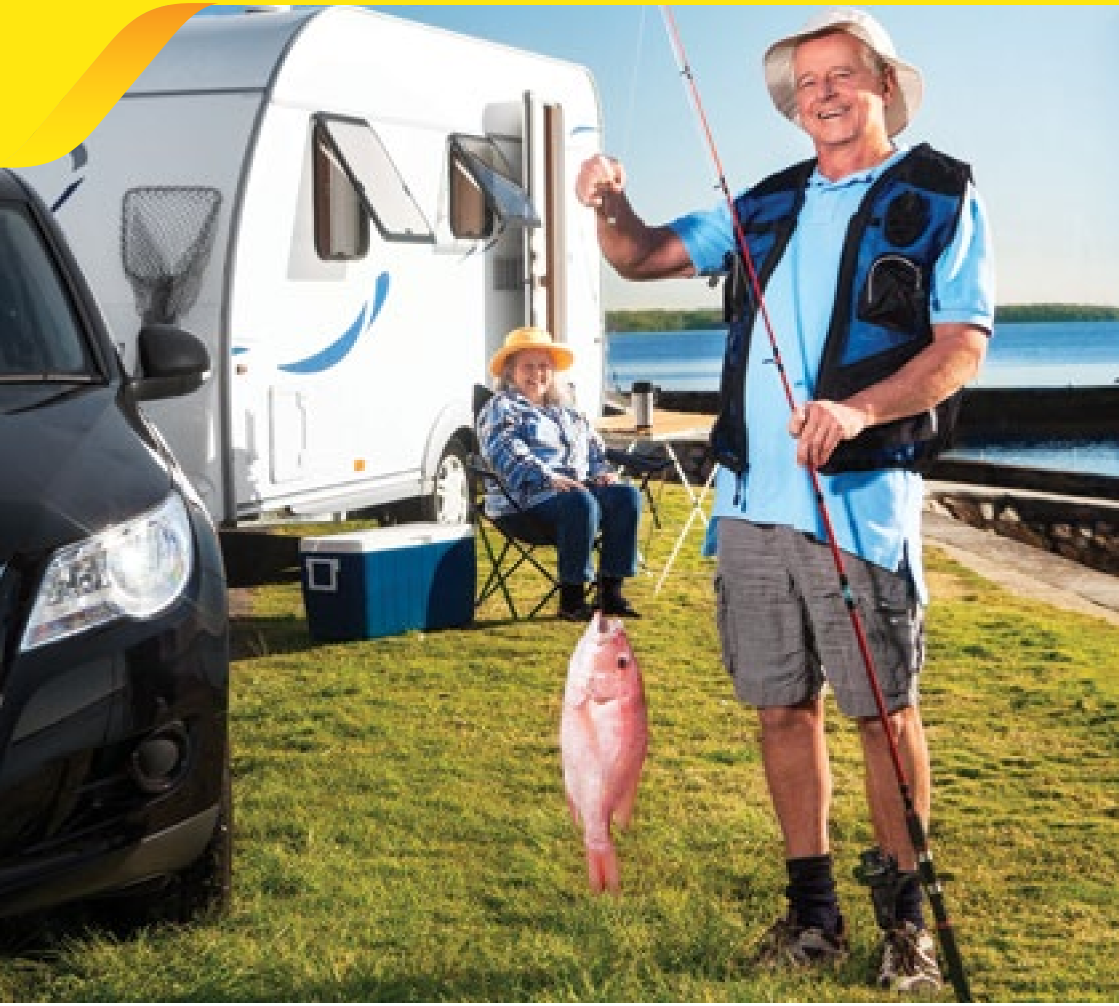
Caravan Insurance Policy

Product Disclosure Statement



RACQ
It pays to belong

RCVC2 03/17

Your duty of disclosure

You have a duty of disclosure under the Insurance Contracts Act 1984.

What you must tell us before you enter into or vary this insurance contract

Before you enter into or vary an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

What you must tell us before you renew this insurance contract

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. When you renew your policy we may give you a copy of information you have previously told us.

If we provide you with a copy of your information, you must contact us if there has been a change. If there have not been any changes, you must tell us. If you do not contact us, you will be taken to have told us there is no change.

Also, if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to renew the contract of insurance.

Who needs to tell us and why

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

If you do not understand

If you do not understand your duty of disclosure, please contact us on 13 1905.

Cooling off period

When you take out a new policy or renew a current policy with us, we give you a cooling off period of 21 days. The cooling off period starts from:

- the date and time we issue a new policy to you, or
- midnight on your renewal date.

What you need to do

If you want to cancel your policy during the cooling off period, you must tell us you want to do that.

If you cancel your policy during the cooling off period, we refund your premium in full (as long as you haven't made a claim).

Who issues your policy?

RACQ Insurance Limited issues your insurance policy and is responsible for the obligations set out in this Product Disclosure Statement and any Supplementary Product Disclosure Statement.

Our Privacy Statement

To obtain a copy of the RACQ Group Privacy Statement visit our website at racq.com/insurance or racq.com/privacy. You can also call us on 13 1905 or email us on privacy@racq.com.au to request a copy.

Welcome

Welcome to RACQ Insurance and thank you for insuring with us.

We are delighted to have you as a member. We'll do whatever we can to help you with your insurance needs – especially when something happens and you need to make a claim.

We are one of the largest providers of Motor and Caravan Insurance in Queensland. You have access to our network of stores and agents throughout Queensland and a call centre that you can reach 24 hours, every day.

This Product Disclosure Statement, your Certificate of Insurance and any Supplementary Product Disclosure Statement are very important documents and you should read them carefully. If you don't understand anything in them, you should consider getting advice or call us so we can explain them to you.

We're here to help

If you have any questions about our products or services or need help to make a claim, you can:

- Call us 7 days a week:

  Policy enquiries **13 1905**

  Claims lodgement and enquiries **13 7202**

- Visit any RACQ store during business hours
- Visit us at www.racq.com/insurance

You, your, we, us and our

In this Product Disclosure Statement:

You or **your** refers to the policyholders shown on the Certificate of Insurance.

We, us or **our** refers to RACQ Insurance Limited, ABN 50 009 704 152, AFS Licence Number 233082.

Inside

Snapshot

This is a guide to the key features of your Caravan Comprehensive Insurance. Please read this Product Disclosure Statement, your Certificate of Insurance and any Supplementary Product Disclosure Statements for full details.

Your policy

page 8

This Product Disclosure Statement outlines the cover we provide under your Caravan Comprehensive Insurance policy.

Documents that make up your policy include:

- Certificate of Insurance.
- Product Disclosure Statement.
- Any Supplementary Product Disclosure Statement we may issue.

Type of cover

pages 14-27

Caravan Comprehensive Insurance offers the cover shown below. For more details, see Table 1.1 on page 8:

- Your caravan cover.
- Extra benefits.
- Optional benefit.
- Third party liability cover.

What we exclude

Specific exclusions

- Specific exclusions apply to certain parts of your cover and are shown in the section that sets out the cover that applies.

General exclusions

- The general things we exclude under your policy are known as general exclusions and are shown on pages 29-31.
- They apply to all parts of your cover.

What is your caravan?

page 14

The caravan or trailer that is shown on your Certificate of Insurance. As part of the caravan or trailer, we also cover:

- ✔ Fixtures, fittings and appliances (including water tanks and pumps) that are permanently installed or attached.
- ✔ Generator plant and bottled gas cylinders and their enclosures when they are in or attached to the caravan (but we don't cover them for a trailer).
- ✔ Anything fitted by the manufacturer as standard equipment.
- ✔ Any manufacturer optional equipment shown on your Certificate of Insurance.
- ✔ An annexe (but we don't cover loss or damage to an annexe that is more than 5 years old, unless it is made of metal or fibreglass).

What we pay

page 33-39

What we pay for your claim is based on the following:

- Whether your policy covers the loss or damage that resulted from an incident or any legal liability directly caused by an incident.
- Whether any extra benefits or the optional benefit applies.
- Your sum insured that applies as shown on your Certificate of Insurance. For more information on your Sum Insured, see page 9.
- Whether any excess applies to your claim and how much your excess is.
- Any adjustments we make based on your GST Input Tax Credit (ITC) entitlements.
- Other limits or exclusions that apply to your cover.

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1. Policy summary

Your policy

Your cover

Table 1.1 provides a brief summary of the Caravan Comprehensive Insurance we give you under your policy. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

TABLE 1.1: Summary of cover under Caravan Comprehensive Insurance

Your caravan cover		Page
Loss or damage to your caravan	We cover loss or damage to your caravan caused by an incident that happens during the period of insurance.	15
Extra benefits		Page
Changing your caravan	If you sell your caravan, we cover your replacement caravan.	17
Choice of repairer	You can choose who you want to repair your caravan.	17
Contents	We pay for loss or damage to your contents in your caravan that is caused by an incident during the period of insurance.	18
Emergency repairs	We pay for emergency repairs that need to be done to your caravan.	19
Fatality benefit	We pay a fatality benefit if you or a member of your family dies in certain situations.	19
Ground transport costs	We pay ground transport costs to move your caravan to your home if the vehicle that was towing it is not driveable as a direct result of an incident during the period of insurance.	20
Lifetime repair guarantee	We guarantee the quality of repairs we authorised for your caravan when you made a claim with us if they were completed by an RACQ Insurance Selected Repairer.	20
Non-standard equipment	We may pay for loss or damage to certain equipment that is attached to or located in your caravan when an incident happens.	21
Temporary accommodation	We may pay certain short term accommodation costs after an incident.	22
Towing and storage	We pay the reasonable costs to tow your caravan after an incident and store it for up to 30 days.	22
Valuables	We pay for loss or damage to valuables in your caravan that is caused by an incident during the period of insurance.	23
Optional benefit		Page
Increased contents cover	If you choose this benefit, we pay for loss or damage that is caused by an incident to your contents in your caravan up to the contents sum insured you nominate.	24
Third party liability cover		Page
Third party liability	We cover your legal liability to pay compensation to someone for loss or damage to their property or for death or bodily injury which results from an incident that happens during the period of insurance directly caused by the use of your caravan.	26

What we exclude

Make sure you read what we exclude carefully so you know what your policy doesn't cover you for. Our aim is to clearly show you what we do and don't cover so there are no surprises when you need to make a claim.

Specific exclusions

Specific exclusions apply to certain parts of your cover and are shown as crosses (✘) in the section that sets out the cover that applies to your policy.

> **Words used in this document**
>
> To help you understand some of the words we use in this Product Disclosure Statement, see the definitions on pages 53-55.

General exclusions

The general things we exclude under your policy are known as general exclusions and are shown on pages 29-31. They apply to all parts of your cover.

What we pay

What we pay for your claim is based on the following:

- whether your policy covers the loss or damage that resulted from the incident or any legal liability directly caused by that incident
- whether any extra benefits or the optional benefit of Increased contents cover applies
- any sum insured that applies as shown on your Certificate of Insurance
- whether any excess applies to your claim and how much your excess is – for more details about the types of excess that may apply and when they apply, see page 39
- any adjustments we make based on your GST Input Tax Credit (ITC) entitlements – see page 36, and
- other limits or exclusions that apply to your cover.

See pages 33-38 for more details about what we pay including how we settle your claim.

> **What is market value?**
>
> The **market value** is determined at the time of the incident by checking against values in your local market and taking into account the age and condition of your caravan.

Your sum insured

The sum insured for your caravan is the lower of the $ amount shown on your Certificate of Insurance or your caravan's market value.

Limits under Third Party Liability cover

For your legal liability which results from the use of your caravan, we pay the following amounts:

- if your caravan was being used to transport dangerous goods, or was attached to a vehicle used to transport dangerous goods, then we only pay up to $25,000 less any relevant excess
- in all other cases, we pay up to $20 million less any relevant excess.

Those amounts include any compensation amounts and your legal costs. Please note that we only pay your legal costs if you get our written approval before you incur them.

Other limits

Other limits apply under any extra benefits, the optional benefit Increased contents cover and third party liability cover.

The limits are shown where we describe the cover that applies to your policy.

Policy conditions

Contract between you and us

Your insurance policy is a legal contract between you and us. We agree to give you the insurance set out in your policy for the premium you pay us.

What is an incident?

An **incident** is an event which you didn't intend or expect.

More than one policyholder

If more than one person is named as the policyholder on your Certificate of Insurance, then each person is responsible for:

- the completeness and accuracy of information in any application forms, statements, claims or documents that are provided by any one of the policyholders to us,
- complying with the conditions of your policy.

Authorisation

If more than one person is named as a policyholder on your Certificate of Insurance, then any one policyholder will be taken to be authorised by all policyholders to transact on the policy (including to change or cancel your policy).

Your premium

Your premium is the amount you pay for the cover we give you under your policy. Your Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments if you choose the Pay by the Month option.

If you're registered or required to be registered for GST

If you're registered for the Goods and Services Tax (GST) or are required to be registered for GST, then before you lodge your claim you must tell us your Australian Business Number (ABN) and the percentage of Input Tax Credits (ITCs) you are entitled to claim on your premium for the period of insurance during which the incident happened. If you don't tell us the correct percentage of ITCs, you may have to pay GST and interest or penalties under GST law. If you aren't sure what your GST obligations are, or if you're a member of a GST Group, you should talk to your tax advisor.

Amounts shown

All policy limits and amounts shown in this Product Disclosure Statement include any government statutory charges, levies, duties, GST and other taxes that may apply.

In some parts of this Product Disclosure Statement, we give examples to explain how your policy works. In those examples, the $ amounts we show include any government statutory charges, levies, duties and GST. If we pay a claim similar to one of our examples, then we will reduce the actual amount we pay for that claim by the amount of any ITCs that the policyholder is entitled to claim – see page 36.

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on the time and date shown on your Certificate of Insurance.

If you renew your current policy, then your policy for the new period of insurance starts at midnight on the day the previous period of insurance ends.

General conditions

General conditions apply to your policy – see pages 47-50 for more details. It's important for you to know about these conditions. If you don't comply with any condition or term of your policy, it may affect whether we pay your claim, or, if we decide to pay your claim, how much we pay for your claim.

Documents that make up your policy

Your policy includes the following 3 key documents. Those documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

Certificate of Insurance

Your Certificate of Insurance shows these specific details that apply to your policy:

- policy number
- policyholders
- your caravan details
- any annexe or manufacturer optional equipment that is covered under your policy
- period of insurance
- sum insured
- the optional benefit Increased contents cover if you've chosen it
- any financier that you tell us has a security interest in your caravan
- some limits and special conditions that apply to your policy
- the excesses that apply to your policy, and
- the premium for your policy.

We give you a Certificate of Insurance when you take out a new policy, renew a current policy or make a change to your policy. When you receive your Certificate of Insurance, you should check the details to make sure they are correct.

Product Disclosure Statement

This Product Disclosure Statement sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy and what we pay when you make a claim.

We give you a Product Disclosure Statement with your Certificate of Insurance when you take out a new policy with us. You can download a current copy of our Product Disclosure Statement from www.racq.com/insurance

Supplementary Product Disclosure Statement

If we need to make a change to the Product Disclosure Statement conditions, we may issue a Supplementary Product Disclosure Statement which sets out the change.

If we issue a Supplementary Product Disclosure Statement, we will give you a copy.

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2. Caravan Comprehensive Insurance

Under your Caravan Comprehensive Insurance policy, we provide cover for loss or damage to your caravan caused by certain incidents and $20 million of third party liability cover.

For us to cover you, the incident must happen during the period of insurance.

We describe what we cover under your policy on pages 15-27. On those pages, we show:

Yes	✔	What we cover.
No	✘	What we don't cover – that is, the exclusions that apply to the cover. We don't cover you under your policy for anything caused by or arising in connection with any of these items, circumstances or events.
Limits	$	Any limits that apply.

Your caravan

We cover the caravan or trailer that is shown on your Certificate of Insurance. As part of the caravan or trailer, we also cover:

- ✔ Fixtures, fittings and appliances (including water tanks and pumps) that are permanently installed or attached.
- ✔ Generator plant and bottled gas cylinders and their enclosures when they are in or attached to the caravan (but we don't cover them for a trailer).
- ✔ Anything fitted by the manufacturer as standard equipment.

  Any manufacturer optional equipment shown on your Certificate of Insurance.
- ✔ An annexe (but we don't cover loss or damage to an annexe that is more than 5 years old, unless it is made of metal or fibreglass).

Your caravan cover

Under your Caravan Comprehensive Insurance policy, we cover your caravan for loss or damage caused by an incident that happens during the period of insurance. For example:

- someone steals your caravan, or
- your caravan is damaged by a storm, hail or flood.

Loss or damage to your caravan

Yes

✔ Loss or damage to your caravan that is caused by an incident that happens during the period of insurance.

No

✘ Loss or damage to the tyres on your caravan from applying the brakes on your caravan or the vehicle towing it.

✘ Loss or damage caused by:
- birds, animals or insects biting, chewing or scratching your caravan
- structural failure or mechanical, electrical or electronic breakdown or failure, or
- wear, tear, corrosion, rust or deterioration.

✘ Loss or damage to exterior paintwork caused by rain, sand or water over an extended period of time.

✘ The cost to fix previous repairs because of poor workmanship.

✘ Any reduction in your caravan's value after it has been repaired.

✘ Any indirect loss resulting from loss or damage to your caravan including:
- financial loss or damage (e.g. you can't use your caravan while you're on a holiday and you have to pay to stay in a motel instead), or
- any inconvenience or other non-financial loss of any kind (e.g. loss of enjoyment from not being able to use your caravan).

However, this exclusion does not stop you from making a claim for any extra benefit or optional benefit you may be entitled to – see pages 17-25.

✘ Loss or damage to:
- external aerials or masts attached to your caravan, or
- an annexe that is more than 5 years old, unless it is made of metal or fibreglass.

✘ Loss or damage caused by water or rain entering your caravan through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).

✘ Loss or damage to your caravan caused by rot, mould, action of light or atmospheric or climatic conditions including damage caused by wind, rain or sand happening over an extended period of time.

✘ The general exclusions shown on pages 29-31.

Limits

$ Up to the sum insured shown on your Certificate of Insurance – see page 9.

Exclusions

The specific exclusions that apply to your cover for loss or damage to your caravan are shown above as crosses (✘). The general exclusions that apply to all parts of your cover are shown on pages 29-31.

We don't cover you for anything caused by or arising in connection with any of these items, circumstances or events.

Extra benefits

We provide a range of extra benefits as part of your Caravan Comprehensive Insurance policy. You don't need to pay more for extra benefits – we include them as part of your cover.

Making a claim for an extra benefit

You can only claim for certain extra benefits if we accept your claim for an incident that causes loss or damage to your caravan. For example, if we pay for the damage caused to your caravan by a crash, then under the extra benefit 'Emergency repairs' we also pay up to $500 for any urgent repairs you arranged without consulting us.

You can claim for other extra benefits even when there is no loss or damage to your caravan. For example, you can make a claim under the extra benefit 'Valuables' on its own.

We pay for extra benefits on top of any sum insured that applies to your claim.

Changing your caravan

If you sell your caravan, we cover your replacement caravan.

You can only make a claim for this extra benefit if we accept your claim for an incident that involves your replacement caravan.

Yes ✔ If you sell your caravan and replace it with a similar caravan during the period of insurance, then we cover the replacement caravan for 14 days from when you buy it as long as you:

- tell us within 14 days from when you buy it, and
- pay any extra premium that applies.

No ✘ The general exclusions shown on pages 29-31.

Limits $ Up to the market value of the replacement caravan.

Choice of repairer

You can choose who you want to repair your caravan.

If you use an RACQ Insurance Selected Repairer, we provide a lifetime guarantee for the repairs they complete on your caravan – see page 20.

Yes ✔ If we accept your claim for an incident that involves your caravan and we choose to repair it, then you can ask for the repairs to be completed by:

- an RACQ Insurance Selected Repairer – we have a network of selected repairers across Queensland that have agreed to abide by our strict standards for service and quality, or
- any repairer.

No ✘ The general exclusions shown on pages 29-31.

Limits $ Up to the amount our assessor approves for the repairs.

Contents

We pay for loss or damage to your contents in your caravan that is caused by an incident during the period of insurance.

Under this extra benefit, we automatically cover your contents for up to $500. However under the optional benefit 'Increased contents cover', you can insure your contents for the sum insured you nominate – see page 24-25.

You can only make a claim for this extra benefit if we accept your claim for an incident that involves your caravan.

> **What are your contents?**
>
> Your **contents** are the household goods located inside your caravan which include:
>
> - unfixed furniture and furnishings
> - domestic goods (e.g. pots, plates and glasses)
> - clothing, or
> - personal effects.

Yes ✔ Loss or damage to contents that are inside your caravan caused by an incident during the period of insurance.

No ✘ These items:

- cash, gift cards, cheques and traveller's cheques
- credit, debit or any other type of financial transaction card
- mobile phones and their accessories
- collections of any kind
- cut or uncut gems or stones
- musical instruments
- pets or livestock
- plants
- sporting equipment, hang gliders, watercraft, surfboards, surf skis, water skis or sailboards and their parts or accessories
- trailers, motor vehicles, motorcycles, push bikes, trail bikes, mini bikes or their accessories or parts, or
- stock in trade relating to any business.

✘ Theft or burglary of your contents from an annexe (but we do cover this if your annexe is made from metal or fibre glass and is securely locked).

✘ Loss or damage to your contents caused by:

- storm, wind or flood if they are in an annexe
- electrical current to lighting, heating devices, fuses or other electrical or electronic equipment
- rot, mould, action of light or atmospheric or climatic conditions including damage caused by wind, rain or sand happening over an extended period of time, or
- water or rain entering your caravan through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).

	✘	Theft of your contents without signs of forced entry.
	✘	Replacing contents that are not available or no longer made (but we do cash settle these items).
	✘	Anything we cover under the extra benefit 'Valuables' – see page 23.
	✘	Loss or damage caused by wear, tear, corrosion, rust or deterioration.
	✘	The general exclusions shown on pages 29-31.
Limits	$	Up to $500.

Emergency repairs

We pay for emergency repairs that need to be done to your caravan.

You can only make a claim for this extra benefit if we accept your claim for an incident that involves your caravan.

Yes	✔	Emergency repairs to your caravan that you arrange without consulting us after an incident happens. You must get our written consent before you authorise any repairs that cost more than $500.
No	✘	The general exclusions shown on pages 29-31.
Limits	$	Up to $500.

Fatality benefit

We pay a fatality benefit if you or a member of your family dies in certain situations.

You can only make a claim for this extra benefit if we accept your claim for an incident that involves your caravan.

Yes	✔	We pay a fatality benefit if you or a member of your family is in control of your caravan and dies: • solely and directly as the result of an injury suffered in an incident involving your caravan, and • within 90 days from when the incident happened.
No	✘	The general exclusions shown on pages 29-31.
Limits	$	$7,500 to the estate of any one person who was in control of your caravan at the time of the incident.

Ground transport costs

We pay ground transport costs to move your caravan to your home if the vehicle that was towing it is not driveable as a direct result of an incident during the period of insurance.

You can make a claim for this extra benefit on its own without making a claim for an incident that involves loss or damage to your caravan.

Yes	✔	If the vehicle that was towing your caravan is not driveable as the direct result of an incident during the period of insurance, we pay the ground transport costs to move your caravan to your home.
No	✘	If you are within 100km from your home.
	✘	The vehicle towing your caravan is not driveable as a result of structural failure or mechanical, electrical or electronic breakdown or failure.
	✘	The general exclusions shown on pages 29-31.
Limits	$	Up to $500 after you pay any relevant excess. For example, if the cost to transport your caravan to your home is $1,200 and your excess is $650, we pay $500 towards those costs (you need to pay the extra $50).

Lifetime repair guarantee

We guarantee the quality of repairs we authorised for your caravan when you made a claim with us if they were completed by an RACQ Insurance Selected Repairer. That means we'll correct any faulty workmanship while you own your caravan at no cost to you.

Yes	✔	While you or your family own your caravan, we pay the cost to fix any faulty workmanship which results from repairs that were: • authorised by us, and • completed by an RACQ Insurance Selected Repairer.
No	✘	The repairs to your caravan fail because of: • wear and tear, saltwater or chemicals, or • damage that is caused by your or someone else's negligence after the repairs were completed.
	✘	The general exclusions shown on pages 29-31.
Limits	$	Don't apply.

Non-standard equipment

We may pay for loss or damage to certain equipment that is attached to or located in your caravan when an incident happens.

You can make a claim for this extra benefit on its own without making a claim for an incident that involves loss or damage to your caravan.

Yes	✔	An incident causes loss or damage to tools or accessories that: • were not fitted by the manufacturer as standard equipment, and • are attached to or located in your caravan when the incident happens.
No	✘	The specific exclusions that apply to the cover we provide for loss or damage to your caravan shown on page 15.
	✘	The general exclusions shown on pages 29-31.
Limits	$	Up to $500 after you pay any relevant excess. For example, if the cost to replace your tools and accessories is $1,500 and your excess is $650, we pay $500 towards those costs (you need to pay the extra $350).

Temporary accommodation

We may pay certain short term accommodation costs after an incident.

You can only make a claim for this extra benefit if we accept your claim for an incident that involves your caravan.

Yes	✔	We pay (or reimburse) short term accommodation costs for up to 7 days for you and your family travelling with you if your caravan is unfit to live in as the result of loss or damage caused by an incident during the period of insurance.
No	✘	If you are within 100km from your home.
	✘	The general exclusions shown on pages 29-31.
Limits	$	Up to $100 each day for accommodation costs for up to 7 days accommodation.

Towing and storage

We pay the reasonable costs to tow your caravan after an incident and store it for up to 30 days.

You can only make a claim for this extra benefit if we accept your claim for an incident that involves your caravan.

Yes	✔	If your caravan is not towable as the result of an incident, we pay the reasonable costs to: • move your caravan from where the incident happened or from where your caravan was recovered to the closest repairer or safe place, and • store your caravan for up to 30 days.
No	✘	Any storage costs you incur before you make a claim with us.
	✘	The general exclusions shown on pages 29-31.
Limits	$	Up to $100 each day for storage costs for up to 30 days storage.

Valuables

We pay for loss or damage to valuables in your caravan that is caused by an incident during the period of insurance.

You can make a claim for this extra benefit on its own without making a claim for an incident that involves loss or damage to your caravan.

Yes

✔ Loss or damage to valuables that are inside your caravan that is caused by an incident during the period of insurance:

- if they belong to you or your family who normally live with you, or
- if you are legally liable for the loss or damage.

No

✘ Mobile phones and their accessories.

✘ Theft or burglary of valuables from an annexe (but we do cover this if your annexe is made from metal or fibre glass and is securely locked).

✘ Loss or damage to valuables caused by:

- storm, wind or flood if they are in an annexe,
- rot, mould, action of light or atmospheric or climatic conditions including damage caused by wind, rain or sand happening over an extended period of time, or
- water or rain entering your caravan through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).

✘ Theft of valuables without signs of forced entry.

✘ Loss or damage caused by wear, tear, corrosion, rust or deterioration.

✘ Replacing valuables that are not available or no longer made (but we do cash settle these items).

✘ The general exclusions shown on pages 29-31.

Limits

$ Up to $500 after you pay any relevant excess.
For example, if the cost to replace the valuables is $1,800 and your excess is $650, we pay $500 towards those costs (you need to pay the extra $650).

Exclusions

The specific exclusions that apply to each extra benefit are shown above as crosses (✘). The general exclusions that apply to all parts of your cover are shown on pages 29-31.

We don't cover you for anything caused by or arising in connection with any of these items, circumstances or events.

! *What are your valuables?*

Your valuables are:

- jewellery, watches, gold and silver articles
- ornaments and display items
- portable electronic equipment (but we don't cover mobile phones and their accessories)
- computer equipment including licensed software, or
- works of art.

Optional benefit

You can add the optional benefit of Increased contents cover to your Caravan Comprehensive Insurance policy to increase what we cover under your policy.

If you choose the optional benefit, we show it on your Certificate of Insurance.

Additional premium

You need to pay an additional premium for the optional benefit.

Increased contents cover

If you choose this optional benefit, we pay for loss or damage that is caused by an incident to your contents in your caravan up to the sum insured you nominate. If you don't choose this optional benefit, we will still cover the contents in your caravan for up to $500 – see pages 18-19.

You can make a claim for this optional benefit on its own without making a claim for an incident that involves loss or damage to your caravan.

Yes ✔ Loss or damage to contents that are inside your caravan caused by an incident during the period of insurance.

No ✘ These items:

- cash, gift cards, cheques and traveller's cheques
- credit, debit or any other type of financial transaction card
- mobile phones and their accessories
- collections of any kind
- cut or uncut gems or stones
- musical instruments
- pets or livestock
- plants
- sporting equipment, hang gliders, watercraft, surfboards, surf skis, water skis or sailboards and their parts or accessories
- trailers, motor vehicles, motorcycles, push bikes, trail bikes, mini bikes or their accessories or parts, or
- stock in trade relating to any business.

✘ Theft or burglary of your contents from an annexe (but we do cover this if your annexe is made from metal or fibre glass and is securely locked).

What are your contents?

Your contents are the household goods located inside your caravan which include:

- unfixed furniture and furnishings
- domestic goods (e.g. pots, plates and glasses)
- clothing, or
- personal effects.

- ✗ Loss or damage to your contents caused by:
  - storm, wind or flood if they are in an annexe
  - electrical current to lighting, heating devices, fuses or other electrical or electronic equipment
  - rot, mould, action of light or atmospheric or climatic conditions including damage caused by wind, rain or sand happening over an extended period of time, or
  - water or rain entering your caravan through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).
- ✗ Theft of your contents without signs of forced entry.
- ✗ Replacing contents that are not available or no longer made. (But we do cash settle these items.)
- ✗ Anything we cover under the extra benefit 'Valuables' – see page 23.
- ✗ Loss or damage caused by wear, tear, corrosion, rust or deterioration.
- ✗ The general exclusions shown on pages 29-31.

Limits $ Up to the amount you nominate for your contents as shown on your Certificate of Insurance.

Exclusions

The specific exclusions that apply to this optional benefit are shown above as crosses (✗). The general exclusions that apply to all parts of your cover are shown on pages 29-31.

We don't cover you for anything caused by or arising in connection with any of these items, circumstances or events.

Third party liability cover

Under your Caravan Comprehensive Insurance policy, we also provide cover for your legal liability which results from an incident during the period of insurance directly caused by the use of your caravan. However, we don't cover your legal liability for incidents caused by the use of your caravan while it is attached to any vehicle – you should check whether that's covered by the vehicle's motor insurance policy.

Third party liability cover is insurance against your legal liability to pay compensation for causing loss or damage to someone else's property or for causing death or bodily injury. It covers you if someone makes a claim against you or sues you.

In this section, we set out the third party liability cover that we provide when you have a Caravan Comprehensive Insurance policy.

Third party liability

Yes

✔ Your legal liability to pay compensation to someone for loss or damage to their property or for death or bodily injury which results from an incident that happens during the period of insurance directly caused by:

- the use of your caravan, or
- loading or unloading items from your caravan (as long as you are on a public road or any public place at the time).

For example, a fire that starts in your caravan damages another caravan that is parked next to you in a caravan park.

✔ The same third party liability cover that we give you under this policy we also give to any person using your caravan with your prior permission. However, to be covered they must comply with all of the terms of your policy, as if they were the policyholder.

No

✘ Loss, damage, death or bodily injury which arises from the use of your caravan while it is attached to any vehicle.

✘ Loss or damage to property that you or anyone covered by your policy owns or is in custody or control of.

✘ Loss or damage caused by water or rain entering your caravan through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).

✘ Death or bodily injury to:

- anyone who is in charge or control of your caravan or of any vehicle that is towing your caravan
- your family or any person who normally lives with you, or
- any person who is required by law to be insured against death or bodily injury under another insurance policy.

✘ Loss, damage, death or bodily injury which arises from the emission of exhaust gases or the use of any chemicals.

✘ Loss, damage, death or bodily injury which results from an incident that is caused by or contributed to by a defect in your caravan.

✘ Legal liability for which you or any other person are entitled to be indemnified or covered under a statutory scheme (or would have been entitled to if you had complied with your obligations under that scheme) including legal liability covered by CTP insurance.

✘ Any legal liability you took on by agreement, unless you would be legally liable even if there was no agreement.

✘ Any other person's interest in your caravan unless that interest is shown on your Certificate of Insurance.

✘ The general exclusions shown on pages 29-31.

Compulsory Third Party (CTP) insurance

The third party liability cover you have under your policy is not the same as the CTP insurance that you must get when you register a vehicle. Contact us for more details about CTP insurance.

Limits

$ If your caravan was being used to transport dangerous goods, or was attached to a vehicle used to transport dangerous goods, then we only pay up to $25,000 for each incident (less any relevant excess) to include:

- compensation amounts, and
- your legal costs (as long as you get our written approval before you incur them).

$ In all other cases, we pay up to $20 million for each incident (less any relevant excess) to include:

- compensation amounts, and
- your legal costs (as long as you get our written approval before you incur them).

If we pay $20 million for the claims against you arising out of a single incident, then your policy ends and we will notify you in writing.

$ The limit applies for each incident regardless of the number of claims which may result from that incident.

Exclusions

The specific exclusions that apply to your third party liability cover are shown above as crosses (✘). The general exclusions that apply to all parts of your cover are shown on pages 29-31.

We don't cover you for anything caused by or arising in connection with any of these items, circumstances or events.

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3. General exclusions

What we don’t cover

This section outlines the general things we don’t cover under your policy. They are known as general exclusions.

Specific exclusions also apply to certain parts of your cover and are shown as crosses (✘) where we describe the cover you have under your policy.

General exclusions

These general exclusions apply to all of the cover we provide under your policy.

We don’t cover you under your policy for loss or damage to your caravan or for legal liability which is caused by or arises in connection with any of the following items, incidents or circumstances:

Caravan use

✘ Your caravan is being used outside Australia.

✘ Your caravan is being used for any purpose other than private, social, domestic or pleasure purposes.
But, we do cover you if your caravan is being used for business purposes if this is shown on your Certificate of Insurance.

✘ Your caravan:
- forms part of someone’s stock in trade
- is being used for a motor trade experiment, test, trial or demonstration
- is hired or rented to someone
- is being used to carry or tow a heavier load or to accommodate more people than it is designed for or is allowed by law
- is being used in an unlawful way or for an unlawful purpose, or
- is being used to carry or tow nuclear material or waste.

✘ Your caravan is being used to transport dangerous goods in any of these circumstances:
- your caravan, the vehicle towing your caravan or its driver is required by law to be licensed to transport them
- the transportation of the dangerous goods does not comply with any relevant laws, or
- the dangerous goods are in a container with a capacity of more than 500L or which contains more than 500kg of dangerous goods.

Computers and data	✗	A computer program or electronic system fails to process any form of data including day or date functions properly and accurately.
Confiscation and repossession	✗	Your caravan is lawfully confiscated, nationalised or requisitioned.
	✗	Your caravan is repossessed by someone who hired or leased it to you or who has a security interest in your caravan.
Deliberate acts	✗	Deliberate or intentional acts by: • you or anyone else who is in charge or control of your caravan • anyone who has your prior permission to use your caravan, or • anyone who enters your caravan with the express or implied consent of you or anyone who is living in your caravan.
Driver responsibilities	✗	Anyone in charge or control of your caravan who: • is under the influence of any alcohol or drug or both • has in their breath or blood an amount of alcohol or drug which is equal to or more than the limit allowed by law • refuses to take a legal test for alcohol or drugs • doesn't stay at the scene of the incident until the police arrive or as required by law (unless they had a reasonable cause) • is not licenced to drive the vehicle towing your caravan , or • doesn't comply with any condition of their driver's licence or learner's permit. However, we do cover you if you can satisfy us that you didn't know, and couldn't reasonably have known, that any of the above applied to the person who was in charge or control of your caravan and that person is not a policyholder.
Further loss or damage	✗	You (or anyone who is in charge or control of your caravan) don't do everything you reasonably can do to limit and prevent further loss or damage to your caravan. For example, you continue to tow your caravan after it is damaged, shows signs of mechanical problems or becomes unsafe or unroadworthy.
Gas	✗	A gas bottle which does not comply with the law.
Period of insurance	✗	Any incident that starts or happens outside the period of insurance shown on your Certificate of Insurance.
Radioactivity	✗	The use, existence or escape of nuclear weapons material.
	✗	Radiation or radioactive contamination from nuclear fuel, nuclear waste or the action of nuclear fission.

Safety and security	✘	Your caravan is being used in an unroadworthy or unsafe condition or is being towed by a vehicle in an unroadworthy or unsafe condition.
	✘	You or someone who is in charge or control of your caravan doesn't take reasonable precautions for the safety and security of your caravan.
Terrorism or war	✘	An act of terrorism which involves biological, chemical or nuclear weapons or devices.
	✘	Germ, disease, pollution or contamination caused by or in connection with an act of terrorism.
	✘	War or other acts of foreign enemy (whether war is declared or not), revolution or other civil disturbances.

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4. What we pay

Making a claim

How to make a claim

If you need to make a claim under your policy:

- call us on **13 7202**, or
- visit an RACQ store.

We can help you 24 hours, every day.

When you make a claim, we'll tell you what you need to do to help us process your claim. In most cases, we'll lodge your claim for you so you don't need to complete a claim form – we'll let you know.

Your responsiblities

What you must do

If something happens that may lead to a claim, you must follow these steps:

- Tell us about the incident and make a claim as soon as possible.
- If there is an incident that causes loss or damage, you need to get these details:
  - correct name, phone number and residential address for each person involved in the incident, and
  - the make, type and registration details of any other vehicle that was involved in the incident
- If your caravan has been stolen or a criminal act may have caused the loss or damage, you must:
  - immediately contact the police, and
  - tell us where you made the report, the police officer's name and the incident number.
- Call us on 13 7202 or contact one of our stores so we can:
  - arrange for your caravan to be towed if you ask us to do that for you
  - tell you where to find our claim service centres
  - explain how to get your caravan assessed, and
  - give you the names of RACQ Insurance Selected Repairers in your area.
- Do everything you reasonably can to limit the loss or damage and stop more loss or damage.
- If we ask you, provide proof that you owned the lost or damaged property. For example, receipts, invoices, photographs, valuations or warranties.
- Immediately send us any communications you receive about the incident. This includes telling us about any letter of demand, claim, pending court proceedings or offers of settlement.

- Co-operate with us which includes giving us any information, written statements, evidence and help we may need to defend, prosecute and investigate the claim. This may include:
  - asserting rights against any person nominated by us
  - attending interviews with our assessors and/or investigators
  - assisting any agents we appoint (e.g. solicitors), or
  - attending court to give evidence.
- Tell us about any impending prosecutions or inquest.
- Immediately tell us if there is another insurance policy that may cover the loss or damage.

What you must not do

If you are making a claim you must not:

- give us false or misleading information – if you or any other person makes a false or fraudulent claim under your policy, we can refuse to pay your claim and may also cancel your policy as allowed by law
- do any repairs (except for emergency repairs – see page 19) or throw out damaged property unless we tell you to
- agree to repair anyone's property
- admit liability to anyone, or
- negotiate, pay or settle a claim with anyone.

What we pay and how we settle your claim

What we pay

What we pay for your claim is based on the following:

- whether your policy covers the loss or damage that resulted from the incident or any legal liability directly caused by that incident
- whether any extra benefits or the optional benefit applies
- any sum insured that applies as shown on your Certificate of Insurance
- whether any excess applies to your claim and how much your excess is (we may deduct any relevant excess that applies to your policy from the amount we pay for your claim – for more details about the types of excess that may apply, see page 39 and your Certificate of Insurance)
- any adjustments we make based on your GST Input Tax Credit entitlements – see page 36, and
- other limits or exclusions that apply to your cover.

If we decline your claim or you decide to withdraw it, then you must reimburse us for any costs we've already incurred or paid towards your claim.

Your sum insured

The sum insured for your caravan is the lower of the $ amount shown on your Certificate of Insurance or your caravan's market value.

To find out more about market value, see the definition on page 54.

Third party liability cover

For your legal liability which results from the use of your caravan, we pay the following amounts:

- if your caravan was being used to transport dangerous goods, or was attached to a vehicle used to transport dangerous goods, then we only pay up to $25,000 less any relevant excess
- in all other cases, we pay up to $20 million less any relevant excess.

Those amounts include any compensation amounts and your legal costs. Please note that we only pay your legal costs if you get our written approval before you incur them.

Other limits

Other limits apply under any extra benefits, the optional benefit Increased contents cover and third party liability cover that you may have as part of your policy.

The limits are shown where we describe the cover that applies to the policy you have chosen.

Settling your claim

Options to settle your claim

We may choose, at our option, one or more of the following ways to settle your claim:

- **Repair your caravan.**
- **Pay you the cost to repair your caravan** – that is, pay you the cost as assessed by us to repair your caravan.
- **Pay your claim as a total loss** – that is, we decide it's uneconomical or unsafe to repair your caravan. If we pay your claim as a total loss, we pay the lower of the $ amount shown on your Certificate of Insurance or your caravan's market value.

We also pay any extra benefits and optional benefits that apply to your claim. We deduct any relevant excess from any amount we pay you.

If you're registered or required to be registered for GST

If you're registered for GST or required to be registered for GST, then before you lodge your claim you must tell us your Australian Business Number (ABN) and the percentage of Input Tax Credits (ITCs) you are entitled to claim on your premium for the period of insurance during which the incident happened.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the property you are claiming for, and if so what percentage of ITCs you would be able to claim. We will reduce any payment we make to you for your claim by the amount of ITCs you would be entitled to.

Parts we use to repair your caravan

When we assess the damage to your caravan, we authorise any replacement parts that are needed. Replacement parts are authorised having regard for the age and condition of your caravan.

Generally, we use new parts to repair your caravan.

In some cases we may use:

- second hand or exchange parts
- Australian Design Rule compliant parts to replace window glass, or
- parts produced by Original Equipment Manufacturer suppliers.

For mechanical parts, we only use new parts (unless they are not available or you agree to something different).

If a part is not available in Australia and has to be purchased overseas, we pay for:

- the part, and
- the cost of surface freight.

If the repairer needs to get someone else to do any part of the repairs to your caravan, then they must get our approval first.

Our property

If we replace or pay for an item, then the damaged item becomes our property.

Additional repair costs we don't pay for

We don't pay any additional costs:

- to replace parts that are not available or no longer made
- to supply, modify or paint undamaged parts to create a uniform appearance – for example, if a panel of your caravan is damaged and we can't find an exact match, then we won't pay to replace all the other panels of your caravan
- for any exceptional transportation costs, including air freight costs unless we authorise it first
- to fix previous repairs because of poor workmanship, or
- for any reduction in your caravan's value after it has been repaired.

Contributing to the cost of repairs

You may need to contribute towards the repair costs to your caravan if the repairs put your caravan in a better condition than before the incident. For example, if your tyres are 50% worn and we need to replace them after an incident, then you may need to pay half the cost to replace your tyres.

Choice of repairer

When you select a repairer, you need to be confident that they have the necessary expertise and equipment to repair your caravan.

If we choose to repair your caravan, then under the extra benefit 'Selecting your repairer', you can ask for the repairs to be completed by:

- an RACQ Insurance Selected Repairer. We have a network of selected repairers across Queensland that deliver quick service and quality work. An RACQ Insurance Selected Repairer has agreed to abide by our strict standards for service and quality. If you choose an RACQ Insurance Selected Repairer, then we guarantee the repairs – see page 20, or
- any repairer.

Paying your claim as a total loss

If we decide to pay your claim as a total loss:

- We keep the salvage rights to your caravan.
- We will keep any refund for the unused portion of your caravan registration.
- If you were paying by monthly direct debit instalments, then we deduct the monthly instalments to cover the rest of your period of insurance from the amount we pay you.
- If you were paying by annual premium, we don't refund any premium you've already paid us.
- We first pay any financier with a security interest in your caravan the outstanding debt you owe under any finance agreement or loan up to the sum insured. The terms and conditions of your policy apply to a financier the same way they apply to you. If we pay the financier, we will then pay you any remaining balance.
- Your policy ends when we tell you that we have decided to pay your claim as a total loss.

Settling your third party legal liability claim

If something happens that causes loss or damage to someone's property or death or bodily injury that you may be legally liable for, we may:

- take over the matter and defend or settle any claim in your name or the name of any person that is entitled to be covered under your policy – we decide how to defend or settle the claim, and
- represent you or any person that is entitled to be covered under your policy, at an inquest, official enquiry and in court proceedings about any event covered by your policy.

Paying the maximum legal liability amount

If we pay $20 million for the claims against you arising out of a single incident, then your policy ends and we will notify you in writing.

Your excess

Your excess is the amount you pay towards the cost of each claim you make. Your Certificate of Insurance shows the type and amount of excess that applies to your policy. More than one excess may apply.

Paying your excess

If you make a claim, we'll let you know:

- which excess applies and how much it is
- when and how to pay that excess, and
- who to pay it to – we may ask you to pay it to us or a third party on our behalf (for example, a repairer or supplier when you pick up your caravan).

In some cases, we may deduct the excess from the amount we pay you.

Claims that are less than your excess

We won't proceed with or pay your claim if the total amount we would pay for all loss or damage caused by the incident (as assessed by us) is less than the excess you need to pay.

Reimbursing your excess

If we are able to recover the costs of your claim from another person who was responsible for the incident, then you may be entitled to be reimbursed any excess you paid when you made the claim.

Types of excess

Basic excess

Your basic excess applies to all claims. However, you don't need to pay a basic excess in some situations.

Additional excess

An additional excess may apply in some situations or based on the type or specification of your caravan.

When you don't need to pay an excess – not at fault claims

You may not have to pay any excess that applies to your policy if we decide someone else is 100% responsible for the incident and you can give us:

- their correct name and residential address, and
- the make, type and registration details of their vehicle (if another vehicle was involved).

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5. What you pay

Your premium

Your premium is the amount you pay for the cover we give you under your policy. It includes any government statutory charges, levies, duties, GST or other taxes that may apply.

How we calculate your premium

We use a range of factors to calculate your premium. Table 5.1 shows some of the key factors that affect your premium.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes.

TABLE 5.1: Premium factors
Key factor
Accessories and modifications Accessories may attract thieves and modifications may affect your caravan's performance, handling and braking.
Address and location If you live in an area that has previously had a high number of claims, including theft or malicious damage claims, and whether you keep your caravan in a garage or on the road.
Caravan type The make and model of your caravan, cost for parts or repairs and its general performance, handling and safety record can affect the risk of a claim and how vulnerable it is to damage.
Claims history Whether you have made claims in the past.
Optional benefit You need to pay extra for the optional benefit Increased contents cover.
Other factors Our claims experience and events that impact the whole insurance industry.

Premium discounts

You may be entitled to the premium discounts shown in Table 5.2. When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and apply the discounts that you're entitled to. We show your discounts on your Certificate of Insurance.

We don't apply any premium discounts to the Pay by the Month fee or to any government statutory charges, levies, duties, GST or other taxes that are included in your premium.

Visit racq.com/insurance for the details of discount rates.

TABLE 5.2: Premium discounts	
Type of discount	When it applies
Combined discount	If you combine at least 2 vehicles or caravans onto one policy.*
Roadside Assistance loyalty discount	If you hold RACQ Roadside Assistance (excludes Business Roadside Assistance).
Multi policy discount	If you have 3 or more qualifying policies or covers with RACQ Insurance.
No claim discount	If you haven't made a claim in 12 months.

*Not including golf buggies, motorised mobility vehicles or wheelchairs.

No claim discount

Your no claim discount (NCD) reduces the premium you pay for your policy. When you first take out insurance with us, we decide whether to give you a NCD based on your claims and driving history. If we decide that you qualify for a NCD, we apply your NCD to reduce your premium.

Table 5.3 shows the rating we give you based on your claims and driving history and the NCD that applies to that rating.

TABLE 5.3: Ratings and NCD

Rating	NCD applied to your premium
Rating 6	0%
Rating 5	20%
Rating 4	30%
Rating 3	40%
Rating 2	50%
Rating 1	60%

If you don't make an at fault claim during the period of insurance, we'll change your rating and increase your NCD at your next policy renewal. For example, if you're a Rating 4 with 30% NCD, then you'll move to a Rating 3 with 40% NCD.

However, if you make an at fault claim, we'll change your rating and we'll **reduce** your NCD at your next policy renewal. For example, if you're a Rating 1 with 60% NCD and you make an at fault claim, then you'll move to a Rating 2 and at your next policy renewal your NCD will reduce to 50%. Your NCD can be reduced by more than one rating at your next policy renewal if you have multiple at fault claims in a single period of insurance.

When we won't reduce your NCD for a claim

We won't reduce your NCD in these cases:

- We decide someone else is 100% responsible for the incident and you can give us their correct name and residential address and the make, type and registration details of their vehicle (if another vehicle was involved).
- We won't reduce your NCD the first time you make a claim during a period of insurance if we decide that the person in charge or control of your caravan is not in any way responsible for the incident and the loss or damage is caused by any of these incidents:
  - windscreen or window glass breakage
  - weather conditions (e.g. storm, hail or flood)
  - a collision with an animal
  - fire
  - theft or attempted theft, or
  - malicious damage.

! At fault claims

An at fault claim is where your caravan is involved in an incident and one of these situations applies:

- we decide the person in charge or control of your caravan at the time of the incident is partially or wholly responsible for the incident, or
- someone else is 100% responsible for the incident but you can't give us their correct name and residential address and the make, type and registration details of their vehicle (if another vehicle was involved).

Any at fault claim you make may affect your NCD (and you also need to pay any excess that applies).

Pay by the Month option

If you want to pay your annual premium by monthly instalments, you can ask us to automatically deduct monthly payments from your account or credit card with a bank, credit union or building society.

Pay by the Month fee

We may charge an annual Pay by the Month fee to set up and manage your direct debit authority. We charge that fee on top of your annual premium and deduct it each month as part of your monthly instalment.

Your Certificate of Insurance shows any annual fee that applies to your policy. Any premium discounts we give you don't apply to the Pay by the Month fee.

When we deduct your payments

Once you give us your account or credit card details, we deduct your:

- first payment about 14 days after your policy starts, and
- second and following payments on your monthly payment date.

Depending on your payment date, we may deduct 2 payments in a month. For example, if your payment date is the 31st of each month, then we'll deduct your November instalment on 1 December (as November only has 30 days) and deduct your December instalment on 31 December.

If your payment date falls on a non-business day in Sydney or Melbourne (e.g. a weekend or public holiday), then your financial institution won't process the payment request until the next business day. If you're not sure when the debit will be processed to your account, you should contact your financial institution.

Policy renewal

When we renew your policy we send you a renewal Certificate of Insurance so you can check the details that will apply for the new period of insurance. If you don't require any changes we continue to deduct your new monthly payments during the next period of insurance.

Cancelling or deferring payments

You may ask us to cancel your direct debit authority or to defer an individual payment by:

- calling us on **13 1905**, or
- writing to us at:

  Reply Paid 4
  RACQ Insurance - Pay by the Month
  Springwood QLD 4127.

So we can process your request in time, we must receive it at least 14 days before your next payment date.

Conditions for Pay by the Month

The following terms and conditions apply when you choose to pay your premium through the Pay by the Month option:

- If you make any changes to your policy which affect your premium, then we may increase or decrease your payment amount in line with your new premium. You may need to make an additional payment.
- If your premium changes when we offer to renew your policy, then we may increase or decrease your payment amount in line with your new premium.
- When you pay the first instalment, your insurance cover starts from the first day of the period of insurance shown on your Certificate of Insurance.
- We continue to deduct monthly payments from your account until you tell us to cancel or change that arrangement.
- If your financial institution rejects a payment request, we will either try to debit the payment from your account again or contact you to arrange another way to pay it. The date of our second payment request is fixed and can't be changed.
- If another payment falls due after your financial institution rejects a payment request but before you pay the missed instalment, we may deduct 2 instalments on your next payment date.
- We may cancel the direct debit arrangement if your financial institution rejects:
  - one payment request from a credit card account, or
  - 3 or more payment requests from any other type of account.
- If your account details change, you need to tell us at least 14 days before your next payment date.
- If your credit card details change or your credit card is renewed, you must tell us at least 2 business days before your next payment date.
- If a monthly instalment is overdue for 14 days, we may refuse to pay a claim.
- If a monthly instalment is overdue for one month, we may immediately cancel your policy.

How to apply for Pay by the Month

If you would like to pay your premium by monthly instalments that are automatically deducted from your account, call us on 13 1905.

6. Other details

General conditions

What you must do

Use of your caravan

You and anyone else who is in charge or control of your caravan must:

- make sure that any person in charge or control of your caravan with your permission understands your and their obligations under the policy and complies with your policy as far as they apply to them
- keep your caravan in good condition and take reasonable care and precautions to keep it safe and secure and protect it from loss or damage
- if an incident happens, prevent further damage to your caravan by not leaving it unattended and taking proper precautions to prevent further loss or damage
- not tow your caravan after it is damaged, shows signs of major mechanical problems or becomes unsafe or unroadworthy – if you do, then we won't cover you for any further damage to your caravan
- comply with any relevant laws that apply where you are towing your caravan
- comply with all the conditions set out in your Product Disclosure Statement, Certificate of Insurance and Supplementary Product Disclosure Statement, and
- immediately comply with requirements of public authorities.

What you must do if your circumstances change

You must advise us as soon as possible if any of these things happen:

- there is a material change to your caravan or it is modified in any way from the manufacturer's specifications
- what you use your caravan for changes
- you change where you usually keep or garage your caravan
- you change your residential or mailing address
- your caravan is deregistered or becomes unregistered
- a policyholder or anyone who is in charge or control of your caravan is convicted of a criminal offence
- anyone who is in charge of your caravan loses their drivers licence, has their drivers licence cancelled, disqualified or suspended (even if set aside on appeal), or has their drivers licence conditions changed or a good driver behaviour period imposed on them, or
- you take out any other insurance which provides the same or similar cover as the cover we provide under your policy.

If any of these things happen, we may charge you an increased premium for the change to your policy or we may impose an excess at any subsequent renewal. We may also be able to reduce or refuse to pay a claim, or cancel your policy.

Claims we decline or you withdraw

If we decline your claim or you decide to withdraw it, then you must reimburse us for any costs we've already incurred or paid towards your claim.

Contributing to the cost of repairs

You may need to contribute towards the repair costs to your caravan if the repairs put your caravan in a better condition than before the incident. For example, if your tyres are 50% worn and we need to replace them after an incident, then you may need to pay half the cost to replace your tyres.

Premium conditions

Paying your premium

Your Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments.

If you are paying:

- annually, then you must pay by the due date, or
- by monthly instalments, then you must make sure that you have enough money in your account to cover each instalment on your payment date.

If you don't pay your premium

If you are paying your premium annually in advance and you don't pay the full amount by the due date shown on your Certificate of Insurance, then your policy won't be valid and you won't be covered. In that case, you need to reapply for cover.

If you are paying your premium by monthly instalments and any instalment payment is overdue for at least 14 days, we may refuse to pay a claim.

If after the first instalment is paid, any following instalment is overdue for one month, we may immediately cancel your policy. If we cancel your policy, we will send a letter to your last known address which tells you why and when we cancelled your policy.

Changing your premium in our renewal offer

If you make a claim after we send you an offer to renew your policy but before the renewal date, then we may need to increase the premium in our renewal offer.

Changes to your policy

Changes that you ask for

You may ask us to make a change to a condition of your policy. If you do that, then we may charge you an additional premium. The change or addition only takes place when:

- we confirm it in writing to you or show it on a new Certificate of Insurance, and
- you pay any additional premium that applies.

If you don't pay any additional premium in full within 14 days, we will reduce your period of insurance in line with the premium you paid before you made the change to your policy.

Waiver

A condition of your policy is only waived if we give you the waiver in writing.

Cancelling your policy

Cancellation by you

You may cancel your policy during the cooling off period (see page 1). If you want to cancel your policy (or cancel the cover under your policy for a caravan or trailer shown on your Certificate of Insurance) after the cooling off period, you need to call us, tell us in writing or visit us in store. The cancellation will take effect from the date we receive your request.

If you cancel your policy or cover, we'll refund the portion of your annual premium which covers the remaining period of insurance.

If you pay your premium by monthly instalments, then you are not entitled to a refund.

Cancellation fee

A cancellation fee will apply to any premium refund we give you if you cancel your policy (or cancel the cover under your policy for a caravan or trailer shown on your Certificate of Insurance) after the cooling off period. If the premium refund that covers the remaining period of insurance is:

- less than $100, we deduct a cancellation fee of $10, or
- $100 or more, we deduct a cancellation fee of 10% up to a maximum of $80.

You don't have to pay a cancellation fee if you cancel during the cooling off period.

Cancellation by us

We may cancel your policy at any time as allowed by law after giving you notice in writing. When we cancel your policy, we'll refund the portion of your annual premium which covers the remaining period of insurance.

Renewing your policy

We may offer to renew your policy. If we offer to renew your policy we will send you a renewal Certificate of Insurance before your policy expires. If we decide not to renew your policy we will give you notice of this decision before your policy expires.

Receiving your documents and notices

If you agree, we may send you your policy documents and notices electronically. We will continue to provide these documents and notices electronically until you tell us otherwise. Each electronic communication will be deemed to be received by you at the time it leaves our information system. You are responsible for making sure your email address is up to date. Please contact us if you need to update your email address.

If you don't comply with the terms of your policy

Breach of your policy

If you fail to comply with any term of your policy, this may affect whether we pay your claim, or, if we decide to pay your claim, how much we pay for your claim.

More information

For more information on your duty of disclosure, see the inside front cover of this PDS.

Avoidance

We may be entitled to avoid your policy from when it started if on your part there is:

- fraud
- misrepresentation when you apply for insurance or renew your policy, or
- non-disclosure of information.

What we may do if you breach your duty of disclosure

If you or any person covered by your policy does not tell us everything that is relevant or misleads us before entering into a contract of insurance with us, and each time you vary or renew your policy, we may:

- refuse to pay a claim or reduce the amount we pay
- cancel your policy, or
- if fraud is involved, treat your policy as if it never existed.

RACQ Membership

By entering into this policy you agree to become a member of the Royal Automobile Club of Queensland Limited ACN 009 660 575 (RACQ).

As an RACQ member, you may vote at RACQ general meetings and agree to the constitution of RACQ and any rules made under the constitution, which may vary from time to time. The RACQ constitution and rules are available at racq.com.

RACQ members enjoy wide-ranging benefits. You can find out more about the specific rewards, discounts and privileges RACQ membership offers by:

- visiting us at racq.com/membership
- calling us 7 days a week on 13 1905
- visiting one of our RACQ stores
- writing to us at PO Box 4, Springwood Queensland 4217.

The conditions set out below apply:

- If you cease to hold your policy and do not hold any other RACQ eligible products, you will no longer be entitled to be an RACQ member.
- If you are not an RACQ member at the end of your period of insurance, RACQ will not offer to renew your policy.

Personal information

The personal information you give us is used to set up and administer your policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining fair and competitive premiums.

If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim.

Our Privacy Statement

To obtain a copy of the RACQ Group Privacy Statement visit our website at racq.com/insurance or racq.com/privacy. You can also call us on 13 1905 or email us on privacy@racq.com.au to request a copy.

General Insurance Code of Practice

The General Insurance Code of Practice sets standards for insurers. RACQ Insurance is a signatory to the General Insurance Code of Practice.

You can get a copy of the General Insurance Code of Practice from the Insurance Council of Australia by:

- calling **1300 728 228**, or
- visiting www.insurancecouncil.com.au

Financial Claims Scheme

The Financial Claims Scheme protects general insurance policyholders from potential loss if an institution fails. You may be entitled to a payment under the Financial Claims Scheme if you meet their eligibility criteria. If you want more information about the scheme, you can:

- call **1300 558 849**, or
- visit the Financial Claims Scheme website at www.fcs.gov.au

Dispute resolution process

RACQ Insurance provides a free and impartial review process established to attend to any complaint you may have in relation to our products, our services or a privacy issue. Our dispute resolution process has 3 key stages which are described below.

1. Make a complaint

Please refer your complaint to us by:

- writing to us at RACQ Insurance - Customer Dispute Resolution Department PO Box 3004, Logan City QLD 4114
- email us at racqidisputeresolution@racq.com.au, or
- telephoning (07) 3361 2141 or 13 7202 outside business hours.

At stage one of our dispute process, your complaint will be reviewed and a response to your complaint provided to you within 15 business days of our receiving notice of the complaint. When you write or call, please provide a telephone number at which you may be contacted.

2. Refer to our Internal Disputes Resolution Committee

If you're not happy with our response, you may ask us to refer your complaint to our Internal Disputes Resolution Committee. That Committee is made up of business representatives from across our organisation that have the appropriate knowledge, skills and authority to deal with your complaint. The committee will review your complaint and provide their decision in writing within 15 business days from the date of your request for a review.

3. Refer to external dispute resolution

RACQ Insurance is a member of the Financial Ombudsman Service Australia (FOS Australia). The FOS is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The FOS will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute review process. If we are unable to resolve your complaint within 45 calendar days of the date we first received your complaint, you can refer your complaint to the FOS, even if we are still considering your complaint.

The FOS only deals with disputes that fall within their 'Terms of Reference'. To find out whether your dispute qualifies for the FOS, you can:

- write to Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001
- call **1800 367 287**
- visit www.fos.org.au, or
- email info@fos.org.au

Definitions

Annexe	A structure attached to your caravan designed to provide additional accommodation.
At fault claim	Your caravan is involved in an incident and one of these situations applies: • we decide the person in charge or control of your caravan at the time of the incident is partially or wholly responsible for the incident, or • someone else is 100% responsible for the incident but you can't give us their correct name and residential address and the make, type and registration details of their vehicle (if another vehicle was involved). Any at fault claim you make affects your NCD (and you also need to pay any excess that applies).
Compensation amounts	Any costs we pay in relation to a third party claim against you, including: • damages • interest • settlement payments, or • legal costs (including the costs of other parties).
Contents	The household goods located inside your caravan which include: • unfixed furniture and furnishings • domestic goods (e.g. pots, plates and glasses) • clothing, or • personal effects.
Dangerous goods	As defined in the Australian Code for the Transport of Dangerous Goods by Road and Rail or in any related State or other legislation.
Excess	The amount you pay towards the cost of each claim you make. Your Certificate of Insurance shows the type and amount of excess that applies to your policy. More than one excess may apply.
Family	Your: • legal or de facto spouse or partner • parents, parents-in-law and grandparents • children, grandchildren and brothers and sisters as well as all of their children and legal or de facto spouses or partners, and • the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your legal or de facto spouse or partner.

Forced entry	Illegal entry into your caravan which includes illegally using keys or picking locks. It does not include entering your caravan through an unlocked door, window or skylight.
Incident	An event which you didn't intend or expect.
Input Tax Credit (ITC)	A person or business entity that is registered for GST can be entitled to claim a credit for the GST they pay for items or services purchased in the course of carrying on their business.
Market value	The market value is determined at the time of the incident by checking against values in your local market and taking into account the age and condition of your caravan.
Policy	Your policy includes: • your insurance application and any information you give us when you renew your policy • this Product Disclosure Statement • your Certificate of Insurance, and • any Supplementary Product Disclosure Statement we have issued.
Premium	The amount you pay for the cover we give you under your policy. It includes any government statutory charges, levies, duties, GST and other taxes that may apply.
Sporting equipment	Equipment you use for sporting activities (including competitions), leisure and recreational activities. It does not include: • camping equipment, diving equipment, parachute, model craft, hang glider, aircraft, motor vehicle, motorcycle, trail bike, mini bike, motorised go-cart, or • any spare parts or accessories for that equipment (including helmets, gloves, boots, goggles or over-suits).
Sum insured	Your sum insured for your caravan is the lower of the $ amount shown on your Certificate of Insurance or your caravan's market value.
Terrorism	An act by any person or group, including the use of or threat to use force or violence for political, religious, ideological, ethnic or similar purposes (including the purpose of influencing the government) or that is intended to put the public, or any section of the public, in fear.

Total loss	We decide it's uneconomical or unsafe to repair your caravan considering: • your sum insured as shown on your Certificate of Insurance • its market value • the amount the repairs will cost as assessed by our assessor • the estimated salvage value of your caravan as assessed by our assessor, and • if your caravan has been stolen, and not recovered.
Valuables	Valuables are: • jewellery, watches, gold and silver articles • ornaments and display items • works of art • portable electronic equipment (but we don't cover mobile phones and their accessories), or • computer equipment including licensed software.
We, us, our	RACQ Insurance Limited – ABN 50 009 704 152, AFS Licence Number 233082.
You, your	The persons shown as the policyholders on the Certificate of Insurance.
Your caravan	The caravan or trailer that is shown on your Certificate of Insurance. As part of the caravan or trailer, we also cover: • Fixtures, fittings and appliances (including water tanks and pumps) that are permanently installed or attached. • Generator plant and bottled gas cylinders and their enclosures when they are in or attached to the caravan (but we don't cover them for a trailer). • Anything fitted by the manufacturer as standard equipment. • Any manufacturer optional equipment shown on your Certificate of Insurance. • An annexe (but we don't cover loss or damage to an annexe that is more than 5 years old, unless it is made of metal or fibreglass).

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Contact Us

For further information or assistance contact us 24 hours every day on **13 1905**, visit **racq.com/insurance** or drop into your local RACQ store.

Insurance products issued by RACQ Insurance Limited. Conditions may apply. Always read the PDS available from RACQ before selecting a policy.

RACQ

It pays to belong

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RACQ Insurance Limited

ABN 50 009 704 152

AFS Licence Number 233082

2649 Logan Road, Eight Mile Plains, Qld 4113

RACQ Insurance products are sold by RACQ Operations Pty Ltd ABN 80 009 663 414 and its Related Bodies Corporate (as that term is defined in the Corporations Act 2001 (Cth)) and through a network of RACQ Insurance authorised representatives.

Motoring Insurance Travel Finance

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