

Caravan and Trailer Insurance Policy

Product Disclosure Statement (PDS)



RACQ
It pays to belong

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Welcome

What is this document?

This Product Disclosure Statement (PDS) is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase a policy.

This PDS 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. This PDS applies to any offers of renewal we make unless we tell you otherwise.

This PDS, 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 may assist you.

Who is this product for?

There are several types of cover which are disclosed within this PDS. To understand who this product has been designed for, the different types of cover, and if the cover is likely to be consistent with your needs, objectives and financial situation, you can review the Target Market Determination document which is available on our website at racq.com/insurance, or you can request a copy by calling us on 13 1905.

Who issues your policy?

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

We're here to help

We are one of the largest providers of General Insurance in Queensland. You have access to our network of stores and agents throughout Queensland and we have a call centre that you can reach 24 hours a day, every day. 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 enquiries **13 7202**



Visit any RACQ store
during business hours



Visit us at
racq.com/insurance

Snapshot of this PDS

This is a guide to the key sections of the Caravan and Trailer Insurance policy we offer. Please read this PDS, your Certificate of Insurance, and any Supplementary Product Disclosure Statements for full details.

1. How your policy works

p.13-15

Who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind.

We also explain the other important documents that make up your policy.

The documents that make up your policy are:

- Certificate of Insurance
- Product Disclosure Statement (PDS)
- Supplementary Product Disclosure Statements

2. What your cover includes

p.17-35

What we consider to be your caravan or trailer, and what you are covered for.

The type of cover you have will depend on your caravan or trailer, and the level of cover you have selected.

You may have more than one type of cover if you have more than one caravan or trailer insured.

Specific exclusions apply to certain parts of your cover. See the section that applies to the type of cover you have selected for more information.

The type of cover you have is shown on your Certificate of Insurance.

This PDS is made up of 2 types of cover:

- Comprehensive Caravan Insurance
- Comprehensive Trailer Insurance

3. What your cover does not include

p.37-41

The general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover, and all types of cover.

You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

It is important that anyone who uses, is in control of, or who tows your caravan or trailer are aware of these general exclusions as they apply to them also.

4. What you are responsible for

p.43-49

The responsibilities you have, and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

5. What you need to know about claiming

p.51-60

What happens when you need to claim on your policy, and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim, and what excesses may apply to your claim.

6. Other information

p.63-72

Other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

How to read this PDS

We have designed this PDS so it is easy for you to see what is covered, any limits that apply to your cover, what is not covered, your responsibilities, and how making a claim works.

Coloured tabs to assist navigation

You can use the coloured tabs down the side of the page to help you navigate through the sections of this PDS. These can be helpful when flicking between sections of the PDS.

Helpful tips and other information boxes

If there is information within the PDS that we feel needs to be brought to your attention, we utilise the below highlighted boxes.

Helpful tips example



We use boxes like this one to highlight important and helpful information, or to help you navigate around this PDS.

Words with special meanings used in this PDS

There are some words used in this PDS that have special meanings. To help you understand how we define these words, see 'Words with special meanings' in the 'Other information' section on pages 70-72.

You and your



Refers to the policyholders shown on the Certificate of Insurance.

We, our or us



Refers to RACQ Insurance Limited, ABN 50 009 704 152, AFS Licence number 233082.

Symbols with special meanings used in this PDS

There are symbols used in this PDS that have special meanings. To help you understand how we use symbols within the 'What your cover includes' and 'What your cover does not include' sections we use the following:



This shows what you are covered for in the type of cover that you have chosen.



These are the limits that apply. Although we provide cover for you, there may be limitations to how much cover you have or can claim on your policy.



This is what we don't cover – known as exclusions.

You are not covered for these items, costs, circumstances or events.

You should read these exclusions carefully to ensure you understand what your policy doesn't cover you for.



This relates to additional important information about the cover you have chosen.

Amounts shown

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

Benefits that apply to your type of cover

Some benefits only apply to certain types of cover. We show this within each benefit. Below is an example benefit and how we display which types of cover the benefit applies to.

Example included benefit

Included for
Comprehensive:



Caravan



Trailer

In the example above, the benefit is included for Comprehensive Caravan and Comprehensive Trailer.

In the example below, the benefit is optional for Comprehensive Caravan but not included for Comprehensive Trailer.

Example optional benefit

Included for
Comprehensive:



Caravan

The type of cover you have will be shown on your Certificate of Insurance.

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1.

How your policy works

This section explains who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind. We also explain the other important documents that make up your policy.

Contract between you and us

Your 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.

More than one policyholder

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

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

If more than one person is named as the 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, or make a claim under the policy).

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 starts at midnight on your renewal date.

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.

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).

Documents that make up your policy

Your policy includes this Product Disclosure Statement (PDS), your Certificate of Insurance and any Supplementary Product Disclosure Statement. These documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

1. Product Disclosure Statement (PDS)

This PDS 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 PDS with your Certificate of Insurance when you take out a new policy with us. You can download a copy of our PDS from racq.com/insurance

2. Certificate of Insurance

Your Certificate of Insurance shows the type of cover that applies to your policy and also shows any specific details that apply to your policy.

For example, your policy number, caravan or trailer details, listed drivers, your period of insurance, the premium for your policy, and any excesses that apply to 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.

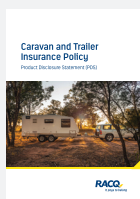
When you receive your Certificate of Insurance, you should check the details to make sure they are correct. If the details are incorrect, please contact us.

3. Supplementary Product Disclosure Statement

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

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

Sample documents



1. Product Disclosure Statement (PDS)



2. Certificate of Insurance



3. Supplementary Product Disclosure Statement

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2.

What your cover includes

This section explains what we consider to be your caravan or trailer, and what you are covered for.

The type of cover you have will depend on your caravan or trailer and the type of cover you have selected.

You may have more than one type of cover if you have more than one caravan or trailer insured.

Specific exclusions apply to certain parts of your cover. See the section that applies to the type of cover you have selected for more information.

The type of cover you have is shown on your Certificate of Insurance.

Types of cover you may choose

The type of cover you have will depend on your caravan or trailer, and the type of cover you have selected. You may have more than one type of cover if you have more than one caravan or trailer insured. The type of cover you have is shown on your Certificate of Insurance.

We have the following types of cover within this PDS:

2.1 Caravan & Trailer Comprehensive Insurance

- Comprehensive Caravan Insurance
- Comprehensive Trailer Insurance

Summary of cover under your policy

The table below summarises the cover we give you under the type of cover you have selected. For full details about your cover, read the sections that apply to your policy.

Summary of cover	Caravan Comprehensive Insurance	Trailer Comprehensive Insurance
	Pages 23-35	Pages 23-35
Your caravan or trailer cover		
Loss or damage to your caravan or trailer caused by an incident that happens during the period of insurance.	✓	✓
Third party liability 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 certain incidents during the period of insurance directly caused by the use of your caravan or trailer.	✓	✓
Included benefits		
Benefits we include as part of your cover.	✓ 11 benefits	✓ 4 benefits
Optional benefit		
Benefit you can add to increase your cover (you need to pay more for this benefit).	✓ 1 benefit	✗

Your caravan or trailer

We cover your caravan or trailer if this is shown on your Certificate of Insurance. This section outlines what we include as your caravan or trailer under your policy.

Your caravan or trailer

Your caravan or trailer refers to the caravan or trailer that is shown on your Certificate of Insurance.

For example, your caravan, camper trailer, box trailer or horse float.

As part of your caravan or trailer, we also include:

- ✓ fixtures, fitting and appliances (including water tanks and pumps) that are permanently installed or attached,
- ✓ generator plants, power systems, solar power panels and bottled gas cylinders and their enclosures when they are in or attached to the caravan or camper trailer (but we don't cover them for a trailer),
- ✓ anything fitted by the manufacturer as standard equipment,
- ✓ any manufacturer's optional equipment shown on your Certificate of Insurance, and
- ✓ any annexe (but we don't cover loss or damage to an annexe that is more than 5 years old unless it's made of metal or fibreglass).

Modifications – what we need you to do



There are some modifications that we will not cover.

If you are unsure if your modification can be covered, please contact us to discuss:

- when you buy a new or secondhand caravan or trailer and add it to your policy, or
- when you add modifications to your caravan or trailer.



Call us on 13 1905



Visit an RACQ store

We can help you 24 hours a day, every day.

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2.1

Caravan & Trailer Comprehensive Insurance

This section explains the cover you are provided with under the following:

- Comprehensive Caravan Insurance
- Comprehensive Trailer Insurance

Under these types of insurance, you get cover for:

- Loss or damage to your caravan or trailer
- Third party liability
- Up to 11 included benefits
- 1 optional benefit

The type of cover that you have chosen will be shown on your Certificate of Insurance.

Summary of cover

The table below provides a brief summary of the cover we give you. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Comprehensive	Limit	 Caravan	 Trailer	Page
Your caravan or trailer cover				
Loss or damage to your caravan or trailer	Up to the sum insured shown on your Certificate of Insurance			25
Third party liability cover				
Third party liability	Up to \$20,000,000			26
Included benefits				
Changing your caravan or trailer	14 days			28
Choice of repairer	Included			29
Contents	Up to \$500			29
Emergency repairs	Up to \$500			30
Fatality	\$7,500			31
Ground transport costs	Up to \$500			31
Lifetime repair guarantee	RACQ Insurance selected repairers			32
Non-standard equipment	Up to \$500			32
Temporary accommodation	Up to \$100 a day, for up to 7 days			33
Towing and storage	Up to 30 days of storage			33
Valuables	Up to \$500			34
Optional benefit				
Increased contents cover	Up to your nominated value			35

Your caravan or trailer cover

Loss or damage to your caravan or trailer

Included for
Comprehensive:



Caravan



Trailer

You are covered for:



Loss or damage to your caravan or trailer that is caused by an incident, for example:

- your caravan or trailer is involved in a collision,
- your caravan or trailer catches fire,
- someone steals your caravan or trailer, or,
- your caravan or trailer is damaged by a storm, hail or flood.

Limit:



Up to the sum insured shown on your Certificate of Insurance.

You are not covered for:



Loss or damage to the tyres on your caravan or trailer from applying your brakes.



Loss or damage caused by:

- birds, animals or insects biting, chewing, scratching or soiling your caravan or trailer,
- structural failure or mechanical, electrical or electronic breakdown or failure, or
- wear, tear, corrosion, rust or deterioration.



Gradual loss or damage to exterior paintwork caused by rain, sand or water.



The cost to fix previous repairs because of poor workmanship, unless they are covered under the 'Lifetime repair guarantee' included benefit on page 32.



Any indirect loss resulting from loss or damage to your caravan or trailer including, but not limited to:

- financial loss or damage, for example:
 - you can't use your caravan or trailer and have to arrange alternative transport for a holiday,
 - you experience a reduction in the value of your caravan or trailer after it has been repaired, or
 - any claim for loss of profit,
- any inconvenience or other non-financial loss of any kind, for example:
 - loss of enjoyment from not being able to use your caravan or trailer.

However, this exclusion does not stop you from making a claim for any included benefit or optional benefit you may be entitled to – see pages 28-35.



Loss or damage to:

- external aerials or masts attached to your caravan or trailer, 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 or trailer 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 or trailer caused by rot, mould, actions of light or atmospheric or climatic conditions including gradual damage caused by wind, rain or sand.



The general exclusions shown on pages 38-41.

Third party liability cover

Third party liability cover protects you if someone makes a claim against you or sues you for loss or damage to their property or death or bodily injury as a result of an incident which is caused by the use of your caravan or trailer, which you are legally responsible for. For example, a fire that starts in your caravan damages another caravan that is parked next to you in a caravan park.

However, we do not cover any third party liability claim arising from incidents caused by the use of your caravan or trailer while its attached to any vehicle - you should check whether that's covered by the motor insurance policy for the vehicle which your caravan or trailer is attached to.

Third party liability

Included for
Comprehensive:



Caravan



Trailer

You are covered for:



Your legal liability to pay compensation to someone else for loss or damage to their property or for death or bodily injury which results from an incident which is directly caused by:

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



The same third party liability cover described above for any person using your caravan or trailer with your prior permission.



When someone else uses your caravan or trailer, they must comply with all of the terms and conditions of your policy, as if they were the policyholder.

Limit:



If your caravan or trailer was being used to transport dangerous goods, then we will pay up to \$25,000 for each incident.

In all other cases, we will pay up to \$20,000,000 for each incident.

If we exhaust the \$20,000,000 limit arising out of a single incident, your policy ends. We will notify you in writing of this.



The limits for third party liability include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by us, and
- other legal costs you incur, as long as you get our approval before you incur them. We will approve all reasonable costs in a timely way.

The limits apply for each incident regardless of the number of claims which may result from that incident.

You are not covered for:



Legal liability which arises from the use of your caravan or trailer while it is attached to any vehicle.



Legal liability for loss or damage to any property that you or anyone covered by your policy owns or has a financial interest in.



Legal liability for loss or damage caused by water entering your caravan or trailer 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).



Legal liability for death or bodily injury to:

- anyone who is in charge or control of your caravan or trailer or of any vehicle that is towing your caravan or trailer, or
- your family.



Legal liability which arises from the emission of exhaust gases or the use of any chemicals.



Legal liability that is caused by or contributed to by a defect in your caravan or trailer.



Legal liability for which you or any other person are entitled to be indemnified or covered by 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.



Legal liability you accepted under contract or agreement, unless you would be legally liable even if there was no contract or agreement.



Another person's interest in your caravan or trailer unless that interest is shown on your Certificate of Insurance.



The general exclusions shown on pages 38-41.

Included benefits

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

Included benefits may or may not apply depending on the type of cover you have chosen. For example, 'Contents' cover is included with Comprehensive Caravan Insurance, but not Comprehensive Trailer Insurance.

Making a claim for an included benefit

Unless we state otherwise in the benefit, you can only claim for included benefits if we accept your claim for an incident that causes loss or damage to your caravan or trailer.

We pay for included benefits on top of any payment made for loss or damage to your caravan or trailer, or third party liability cover.

The general exclusions shown on pages 38-41 apply to all included benefits..

Changing your caravan or trailer

Included for Comprehensive:	 Caravan	 Trailer
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You are covered for:

- 
- If you sell your caravan or trailer and replace it with a similar caravan or trailer during the period of insurance, we cover the replacement caravan or trailer for 14 days from when you buy it as if it was the caravan or trailer that is shown on your Certificate of Insurance as long as you:

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

Cover under this benefit ends when we agree to cover your replacement caravan or trailer under this policy or at the end of 14 days, whichever is earlier.

Limit:

- 
- Up to the market value of the replacement caravan or trailer.

Choice of repairer

Included for
Comprehensive:



Caravan



Trailer

You are covered for:



- If we choose to repair your caravan or trailer, then you can choose to have repairs completed by:
- an RACQ Insurance selected repairer (caravan only) - we have a network of selected repairers across Queensland that have agreed to abide by our strict standards for service and quality, or
 - a repairer of your choice.

Limit:



Up to the amount we approve for the repairs.

We guarantee the repairs



If you use an RACQ Insurance selected repairer for your caravan, we provide a lifetime guarantee for the repairs they complete— see page 32.

Contents

Included for
Comprehensive:



Caravan

You are covered for:



Loss or damage to your contents inside your caravan, caused by an incident.

Limit:



Up to \$500.

Under the optional benefit 'Increased contents cover', you can insure your contents up to a value you nominate – see page 35.

You are not covered for:



The following items:

- cash, gift cards, cheques, travellers cheques, credit, any other type of financial transaction card, digital currency systems, stocks or shares relating to any business,
- mobile phones and their accessories,
- cut or uncut gems or stones, collections of any kind,
- pets, livestock or plants,
- musical instruments or sporting equipment including camping equipment, diving equipment, parachute, model craft, aircraft, hang gliders, watercraft, surfboards, surf skis, water skis, sailboards, paddle boards, wakeboards and their parts and accessories, or
- trailers, motor vehicles, motorcycles, bicycles, trail bikes, minibikes or their parts or accessories.



Anything that is covered under the included benefit 'Valuables' – see page 34.



Theft of your contents without signs of forced entry to your caravan.



Theft of your contents from an annexe, unless your annexe is made from metal or fibreglass and is securely locked.



Loss or damage to your contents caused by:

- storm, wind or flood if your contents are in the annexe at the time of the loss or damage,
- electrical current to lighting, heating devices, fuses or other electrical or electronic equipment,
- rot, mould, actions of light or atmospheric or climatic conditions including loss or damage caused by wind, rain or sand happening over an extended period of time, or
- water or rain entering 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).



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



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

Emergency repairs

Included for
Comprehensive:



Caravan

You are covered for:



Emergency repairs that you have arranged to make your caravan safe to operate and fit for its intended purpose after an incident. You do not need to consult us before arranging these emergency repairs.

Limit:



Up to \$500.

Fatality

Included for Comprehensive:	 Caravan
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You are covered for:



If your caravan is unattached to a vehicle and involved in an incident that causes loss or damage to your caravan, we will provide payment if you or an immediate relative who was in control of your caravan is fatally injured solely and directly as the result of that incident.

Limit:



\$7,500 to the estate of the deceased.

Ground transport costs

Included for Comprehensive:	 Caravan	 Trailer
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You are covered for:



Ground transport costs to move your caravan or trailer to your home if the vehicle that was towing it is not drivable as a direct result of an incident.



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

Limit:



Up to \$500.

You are not covered for:



If you are within 100km of your home.



If the vehicle towing your caravan or trailer is not drivable as a result of structural failure or mechanical, electrical or electronic breakdown or failure.

Lifetime repair guarantee

Included for
Comprehensive:



Caravan

You are covered for:



If you make a claim and have repairs, that we have authorised, completed by an RACQ Insurance selected repairer, we will guarantee the repairs to your caravan and will pay to fix any faulty workmanship, for as long as you or a member of your family own the caravan.

Limit:



No limit applies.

You are not covered for:



The repairs to your caravan fail because of:

- wear, tear, saltwater or chemicals, or
- damage that is caused by your negligence after the repairs were completed.

Non-standard equipment

Included for
Comprehensive:



Caravan

You are covered for:



Loss or damage to tools or accessories that:

- were attached to or located in your caravan when an incident happens, and
- were not fitted by the manufacturer as standard equipment.



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

Limit:



Up to \$500.

You are not covered for:



Any exclusions that apply to loss or damage to your caravan also apply to loss or damage under this included benefit – see page 25.

Temporary accommodation

Included for Comprehensive:	 Caravan
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You are covered for:



The cost for short term accommodation for you and your accompanying family if your caravan is unfit to live in as a result of loss or damage caused by an incident.

Limit:



Up to \$100 per day for up to 7 days of accommodation.

You are not covered for:



If you are within 100km of your home.

Towing and storage

Included for Comprehensive:	 Caravan	 Trailer
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You are covered for:



If you are unable to move or tow your caravan or trailer after an incident, we pay the costs to:

- tow your caravan or trailer from where the incident happened or from where your caravan or trailer was recovered to the closest repairer or safe place, and
- store your caravan or trailer for up to 30 days.

Limit:



Up to \$100 each day for storage costs for up to 30 days of storage.

You are not covered for:



Any storage costs you incur before you make a claim with us.

Valuables

Included for
Comprehensive:



Caravan

You are covered for:



Loss or damage to your valuables, that are inside your caravan, caused by an incident if:

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



Valuables which are:

- jewellery, watches, gold and silver articles,
- ornaments and display items,
- portable electronic equipment,
- computer equipment including licensed software, and
- works of art.



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

Limit:



Up to \$500.

You are not covered for:



Mobile phones and their accessories.



Anything that is covered under the included benefit 'Contents' – see pages 29 and 30.



Theft of valuables without signs of forced entry to your caravan.



Theft of valuables from an annexe, unless your annexe is made from metal or fibreglass and is securely locked.



Loss or damage to valuables caused by:

- storm, wind or flood if your contents are in the annexe at the time of the loss or damage,
- electrical current to lighting, heating devices, fuses or other electrical or electronic equipment,
- actions of light or atmospheric or climatic conditions including loss or damage caused by wind, rain or sand happening over an extended period of time, or
- water or rain entering 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).



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



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

Optional benefit

You can choose to add this optional benefit to your policy. You will have to pay an additional premium if you select it. We show this optional benefit if we've agreed to cover it on your Certificate of Insurance.

Making a claim for an optional benefit

You can only claim for optional benefits if we accept your claim for an incident that causes loss or damage to your caravan.

The general exclusions shown on pages 38-41 apply to all optional benefits.

Increased contents cover

Optional for Comprehensive:


Caravan

You are covered for:

-  If you choose this optional benefit, you can increase the limit of the 'Contents' included benefit to an amount you nominate (see pages 29 and 30 for more information on what we cover and what we consider contents to be).

Limit:

-  Up to the amount you nominate for your contents as shown on your Certificate of Insurance.
-  This amount is settled in addition to the limit amount under included benefit 'Contents'.

You are not covered for:

-  Any exclusions that apply to loss or damage to the 'Contents' included benefit also apply to loss or damage claimed under the 'Increased contents cover' – see pages 29 and 30.

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3.

What your cover does not include

This section explains the general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover, and all types of cover. You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

General exclusions

It is important that anyone who uses, is in control of, or tows your caravan or trailer are aware of these general exclusions as they apply to them also. These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

We will not cover you for any loss or damage to your caravan or trailer or for any legal liability which is caused by or arises out of or in connection with any of the following:

Deliberate acts

You are not covered for:



Deliberate or intentional acts by:

- you or anyone else who is in charge or control of your caravan or trailer,
- anyone who has your prior permission to use your caravan or trailer, or
- anyone who enters your caravan with the express or implied consent of you or anyone who is living in your caravan.

Disease

You are not covered for:



- Any disease, or fear or threat of any disease, that can be transmitted between living things:
- by any substance or agent, including any virus, bacteria, parasite or other organism, and
 - by any method, including by air or bodily fluid, or from or to any thing, whether solid object, liquid or gas.

Driver responsibilities

You are not covered for:



Incidents which occur when anyone in charge or control of a vehicle towing your caravan or trailer:

- 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),
- doesn't immediately comply with the requirements of public authorities,
- is not licensed to drive a vehicle or tow your caravan or trailer,
- doesn't comply with any condition of their driver's licence or learner's permit, or
- doesn't comply with any relevant laws that apply where your caravan or trailer is being towed.

However, we do cover you if you can satisfy us that you did not know, and could not reasonably have known, that any of the above applied to the person who was in charge or control of your caravan or trailer and that person is not a policyholder.

Electronic data and computers

You are not covered for:

- ✗ A computer program or electronic system failing to process any form of data including day or date functions properly and accurately.

However if any computer equipment or processor that forms part of your caravan or trailer fails to process day or date functions properly and accurately and as a result, accidental damage occurs to your caravan or trailer, we will pay for the damage (subject to the other terms of your policy), but we won't pay for:

- damage to the computer equipment itself,
- damage to the processor itself or any item containing the processor, or
- the cost of repairing or modifying any computer equipment or processor so that functions relating to days or dates are properly and accurately processed.

Fines

You are not covered for:

- ✗ Any fines or penalties for which you are liable.

Further loss or damage

You are not covered for:

- ✗ Further loss or damage to your caravan or trailer if you (or anyone who is in charge or control of your caravan or trailer) don't do everything you reasonably can do to limit and prevent further loss or damage to your caravan or trailer.

For example, you continue to tow your caravan or trailer after it is damaged, shows signs of mechanical problems or becomes unsafe or unroadworthy.

Gradual deterioration and mould

You are not covered for:

- ✗ Corrosion, gradual deterioration, mould, rot or rust.
- However we will cover mould damage to your caravan or trailer that happens within 21 days of loss or damage caused by and directly attributable to flood, storm, storm surge, tsunami or water runoff covered by the policy.

Non-compliant gas

You are not covered for:

- ✗ A gas bottle or system which does not comply with the law.

Pollution

You are not covered for:

-  Pollution, pollutants, contamination including the escape, release or discharge of any fuels, oils, lubricants, wastes or the use of any chemical.

Radioactivity

You are not covered for:

-  The use, existence or escape of nuclear weapons material.
-  Radiation or radioactive contamination from nuclear fuel, nuclear waste or the action of nuclear fission.

Repossession and confiscation

You are not covered for:

-  Your caravan or trailer being lawfully confiscated, nationalised or requisitioned.
-  Your caravan or trailer being repossessed by someone who hired or leased it to you or who has a security interest in your caravan or trailer.

Safety and security

You are not covered for:

-  Your caravan or trailer being used in unroadworthy or unsafe condition or being towed in an unroadworthy or unsafe condition or being towed by a vehicle in an unroadworthy or unsafe condition.
-  If you or someone who is in charge or control of your caravan or trailer doesn't take reasonable precautions to keep your caravan or trailer safe and secure, and protect it from loss or damage. For example, leaving your caravan unlocked while it is unattended.

Terrorism or war

You are not covered for:

-  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.

Towing or using your caravan or trailer

You are not covered for:



Your caravan or trailer being used outside Australia.



Your caravan or trailer being:

- used for any purpose other than private, social, domestic or pleasure purposes. But we do cover you if your trailer is being used for business purposes if this is shown on your Certificate of Insurance,
- part of someone's stock in trade,
- used for a motor trade experiment, test, trial or demonstration,
- hired or rented to someone,
- used to carry or tow a heavier load or carry or accommodate more people than it is designed for or is allowed by law,
- used in an unlawful way or for an unlawful purpose, or
- used to carry or tow nuclear material or waste.



Your caravan or trailer being used to transport dangerous goods in any of these circumstances:

- the caravan or trailer, or 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.

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What you are responsible for

This section explains the responsibilities you have, and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

General conditions

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

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 provide 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 something 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.

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.

What you must do if your circumstances change

You must tell us as soon as reasonably possible if any of the following occur:

- There is a material change to your caravan or trailer or it is modified in any way from the manufacturer's specifications.
- You change the way you use your caravan or trailer. For example, you start using your trailer for business purposes.
- You change where you usually keep or garage your caravan or trailer.
- You change your residential or mailing address.
- Your caravan or trailer is deregistered or becomes unregistered.

You must tell us as soon as reasonably possible if you become aware of any of the following:

- A policyholder or anyone who tows or is in charge or control of your caravan or trailer is convicted of a criminal offence.
- Anyone who tows or is in charge of your caravan or trailer becomes unlicensed, has their driver's licence cancelled, disqualified or suspended (even if set aside on appeal), or has the conditions of their driver's licence changed or a good driver behavior period imposed on them.

If any of these change in circumstances occur, we may charge you an increased premium from the date you tell us of the change or we may impose an excess at any subsequent renewal.

We may also refuse to pay a claim, reduce the amount payable for a claim or cancel your policy if you have not advised us of any of these changes as soon as reasonably possible after you became aware of them.

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

You must comply with all the policy conditions set out in your Product Disclosure Statement, any Supplementary Product Disclosure Statement and Certificate of Insurance.

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.

Avoidance

We may be entitled to treat your policy as if it did not exist 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 material information.

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.

For more information about how your premium is calculated and discounts which may apply, review the 'Premium & discount guide' section of the PDS on page 65.

Paying your premium

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. There is a higher premium if you choose to pay in monthly instalments, rather than annually. The additional premium may be referred to as a fee in other policy documents.

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 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 the reason 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.

When we deduct your payments for Pay by the Month

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

- first payment approximately 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 1st December (as November only has 30 days) and deduct your December instalment on 31st 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.

Cancelling or deferring payments for Pay by the Month

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.

For us to 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:
 - 1 payment request from a credit card account, or
 - 3 or more payment requests from any other type of account.
- If your bank account details change, you need to tell us at least 7 days before your next payment date.
- If your credit card details change, you must tell us at least 7 days before your next payment date.

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 or visit an RACQ store.

Managing or changing your policy

Changes that you ask for

You may ask us to make a change to 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 agree to alter your contract in writing.

Renewing your policy

We may offer to renew your current policy. If we do, we will send you a renewal Certificate of Insurance before your policy expires. You are responsible for checking the details that apply for the new insurance period and advising us of any changes. If you do not contact us with any changes and have set up automatic deductions, we will deduct your new premium payments during the next period of insurance.

If we decide not to renew your policy, we will provide you with notice of this decision prior to your current policy expiring.

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 unless we receive a failure to deliver notification. You are responsible for making sure your email address is up to date.

Please contact us if you need to update your email address.



Call us 7 days a week
Policy enquiries **13 1905**
Claims enquiries **13 7202**



Visit any RACQ store
during business hours



Visit us at
racq.com/insurance

Cancelling your policy

Cancellation by you

You may cancel your policy at any time, including during the cooling off period. 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) you need to call us or tell us in writing. The cancellation will take effect from:

- the date we receive your request, or
- another date you request, if we agree to that date.

Cancellation by us

We can only cancel your policy when we are legally allowed to. We will provide you notice in writing with our reasoning prior to the cancellation.

Premium refunds when a policy is cancelled outside the cooling off period

Annual premiums

If a policy (or cover under your policy for a caravan or trailer shown on your Certificate of Insurance) is cancelled, we will refund the portion of your annual premium which relates to the remaining period of insurance. If the refund amount is less than \$10, we will not provide the refund.

Monthly instalment premiums

If you are paying your premium by monthly instalments, we will refund the portion of your most recent monthly instalment which relates to the period between your cancellation date, and the date on which cover related to your most recent instalment was due to expire. If your most recent instalment does not cover the entire period up to your cancellation date, we will deduct an amount from your nominated account to reflect the period up to your cancellation date. If the refund amount is less than \$10, we will not provide the refund. If any amount you owe us is less than \$10, you do not need to pay that amount.

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5.

What you need to know about claiming

This section explains what happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim, and what excesses may apply to your claim.

Making a claim

If you need to make a claim on your policy, there are certain steps you are required to take and responsibilities that you have so we can manage your claim and make a stressful time as easy as we can for you.

How to lodge your claim



Call us on
13 7202



Visit any RACQ store
during business hours

We can help you 24 hours a day, every day.

Incident	Lodge	Assess	Settle
• Check you and your passengers are safe. • Check your caravan or trailer is in a safe position. • Notify emergency services if needed. • Exchange contact and licence details with the other drivers. • Make a note of the registration and vehicle type of other vehicles. • Take photos of any damage to your caravan or trailer and the other vehicles involved in the incident.	• Contact us as soon as you can. • Put together a list of and keep proof of any out of pocket expenses. • Send us any documents we require.	• We will explain the process. • You may have to take your caravan or trailer to a repairer for them to inspect the damage. • We will assess any damage and quotes for repair. • We will review liability for the incident. • We will accept your claim if it fits within the terms and conditions of your policy. • If we decline your claim, we will provide a clear explanation of why your claim isn't covered.	• We will let you know the outcome of our assessment. • You will need to pay any excesses that apply. • We will make payment or authorise any repairs.

Claim responsibilities

You must co-operate with us fully, even if we have already paid your claim.

This includes:

- giving us any information, written statements, evidence and help we may need to defend, prosecute or investigate your claim or recover from someone else we consider responsible for the incident,
- providing proof that you owned the property being claimed for, if requested. For example, receipts, invoices, photographs, valuations, warranties or logbooks,
- immediately sending us any communications you receive about the incident. This includes telling us about any email, letter of demand, claim, pending court proceedings or offers of settlement,
- assisting and attending interviews with our representatives. For example, solicitors, investigators or loss assessors,
- attending court to give evidence,
- asserting rights against any person nominated by us,
- telling us about any impending prosecutions or inquest,
- telling us if there is another insurance policy that may cover the loss or damage,
- any other responsibility highlighted in the 'when an incident occurs', 'lodging & assessing your claim', or 'settling your claim' sections.

When an incident occurs



What you need to do

- Check you and your passengers are safe and that your caravan or trailer is in a safe position.
- Contact the emergency services if you are in danger.

You must:

- contact the police if a criminal act has caused loss or damage to your caravan or trailer. For example, someone has stolen, attempted to steal or maliciously damaged your caravan or trailer. Keep record of where you made the report, the police officer's name and the incident number,
- do everything you reasonably can to limit the loss or damage and prevent more loss or damage, and
- get the following details where reasonably practical:
 - the full name, phone number and residential address for each person involved in the incident,
 - the registration details of any other vehicle that was involved in the incident, and
 - photos of any damage to your caravan or trailer and the other vehicles involved in the incident.



What we will do

We will:

- assist with arranging towing or emergency repairs if you need help.



What you must not do

You must not:

- admit fault to any other party involved, agree to repair anyone else's property or negotiate, pay or settle a claim with anyone,
- leave your caravan or trailer unattended if it is likely to cause further loss or damage,
- tow your caravan or trailer 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 or trailer,
- throw out damaged property unless we tell you to, or
- do any repairs or authorise anyone to do repairs (except emergency repairs as per the included benefit 'Emergency repairs'. See page 30).

Lodging and assessing your claim



What you need to do

You must:

- tell us about the incident and make a claim as soon as possible,
- if a police report has been completed, tell us the incident number, where you made the report and the officer's name,
- take your caravan or trailer for assessment if required,
- tell us about and send us a copy of any notice, letter, claim, writ or summons against you relating to the incident as soon as possible after you receive it, and
- provide any additional information we request in a timely manner.



What we will do

We will:

- tell you what you need to do to help us process your claim,
- provide you with the names of any RACQ Insurance selected repairers in your area and tell you how to get your caravan or trailer assessed,
- review who is at fault and make any further enquiries to determine who is at fault if required,
- assess the damage and any repair quotes, and
- accept your claim if it meets the terms and conditions of your policy, or decline your claim and provide you with a clear explanation for our decision.



What you must not do

You must not:

- give false or misleading information.

If you are making a claim you must not give us false or misleading information. If you make a false or fraudulent claim under your policy, we can reduce the amount we pay you, refuse to pay your claim, and may also cancel your policy as allowed by law.

If any other person makes a false or fraudulent claim under your policy, we may reduce the amount we pay them or refuse to pay their claim.

Settling your claim

To determine the most appropriate way to settle your claim, we consider factors such as the terms and conditions of your policy, safety, timeliness, cost, and any legal obligations.

Your claim will be settled in one or more of the following ways:

- ① Repairing your caravan or trailer.
- ② Pay you the cost to repair your caravan or trailer.
- ③ Pay your claim as a total loss.
- ④ Pay your third party legal liability claim.

① Repairing your caravan or trailer

To repair your caravan or trailer, you can choose to have repairs completed by:

- an RACQ Insurance selected repairer (caravan only), or
- a repairer of your choice, under included benefit 'Choice of repairer' – see page 29.

The RACQ Insurance selected repairers are a network of repairers across Queensland that deliver quick service and quality work and have agreed to abide by our strict standards for service and quality.

If your caravan is repaired using an RACQ Insurance selected repairer, we will guarantee the repairs under the included benefit 'Lifetime repair guarantee' - see page 32.

② Paying you the cost to repair your caravan or trailer

Pay you the cost to repair your caravan or trailer, as assessed by us based on a fair and reasonable market rate, less the excesses and any adjustments we make based on ITCs which you may have been entitled to had you made the acquisition. We provide the information about how we assess the cost to repair your caravan or trailer to you.

③ Paying your claim as a total loss

Your caravan or trailer may be deemed to be a total loss if it has been stolen and not recovered, or if it is uneconomical or unsafe to repair.

If your caravan or trailer is deemed to be a total loss we will pay you the agreed value shown on your Certificate of Insurance.

Any total loss payment will be less any:

- unpaid premiums for the remainder of the period of insurance,
- excesses that apply to your claim, and
- adjustments we make based on your Input Tax Credit entitlements.

If you were paying by annual premium, we don't refund any premium you've already paid us.

We do not refund any on road costs you have incurred, including your caravan or trailer's registration.

We pay any financier of your caravan or trailer the outstanding debt you owe under any finance agreement or loan first, and any remaining balance will be paid to you. The terms and conditions of your policy apply to a financier the same way they apply to you.

Your caravan or trailer becomes our property and we are entitled to its salvage value.

Your policy ends when we tell you that we have decided to pay your claim as a total loss.

④ Settling your third party legal liability claim

If you cause loss or damage to property or death or bodily injury to someone else that you may be liable for we will:

- obtain information surrounding the incident to understand what happened. For example, contact witnesses to get their statements,
- review the information to assess if you are entirely or partially responsible for the incident,
- require you to pay any excesses that apply to the claim before we settle, and
- settle the claim of the other person, either directly to them or their insurer if the claim is valid.

We will, as necessary to defend a legal liability claim:

- 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 incident covered by your policy,
- appoint a lawyer to advise or represent you, or
- take over the matter and defend or settle any claim in your name or the name of any person entitled to be covered under your policy. We will determine how to defend or settle your claim.

If we exhaust the \$20,000,000 limit arising out of a single incident, your policy ends. If this occurs, we will notify you in writing.

Types of excesses

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 excesses that apply to your policy. More than one excess may apply to a single claim.

Paying your excess

If you make a claim, we will let you know:

- which excesses apply and how much they are,
- when and how to pay any excesses, and
- who to pay any excesses to – we may ask you to pay an excess to us or a third party on our behalf. For example, a repairer or supplier when you pick up your caravan or trailer.

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

Type of excess that may apply		Caravan	Trailer
Basic excess	Applies to all claims		
Additional excess	Must be paid on top of the basic excess if it applies to your claim		

Types of excesses that may apply

Basic excess

Your basic excess applies to all claims.

Additional excess

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

When you don't need to pay any excess

You don't need to pay any excess if we agree someone else is entirely responsible for the incident.

To assist us in confirming who is entirely responsible, you should collect and provide us with the following details:

- the other driver's full name, phone number and residential address, and
- the make, type and registration details of their vehicle (if another vehicle was involved).

Reimbursing your excess

If you have paid your excess and we later determine someone else is entirely responsible for the incident, we will reimburse your excess.

Claims that are less than your excess

We won't proceed with your claim if the total amount you are claiming is less than the excesses that apply to your claim.

Other claim considerations

Parts we use to repair your caravan or trailer

When we assess any damage to your caravan or trailer, we authorise the use of any replacement parts that are required, taking into consideration the age and condition of your caravan or trailer.

Generally, we use new parts to repair your caravan or trailer. However, we may use:

- second hand or exchange parts,
- Australian Design Rule compliant parts to replace windscreens and window glass, or
- parts produced by Original Equipment Manufacturer suppliers to repair or replace components like radiators, air condensers and associated parts.

For mechanical and safety related 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 will 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 or trailer, they must get our approval first.

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 only 2 of your mag wheel rims are damaged and we can't find an exact match, we won't pay to replace all 4 of your wheel rims,
- for any exceptional transportation costs, including air freight costs, unless we authorise it first,
- to repair any pre-existing damage to your caravan or trailer. Any claim settlement will be less the cost to repair the pre-existing damage,
- to fix previous repairs because of poor workmanship, unless they are covered by the 'Lifetime repair guarantee' included benefit on page 32, or
- for any reduction in the value of your caravan or trailer after it has been repaired.

Our property

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

Claims we decline or you withdraw

If we decline your claim due to fraud you must reimburse us for any costs (for example, investigation costs) we have already incurred or benefits we have paid towards your claim.

If we decline your claim for a reason other than fraud, or you decide to withdraw your claim, you must reimburse us for any amount we have already paid towards any benefits under your claim.

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

Each time you make a claim you must tell us the percentage of Input Tax Credits (ITC) you are entitled to claim on your premium for the period of insurance during which the incident happened. If you do not tell us the correct percentage of ITCs, you may have to pay GST, penalties and interest. We will not cover you for these amounts.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the item you are making a claim for. We will reduce any payment we make to you by an amount equal to the ITC you would be entitled to, if any.

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Other information

This section explains other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

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



emailing us at
racqidisputeresolution@racq.com.au



calling us on
1300 851 381 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 Group Member Advocate Office

If you're not happy with our response, you may ask us to refer your complaint to our Group Member Advocate Office. The Group Member Advocate Office works independently of our Insurance business and has the appropriate knowledge, skills and authority to deal with your complaint. The Group Member Advocate Office 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 Australian Financial Complaints Authority (AFCA). The AFCA is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The AFCA will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute resolution 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 AFCA, even if we are still considering your complaint.

The AFCA only deals with complaints that fall within their 'Complaint Resolution Scheme Rules'. To find out whether your complaint qualifies for the AFCA, you can:



write to
Australian Financial Complaints Authority Limited,
GPO Box 3, Melbourne, VIC 3001



call
1800 931 678



visit
www.afca.org.au



email
info@afca.org.au

Premium & discount guide

How we calculate your premium

To calculate your premium, we assess the likelihood of you making a claim according to various items of information about your policy which we call premium rating factors. The importance of the premium rating factors we use, and the way in which we combine them to determine your premium varies by type of cover and from person to person and may change over time. The table below shows significant premium rating factors that might affect your premium.

Your premium also includes any discounts to which you may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes to your circumstances. Even if you do not make any changes to your policy, your renewal premium may change. We may choose to limit the amount of any premium increase or decrease you experience on renewal. Your renewal premium may change because the premium is affected by other factors including:

- the cost of claims we have paid and expect to pay in the future,
- new data we have collected on premium rating factors,
- changes to the cost of running our business, or
- changes in government statutory charges.

The table below shows significant premium rating factors that might affect your premium. This is not an exhaustive list of our premium rating factors.

Premium Factors	Caravan Comprehensive Insurance	Trailer Comprehensive Insurance
You and other listed drivers		
Claims history Premiums may be lower if you have not made insurance claims in the past.		
Your caravan and trailer		
Accessories and modifications Premiums may be higher for accessorised or modified caravans or trailers because they can be more expensive to repair or the modifications may affect performance, handling and braking leading to more frequent incidents.		
Address and location Premiums may be higher for areas where incidents occur more often or repairs are more expensive. Premiums may be higher for caravans or trailers kept out in the open compared to under cover in a garage.		

Premium Factors	Caravan Comprehensive Insurance	Trailer Comprehensive Insurance
Caravan and trailer type including make, model and year The characteristics of your caravan or trailer can affect the cost for parts or repairs, its attractiveness to thieves, and its general performance, handling and safety record. This can affect the likelihood of an incident and how vulnerable it is to damage and may impact your premium.	✓	✓
Purpose of use Premiums may be higher for non-personal usages such as in connection with a business or trade where incidents can be more frequent due to trailers being on the road more often.	✗	✓
The sum insured amount Premiums may be higher for caravan or trailers with higher sums which tend to be more expensive to repair or to settle total loss claims than caravans or trailers with lower sums insured.	✓	✓
Your policy choice		
Optional benefits Choosing an optional benefit will increase your premium.	✓	✗
Premium payment frequency There is a higher premium if you choose to pay in monthly instalments, rather than annually. The additional premium may be referred to as a fee in other policy documents.	✓	✓

What discounts can be applied to your premium

You may be entitled to the premium discounts shown in the table below. 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 will show the types of discounts applied to your premium on your Certificate of Insurance.

We don't apply any premium discounts to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance.

Premium discounts	Caravan Comprehensive Insurance	Trailer Comprehensive Insurance
Combined discount If you combine at least 2 vehicles or caravans/trailers into 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 with RACQ Insurance	✓	✓
No Claim Discount If you haven't made a claim in 12 months	✓	✓

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

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.

The table below shows the rating we give you based on your claims and driving history and the NCD that applies to that rating. Your NCD rating is shown on your Certificate of Insurance.

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 if:
- we agree that someone else was entirely responsible for the incident,
 - we agree that the person in charge or control of your vehicle 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 vehicle is involved in an incident and it is determined the person in charge or control of your vehicle at the time of the incident is partially or wholly responsible for the incident.

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

RACQ collects, holds, uses and discloses your personal information in a number of ways. RACQ is bound by the Privacy Act 1988 (Cth) (Act) and the Australian Privacy Principles contained within the Act.

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



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



visit the Financial Claims Scheme website at
www.fcs.gov.au

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 and do not renew your policy and do not have any other RACQ eligible products, you will no longer be entitled to be an RACQ member.

Words with special meanings

Word or term	Special meaning
Accessories	Any addition to your caravan or trailer which does not enhance performance or alter the safety or handling of your caravan or trailer. For example, window tinting or new carpet.
Agreed value	The amount that we agree to insure your caravan or trailer for. This amount is shown on your Certificate of Insurance. The agreed value includes all relevant statutory charges, GST and taxes.
Annexe	A structure attached to your caravan designed to provide additional accommodation.
At fault claim	Your caravan or trailer is involved in an incident and it is determined the person in charge or control of the caravan or trailer at the time of the incident is partially or entirely responsible for the incident.
Compensation amounts	Any costs we pay in relation to a third party claim against you, including: • damages, • interest, • settlement payments, or • legal costs of other parties that you are legally required to pay.
Contents	The household goods located inside your caravan which includes: • unfixed furniture and furnishings, • domestic goods (e.g. pots, plates and glasses), • clothing, or • personal effects. See pages 29 and 30 for details.
Dangerous goods	Any '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.
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 • 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.
Immediate relative	Any of the following who normally live with you: • your legal or de facto spouse or partner, or • your or your legal or defacto spouse or partner's children.
Incident	Any event a person would not reasonably expect or intend that happens during the period of insurance.
Input Tax Credit (ITC)	A credit any GST registered person or business entity can be entitled to claim, for the GST they pay for items or services purchased in the course of carrying on their business.
Listed driver	Any person that is shown as a driver on your Certificate of Insurance.

Market value	The value of your caravan or trailer at the time of the incident as determined by us by checking against values of similar caravans or trailers in your local market, taking into account the age and condition of your caravan or trailer, and your accessories and modifications that we have agreed to cover. The market value does not include stamp duty, warranty costs, transfer fees, registration costs and charges or dealer charges.
Modifications	Any changes, alterations or additions to the caravan or trailer that are not part of the manufacturer's standard specifications and which enhance the performance or alter the safety or handling of the caravan or trailer. For example, alterations or additions that modify body structure, suspension or wheels.
Period of insurance	The period we cover under your policy which is shown on your most recent Certificate of Insurance.
Policy	Your policy includes: • this Product Disclosure Statement, • your Certificate of Insurance, and • any Supplementary Product Disclosure Statements we have issued.
Premium	The amount you pay for the cover we provide 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: • sporting equipment including camping equipment, diving equipment, parachute, model craft, aircraft, hang gliders, watercraft, surfboards, surf skis, water skis, sailboards, paddle boards, wakeboards and their parts and accessories, or • trailers, motor vehicles, motorcycles, bicycles, trail bikes, minibikes or their parts or accessories.
Sum insured	The value we cover your caravan or trailer up to. This value will be the agreed value. The sum insured you have is shown on your Certificate of Insurance.
Terrorism	Any 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	When your caravan or trailer has been stolen and not recovered, or it is uneconomical or unsafe to repair considering: • the agreed value shown on your Certificate of Insurance, • the amount the repairs will cost as assessed by us, • the estimated salvage value, • applicable state or national regulatory requirements.
Unroadworthy	Not in good working order or unable to operate safely and efficiently or is not reasonably fit for its intended purpose.

Valuables	Valuables are: • jewellery, watches, gold and silver articles, • ornaments and display items, • portable electronic equipment (except mobile phones and their accessories), • computer equipment including licensed software, or • works of art.
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 or trailer	The caravan or trailer that is shown on your Certificate of Insurance. For example, your caravan, camper trailer, box trailer or horse float. Your caravan or trailer includes: • fixtures, fittings and appliances (including water tanks and pumps) that are permanently installed or attached, • generators, plants and bottled gas cylinders and their enclosures when they are in or attached to the caravan or camper trailer (but we don't cover them for a trailer), • anything fitted by the manufacturer as standard equipment, • any manufacturer's optional equipment shown on your Certificate of Insurance, and • any annexe (but we don't cover loss or damage to an annexe that is more than 5 years old unless it's 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. This is general advice only and does not take into account your personal objectives, financial situation or needs and may not be right for you. Always read the PDS and applicable SPDS available from RACQ before selecting a policy.

RACQ Insurance Limited

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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

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