairer we authorise.

If there's a QBE assessment centre near you, we'll explain how to get your vehicle assessed there.

Where you nominate a repairer, you will need to:

- Get a quote from a repairer of your choice who is appropriately licensed, however if you do we may need you to get a second quote from a repairer of our choice
- Allow us to assess your vehicle before authorising repairs

Paying repair costs

We'll pay reasonable costs to have your vehicle repaired, directly to the repairer we have authorised to carry out the repairs. Reasonable costs are determined by a number of factors, which may include:

- The advice of an experienced assessor that we've appointed
- A quote from another repairer of our choice
- Any adjustment allowing for method of repair.

Authorising repairs without asking us first

If you authorise repairs without asking us first, we:

- will be unable to provide our lifetime guarantee on repairs (see page 15), or
 - will, where permitted by law, pay no more than the reasonable cost of repairs.
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Replacing damaged parts

Within Manufacturer's Standard New Car Warranty period

If your vehicle is covered under the Manufacturer's Standard New Car Warranty (not including an extended warranty period) we'll only use manufacturer's approved parts in repairing your vehicle. If the part is a windscreen or a body glass then we might use non manufacturer parts but only if they're compliant with Australian Design Rules.

Outside Manufacturer's Standard New Car Warranty

We may use new, recycled or reconditioned parts when repairing vehicles no longer covered under the Manufacturer's Standard New Car Warranty. Where the use of recycled or reconditioned parts is requested we'll only use the parts if they're equal to or exceed the quality of the part being replaced.

You may have to contribute towards the cost of repairs

In circumstances where the condition or appearance of your vehicle improves as a result of replacing old parts with new parts, or repainting more than the damaged area, we may need you to contribute towards the cost of repairs.

If this may be necessary, we'll talk to you beforehand about how you would like to proceed.

If parts and accessories are unavailable

Where parts and accessories are not available locally we'll only pay:

- The cost of parts and accessories of an equivalent make and model of vehicle listed in the latest suppliers' list within the State or Territory where repairs are being carried out
- Surface freight costs of getting parts to the repairer.

We won't pay the extra cost of specially-made parts for your vehicle if standard parts aren't available.

Write-offs

If your vehicle is a write-off (otherwise known as a 'total loss'), and your claim is accepted, cover for that vehicle will come to an end.

Security interests

If a security interest is registered over your vehicle, we'll:

- Pay the financier the sum insured, up to the amount required to discharge your loan or finance agreement
 - If applicable, pay you the remaining balance of the sum insured, or
 - Replace your vehicle where you've obtained the agreement of your financier.
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If no security interest is registered over your vehicle, we'll:

- Pay you the sum insured
- Replace your vehicle, if a similar make and model is available, provided:
 - You're the original owner and have insured your vehicle with us from new,
 - Your vehicle is less than two years old

Discharging a security interest

You must take the necessary steps we require to remove any security interest in your vehicle after your loan or finance agreement has been discharged.

Your premium after a write-off

If you've paid your premium in full when you took out your Policy, we don't refund any amount after we've paid a claim for a write-off. The total premium is payable and non-refundable because you have received the benefits associated with a write-off claim under the Policy.

If you pay your premium in instalments and your vehicle is a write-off, you will still need to pay the total of any remaining premium instalments for the period of insurance. Any payment we make to you will be minus the instalments you're yet to pay. The amount is the difference between what you've already paid us (via your instalments) and what you would've paid us for the remainder of the insurance period. This amount will either be deducted from a completed claim or paid by you when we settle your claim. If you have other vehicles insured on the Policy, then your regular instalments will be reduced up until your Policy renewal date because there will be fewer vehicles to cover.

If you purchase another vehicle or we provide a replacement vehicle, new insurance cover is required. This may be a new policy, or it may mean adding the new vehicle onto your existing Policy.

Excesses

An excess is an amount you have to pay whenever you make a claim.

The number of excesses and the amounts you pay are shown on your Policy Schedule. If more than one excess applies, you'll have to pay the total of all the excesses. If we find your claim your claim involves more than one incident, you'll have to pay the applicable excesses for each incident.

Excess type	When it's payable
A vehicle excess	This excess is the first amount you have to pay. All vehicles carry a standard excess, and you may also choose to reduce your premium by taking a voluntary excess. The sum of these will be shown on your Policy Schedule as the total vehicle excess.
A cyclone excess	This excess applies if your vehicle is damaged during a named cyclone.
An imposed excess	This is an excess we may require in order to cover your vehicle. If an imposed excess has been applied it will be shown on the Policy Schedule for that vehicle.
A named driver excess	In order to insure certain drivers on your Policy, we may have to apply an excess specifically to them. This excess is payable when a driver listed on the Policy Schedule has this excess showing against their name and is driving your vehicle at the time of the incident.

When you won't have to pay an excess

You won't have to pay any excesses if your vehicle is damaged in a collision with another vehicle and all of the following apply:

- the other driver involved in the collision was totally at fault
- you are able to provide us with the name and address of the other driver and the registration number of the other vehicle
- the other driver isn't a family member.

Claims conditions

Contribution and other insurance

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your Policy.

If at the time of any loss, damage or liability there's any other insurance (whether issued to you or any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after we pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds.

Providing evidence and information

You must be able to demonstrate that you've suffered a loss covered by your Policy for your claim to be accepted. We may ask you for this information if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following records:

- Police reports
- Medical reports
- Proof or evidence of loss or damage
- Proof or evidence of ownership
- Receipts or tax invoices

We won't pay any claim when the only proof of ownership is:

- A photograph
- A photocopy of any documentation, or
- A copy of information downloaded from the internet

unless you also submit a statutory declaration in support of these items attesting to you being the owner of the item(s) you're claiming for.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the vehicle is a business which is, or needs to be, registered for GST. In that case, we'll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Unless we say otherwise, all amounts in your Policy are inclusive of GST.

How claims administration and legal proceedings are undertaken

If you suffer loss or damage due to an incident for which someone else is responsible, you may have a legal right to recover some or all of the loss or damage from that person, including by taking action against them. When we pay a claim under your Policy, we have a right to exercise your legal rights in your name against the person responsible for the loss or damage. We'll take full control of the administration, conduct or settlement of recovery, including any legal defence.

When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

We reserve the right to reduce your claim payment if your actions after an incident increase the loss or liability. If your actions prevent us from recovering a claim payment from another person who would be liable to you for a loss or liability that you suffer, then we may refuse to pay your claim.

When we pay a claim and some of your loss isn't covered by your Policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents and statements that support your loss and agree with us on how we'll handle that recovery. You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take.

If we successfully recover more than we paid for your claim under your Policy, we will first keep the amount we paid for your claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay you the remainder to compensate you for loss that was not insured. Finally, we will keep any remaining amounts. If we determine that you've received a benefit under your Policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we paid to you under the Policy as well as our reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

We'll also report any suspected fraudulent act to the Police for further investigation.

Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability that you won't hold them responsible, then, to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

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