



Caravan and Trailer Insurance

Product Disclosure Statement



We are here to help

To get a quote or to make a change to your Policy, call **8202 4567** or free call from the country on **1300 884 567**.

Claims 8202 4575

Fraud Hotline 8202 4780

About this PDS

This Product Disclosure Statement (**PDS**) contains important information to give you a better understanding of Caravan and Trailer Insurance. This is to be read together with your Certificate of Insurance to ensure the product you are buying is right for you. When you purchase a Caravan and Trailer Insurance Policy, this PDS and your Certificate of Insurance form an agreement between us and you, and we enter a contract which is called a Policy (**Policy**).

It is important to know that we may make changes to the PDS that do not negatively affect your Policy without telling you. If needed, we will issue a supplementary or replacement PDS. If you would like to be updated of any changes to this PDS, you can request a free copy of our PDS by calling us on 8202 4567 or you can obtain a PDS online by visiting raa.com.au

The Policy and this PDS are prepared, issued and underwritten by RAA Insurance Limited ABN 14007 872 602 AFSL 232525 (**RAA Insurance**).

Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807 (**RAA Group**) arranges the issue of RAA Insurance products on behalf of RAA Insurance.

Prepared 30 August 2021. Effective date 30 September 2021.

All capitalised terms, and some others, used throughout this PDS are defined in the Glossary on page 48.

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Customer care

General Insurance Code of Practice

RAA Insurance is committed to following the General Insurance Code of Practice (**The Code**), which aims to achieve the best standards of service and promotes better relations between customers and insurers. The Code describes standards in areas like buying insurance, responding to disasters, claims handling, complaints handling, monitoring and enforcement.

For more information on The Code, contact the Insurance Council of Australia at insurancecouncil.com.au or by calling **02 9253 5100**.

Privacy of your personal information

RAA Insurance handles personal information in accordance with the *Privacy Act 1988 (Cth)*, including the Australian Privacy Principles, and we will deal with personal information in accordance with the RAA Privacy Policy.

RAA Insurance, its agents (including RAA Group) and third-party service providers may collect information from you or our agents.

RAA Insurance will use your personal information to issue and manage your Policy, to assess the risk you present to us, to process and settle claims, to offer other products and services to you (including from RAA Group or other service providers and intermediaries), to manage our ongoing relationship with you, to provide you with marketing and promotional communications in accordance with your preferences, and otherwise as necessary for our business purposes.

If you do not provide us with this information, we may not be able to issue your Policy or provide our other products and services to you, give you the full range of membership benefits, or process any claims under your Policy.

We may disclose your personal information for such purposes to third parties who provide services to RAA Group or RAA Insurance, and as otherwise required or permitted by law. This may include disclosure of your personal information to recipients located overseas (including the United States or Europe).

Our Privacy Policy contains information about how you may seek access to or provide correct personal information that RAA Insurance holds about you. It also sets out how you may complain about a breach of the Australian Privacy Principles by RAA Insurance, its agents (including

RAA Group) or service providers, and how we will handle such a complaint.

If you provide us the personal information of another person, we will assume you have the appropriate consent or authorisation to give this information to us.

By providing personal information, you, and any other person you give personal information for, consent to the uses and disclosures set out in our Privacy Policy. If you wish to withdraw your consent, please contact us.

Financial Claims Scheme

Your Policy may be considered a ‘protected policy’ under the Financial Claims Scheme (**FCS**). This means that if in the unlikely event we become insolvent, you may be entitled to payment under the FCS should you meet certain eligibility criteria.

You can get information about the FCS from the Australian Prudential Regulation Authority (**APRA**) at apra.gov.au or by calling **1300 558 849**.

Support for our members

We understand that you might need extra support at certain times in your life. This could be due to physical or mental health issues, family violence, language, literacy or cultural barriers, living in a remote location or financial distress. We are committed to being there for our members, which is why our staff are trained to identify and assist those who find themselves in vulnerable situations.

If your Policy is held jointly with another person and you suffer loss from an Incident due to the mental illness, substance abuse, or malicious conduct of that other person we will take this into account when we assess your claim. In these circumstances we may make an ex-gratia payment to you even if we are not legally required to meet your claim.

If you are experiencing difficulties, please let us know, so that we can help support you. Further information about the support we provide is available at raa.com.au

Customer care (continued)

How to resolve a complaint or dispute

We want you to be happy with your insurance. If you have a complaint or dispute and are unhappy with something to do with your Policy or our service, we would love to hear from you.

To make a complaint please call us on **8202 4567** (Policy) or **8202 4575** (Claims) and speak with one of our consultants, as they may be able to resolve your complaint. You can also make a complaint at one of our shops or by writing to us at **membersupport@raa.com.au** or 101 Richmond Road, Mile End, SA 5031.

Your complaint will be handled by a person with appropriate authority, knowledge and expertise. We will tell you the name and the contact details of the person assigned to liaise with you about your complaint.

We will keep you informed about the progress of your complaint at least every 10 Business Days, unless it is resolved earlier, or you agree to a different timeframe.

If your complaint cannot be resolved directly with us or remains unresolved 30 days from when you first lodged the complaint, we will tell you the reasons for the delay and the contact details for the Australian Financial Complaints Authority (**AFCA**). You can seek an external review by contacting AFCA. Before a complaint is investigated by AFCA, they will ask that you first talk to us, so that we will have an opportunity to resolve the matter.

AFCA is a free service and is an independent and impartial body. You can contact AFCA at:

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Fax: 03 9613 6399

Mail: Australian Financial Complaints Authority Limited,
GPO Box 3 Melbourne, VIC 3001

Further information about our processes for handling complaints is available at **raa.com.au**

Important things you should know

Your duty to take reasonable care not to make a misrepresentation

We will ask you questions before we agree to insure you or renew, extend, or vary your Policy. When answering those questions and providing information to us you have a legal duty to take reasonable care not to make a misrepresentation to us.

You have this duty until we agree to insure you or until we agree to renew, extend, or vary your Policy.

The answers and information you provide to us are relevant to our decision to insure you so it is very important that you answer all of the questions fully, honestly and accurately.

We may consider that you have breached your legal duty if any of the answers or information you provide to us are inaccurate, false or misleading, or if you withhold information from us.

When you receive an insurance renewal, we will ask you if any of the information you have previously provided for your Policy has changed. We will ask you to tell us about any change to this information or confirm that there is no change. At that time you also have a duty to take reasonable care not to make a misrepresentation to us.

Again, the answers and information you provide when you receive an insurance renewal are relevant to our decision to insure you so it is very important that you answer them fully, honestly and accurately and that you provide the correct information.

If you breach your duty to take reasonable care not to make a misrepresentation

It is very important that you answer all of our questions fully, honestly and accurately as there can be significant consequences if you fail to do so.

If you breach your duty to take reasonable care not to make a misrepresentation, we may cancel your Policy or reduce the amount we will pay you if you make a claim, or both.

If your breach is fraudulent, we may refuse to pay a claim and treat the Policy as if it never existed.

Your responsibility

It is your responsibility to take reasonable care to give us the correct information.

Please check any Certificate of Insurance we send you to make sure the information you have given us is correct.

Important things you should know (cont.)

If more than one person is named as the Insured on the Certificate of Insurance, we will treat any statement, act, omission or claim made by any one of those people as a statement, act, omission or claim by all of those persons.

Joint Holders of a Policy

If more than one person is named as the Insured on the Certificate of Insurance, each person is a joint holder of the Policy and referred to as a Co-Insured.

Each Co-Insured authorises us to share their personal information and information regarding the Policy with the other Co-Insured(s). You may revoke this authorisation at any time during the term of the Policy by contacting us.

Each Co-Insured may make changes to the Policy, but they're not allowed to remove the other Co-Insured(s) from the Policy without consent of the other Co-Insured(s). If you seek to cancel or make changes to a Policy, we may consult with any other Co-Insured but we are not obliged to.

Delegated Authority

A Delegated Authority is someone who is appointed by you to act on your behalf. Delegated Authorities are authorised to enquire about and make adjustments to a Policy and to lodge and manage claim(s) on behalf of you. **Delegated Authorities are not permitted to initiate or cancel a Policy.** Delegated Authorities can only be appointed by written or verbal authority of the Insured, and the authority will continue until a written or verbal request is made to remove the authority.

Information which may affect your Policy

During the term of your Policy, you must tell Us immediately if there has been a change to any of the following:

- Accessories or Modifications to your Insured Property;
- the use of your Insured Property, including any Business Use;
- storage location of your Insured Property;
- ownership of your Insured Property;
- claims history relating to you or any Co-Insured(s) including where any subsequent claims are denied under a different policy);
- criminal history relating to you or any Co-Insured(s) (including any new offences, charges, or convictions);

- condition of your Insured Property – including any Damage to the Insured Property (whether the subject of a claim or otherwise); and/or
- whether your Insured Property is subject to finance.

If a change to any of these factors occurs:

- you may need to make a change to your Policy;
- you may need to pay an additional Premium and/or Excess;
- we may cancel your Policy; and/or
- we may decide not to renew your Policy.

If you do not advise us of these changes and we find out, we may cancel your Policy or reduce the amount we will pay for a claim under this Policy.

Is this Policy right for you?

We have made a target market determination for this product. It is a document that describes who this product is suitable for. You can view it at raa.com.au

Please consider the terms of this PDS and our target market determination to ensure this Policy is right for you.

Cooling-off Period

If you are not happy with the cover you have chosen, we offer a Cooling-off Period of 21 days. This means you can cancel your Policy within 21 days of the Inception Date set out on your Certificate of Insurance (Cooling-off Period) by telling us and requesting cancellation. If you cancel during the Cooling-off Period, and you have not made a claim within the Cooling-off Period, we will give you a full refund of any Premium you have paid. If you make a claim during the Cooling-off Period, you are deemed to have waived your right to cancel the Policy.

If you do not tell us of your decision to cancel within the Cooling-off Period, the Policy will remain active from the Inception Date and you must pay your Premium. Failure to pay your Premium, if due within the Cooling-off Period, will not constitute a request to cancel your Policy.

The Cooling-off Period is only applicable for new business and does not apply to renewal of a Policy.

Important things you should know (cont.)

Term of your Policy

Your Policy will start on the Inception Date and continue for a term of either 6 or 12 months at your election. The Inception Date and Expiry Date are shown on your Certificate of Insurance. Before your Policy expires, we will send you information about the next term of insurance.

Sum Insured

Your Sum Insured is shown on your Certificate of Insurance. On renewal of your Policy your Sum Insured will be adjusted in-line with any adjustment to the market value of your Caravan/Trailer. Your adjusted Sum Insured will be shown on your Certificate of Insurance for the renewed Policy.

When this Policy comes into effect

The Policy (i.e. the contract between you and us) is formed when you receive your Certificate of Insurance. The Policy applies from the Inception Date shown on your Certificate of Insurance.

What is covered by this Policy?

The Policy applies to your Insured Property (either a Caravan or Trailer) that is shown on your Certificate of Insurance and will apply for the benefit of you and any Co-Insured. The Policy covers you and anyone else you have authorised to use your Insured Property. There are specific exclusions set out in the descriptions of each element of the Policy, which are additional to the General Exclusions of the Policy (see pages 28–34). Depending on your circumstances, there may also be some specific variations/exclusions or additional Excess requirements set out on your Certificate of Insurance. Carefully read the details listed on your Certificate of Insurance to make sure you are comfortable with the information you have provided, together with any variations/exclusions or additional Excess requirements.

What is not covered by my Policy?

There are certain Incidents that are not covered by your Policy.

These are either:

- excluded from the definitions or descriptions of loss or damage to your Insured Property, Legal Liability, Additional Benefits in the relevant sections of this PDS; or
- set out in the section ‘General Exclusions’ on pages 28–34.

What is the cost to me?

When you take out the Policy, you will need to pay the Premium.

The amount of the Premium will depend on a number of factors including, for example, details of your Insured Property. This is described further on pages 9–10.

If you make a claim under the Policy you may be required to contribute to the cost of the claim by paying what is known as an Excess. This is described further on pages 13–14.

If you make a claim, and you then withdraw your claim or we refuse to accept it, you may be required to pay any costs we have incurred in connection with processing the claim. This is described further on page 37.

Does my Policy cover Business Use?

If your Insured Property is used for any Business Use or purpose other than Private Use, you must disclose this information to us as we may not offer a Policy to cover this, or additional conditions may apply to your Policy (for example, exclusions or additional Excess requirements). This includes situations where you lease, hire or lend your Insured Property to another person for Business Use and where you or someone else leases, hires or lends your Insured Property to another person.

If we agree to extend your Policy to cover your Insured Property for Business Use, it will be noted on your Certificate of Insurance.

Insured Property

The Policy applies to your Insured Property (either a Caravan or Trailer) that is shown on your Certificate of Insurance.

A description of what types of property are included in the definitions of Caravan and Trailer is set out on pages 15–16.

Credit provider's rights

If we decide to pay cash for a claim and your Insured Property is subject to any finance, we may be required to pay some or all of this amount to the credit provider shown on your Certificate of Insurance.

Defined Terms

All capitalised terms used throughout this PDS have the definition as set out in the Glossary on page 48. We have also included definitions for 'you', 'your', 'we', 'our' and 'us' in the Glossary.

We are here to help

If you have any questions, give us a call on **8202 4567**.

About the Premium

Premium

The Premium is the amount you pay for the Policy. All Premiums include any compulsory government statutory charges, levies, duties and taxes where applicable. A minimum Premium applies for every Policy. The information you give us may affect how the risk is assessed, and therefore the amount of the Premium payable. Check your Certificate of Insurance to make sure all information is true and correct. If the information is not true and correct, call us immediately on **8202 4567**.

How we calculate the Premium for insurance

The base Premium that you pay for your Policy will depend on the following factors (among others):

Premium Factor	Possible Impact	Type of Vehicle
Discounts	You may qualify for one or more of the discounts offered by us.	All
Amount of Basic Excess selected	Your Premium may be affected by the amount of Basic Excess selected.	All
Garaging address of your Insured Property	If your Insured Property is primarily located in a high-risk area it may affect your Premium.	All
Sum Insured	A higher Sum Insured will normally attract a higher Premium.	All
Use of your Trailer	Using your Trailer for Business Use may affect your Premium.	Trailer only
Frequency of use of your Caravan	How frequently you use your Caravan may affect your Premium.	Caravan only
Claims history	Your claims history may attract different Premiums or Excesses.	All
Type of Insured Property and its Accessories/ Modifications	Average repair costs for vehicles and Accessories and Modifications may affect your Premium.	All
Whether your Caravan is subject to finance.	Your Premium may be affected if you have taken out a loan for you Caravan.	Caravan only

Premium Factor	Possible Impact	Type of Vehicle
Age and gender of Insured(s)	The age and gender of Insured(s) may affect the Premium.	All
Storage type of your Insured Property	Where your Insured Property is stored may affect your Premium.	All

Changes in Premium

Each time you renew your Policy, your Premium is likely to change, even if the details of your Insured Property or your personal circumstances have not changed. This is because Premiums are affected by many factors including:

- new and updated data we use to calculate the Premium;
- the cost of claims we have paid and expect to pay in the future;
- any changes in government taxes, levies or charges; and
- the cost of running our business.

Payment of Premium

You may elect to pay your Premium up-front or by instalments.

Upfront payment

You must pay your Premium in full by the due date shown on your Certificate of Insurance. If you do not pay the Premium by the due date, we may cancel the Policy by written notice to you.

Pay by instalments

If you have a 12 month Policy term you can pay your Premium by instalments via a monthly direct debit from your bank account or credit card.

You are responsible for ensuring your account/credit card has sufficient clear funds to pay each debit on the day it is due. We may deduct two payments in the first month, depending on your monthly payment date.

If you fail to pay an instalment and it remains unpaid for:

- 14 days, we may refuse or limit our liability to pay your claim until you pay the outstanding instalments; or
- more than 1 month, we may cancel your Policy with immediate effect by written notice to you.

A copy of our Direct Debit Request Service Agreement is available from raa.com.au

About the Premium (continued)

Outstanding Premium following Total Loss

If your Vehicle is a Total Loss, then following settlement of your Claim:

- this Policy will be cancelled with no refund of your Premium; and
- you will be required to pay the applicable Excesses and any outstanding Premium (including any remaining monthly instalments for the term of the Policy).

Alteration or cancellation of your Policy

Altering your Policy

You may ask us to change your Policy at any time.

Where that change results in a change to your Premium, We will not charge or refund any amount unless it results in a change to your total Premium of \$20 or more.

Cooling-off

You can cancel your Policy during the Cooling-off Period provided you have not made a Claim. If you cancel your Policy during the Cooling-off Period, we will cancel the Policy on the date you tell us that you are Cooling-off. We will refund all Premium paid by you, however we will not Cover you under this Policy.

If you cancel your Policy

You can cancel your Policy at any time after the Cooling-off Period.

If you cancel your Policy after the Cooling-off Period, the cancellation takes effect on the date you tell us or any future date you give us. We will continue to Cover you under this Policy until the effective date of your cancellation. If you have paid your Premium up front, we will refund any Premium applicable to the term following cancellation, as long as it is \$20 or more. If you have been paying by instalments, we will cancel any further direct debits, but we will not refund your Premium.

If we cancel your Policy

We may cancel your Policy at any time by written notice to you as permitted by law or this PDS, including where you fail to make payments, or fail to disclose important information to us. We will continue to Cover you under this Policy until the date of cancellation notified to you.

If you have paid your Premium up front, we will refund any Premium applicable to the term following cancellation, as long as it is \$20 or more. If you have been paying by instalments, we will cancel any further direct debits, but we will not refund any Premium paid.

If your Policy is void

If you or any Co-Insured or anyone acting on your or their behalf has fraudulently failed to disclose or misrepresented information to us at the time of taking out your Policy, we may void the Policy from its inception (treat the Policy as if it never existed) in accordance with the *Insurance Contracts Act 1984*. If we void the Policy, we will refund any Premium paid in respect of the Policy and we will not Cover you under this Policy.

Excess

If you make a claim, you may be required to pay a contribution towards the claim. This is known as an Excess. There are different types of Excess which may apply at the time of the claim. The type(s) of Excess which apply to your Policy will be shown on your Certificate of Insurance.

Basic Excess

A Basic Excess is the amount you have agreed to pay as a contribution if you make any claim. Unless otherwise specified in this PDS, the amount payable as your Basic Excess will be the same for all claims as shown on your Certificate of Insurance. We may increase your Basic Excess on renewal of your Policy. Any change will be stated on your renewal notice and as RAA provides flexible Excess options, you may change the amount of your Basic Excess by contacting RAA.

For an explanation of the Basic Excess options available to you, call **8202 4567**.

No Excess

There is no Excess payable for claims made for the Travellers benefit only (see pages 24–25).

Additional Excess

Non-removable Excess

Other Non-removable Excess(es) may apply to your Policy. These are an additional Excess which may apply to your Policy as a result of an individual risk review, or information relating to:

- your Insured Property;
- your or a Co-Insured's claims history; and/or
- Accessories or Modifications.

A Non-removable Excess may apply on inception. It may also be added upon renewal of your Policy to reflect any change to the above information.

The amount of any Non-removable Excess will be shown on your Certificate of Insurance, together with a description of the reason for the Excess. A Non-removable Excess applies to all claims unless noted in the description that it only applies to certain claims.

Each Non-removable Excess is in addition to any Basic Excess you are required to contribute.

Waiver of Excess

We will waive all Excesses payable for claims made for:

- an Incident where, in our opinion, the driver/rider of the other vehicle was more than 50% at fault and you can supply:
 - the full name and address and either the phone number or email address of that driver/rider, and
 - the registration details of the other vehicle; or
- an Incident involving Theft or vandalism, where you give us a Police report that shows the name and address of the offender who has been charged with or convicted of the crime.

Excess per Incident

If you make a claim and it is caused by more than one Incident, you will need to make a claim for each Incident and pay the applicable Excess(es). For example, if a tree falls and breaks a window in your caravan and later a thief uses that broken window to enter your caravan, you will need to make separate claims and pay separate Excesses for the broken window and stolen items.

If your claim for loss or damage is caused by a single Incident, and you need to claim under multiple benefits of your Policy, we will only ask you to pay one Basic Excess and any applicable Non-removable Excess. For example, if a car impacts your caravan and causes damage to the walls and subsequently catches on fire resulting in fire damage to both your caravan and the Contents inside it, you will only need to make one claim and pay one Basic Excess.

Payment of Excess

We only provide cover under this Policy if the amount of the claim is more than the Excess payable.

You will only be required to pay an Excess if your claim is accepted. Where an Excess is payable, we will tell you the options for payment of the Excess, which may include:

- payment by you to us;
- deducting it from the amount we pay you under the claim; or
- payment by you to a supplier or repairer assisting with the claim.

Your Policy

Subject to the General Exclusions (see pages 28–34) and other terms and conditions set out in this PDS, under this Policy you can make claims for:

- Incidents causing loss or damage to your Insured Property (Comprehensive Cover);
- Legal Liability (Legal Liability Cover); and
- Additional Benefits applicable to your Insured Property (Additional Benefits).

Unless specified otherwise in this PDS, each claim for any Incident is limited to the Sum Insured for the Insured Property under the Policy.

In addition, for some Incidents there will be a Specific Limit on the amount you can claim under this Policy (Specific Limit). Where a Specific Limit applies it is specified in the description of the relevant benefit. A Specific Limit overrides the general limit of the Sum Insured and may result in the amount you can claim being below the minimum amounts prescribed by the *Insurance Contracts Act 1984*.

What is insured as ‘Insured Property’?

We will Cover you for loss or damage to your Insured Property. Your Insured Property includes:

For a Caravan:

- the Caravan shown on your Certificate of Insurance;
- its tools, accessories and Modifications that are standard equipment; and
- and any other tool, Accessory or Modification specifically agreed by us and shown on your Certificate of Insurance.

For a Trailer:

the Trailer shown on your Certificate of Insurance.

Limits for ‘Insured Property’

Unless stated elsewhere in this PDS, the maximum we will Cover you for any one Incident resulting in a claim under Insured Events in respect of, or in connection with loss or damage to your Insured Property, is up to the Sum Insured for your Insured Property as shown on your Certificate of Insurance.

What is insured as ‘Contents’?

We will Cover you for loss or damage to the following types of Contents which are located within your Insured Property as a result of an Insured Event occurring to or within your Insured Property, provided they are owned by you or Contents you are legally responsible for:

- portable household goods including glassware, crockery, cutlery, and cooking utensils;
- appliances including portable refrigerators, microwaves and televisions;
- clothing; and
- fishing and diving gear.

What is excluded from ‘Contents’?

Despite the inclusions listed above, we will not Cover you for loss or damage to any of the following items and the following items are excluded from and do not form part of the Contents under the terms of this Policy:

- cash, ATM and credit cards, gift cards, negotiable instruments, shares, travel or other tickets and coupons, stamps, collections, collector’s pins, medals, collector’s coins, bullion, nuggets;
- jewellery, watches, precious metal, precious or semi-precious gems;
- mobile telephones, tablets, laptop computers;
- trailers, tractors, motorcycles, trail bikes, mini bikes, motorised go-karts, motorised scooters;
- helmets or other spare parts and accessories;
- Sporting Equipment, surfboards, surf or water skis, sailboards;
- lawns, trees, shrubs, plants, hedges;
- pets, domestic animals and livestock; and/or
- any item not owned by you.

Your Policy – Comprehensive Cover

Under this Policy, we will cover your Insured Property in respect of loss or damage caused by events listed below. This cover is subject to the General Exclusions (see pages 28–34) and other terms and conditions set out in this PDS.

Loss or damage

What we cover	Loss or damage to your Insured Property as a result of: <ul style="list-style-type: none">• an Accident;• fire;• flood;• hail;• malicious damage;• storm; and/or• Theft or attempted Theft.
What we do not cover	Any loss or damage arising from an Incident outside of Australia.
Specific Limit	The maximum that we will Cover you for loss or damage to your Insured Property arising from any one Incident is the Sum Insured as shown on your Certificate of Insurance. If you are entitled to New Caravan/Trailer Replacement the Specific Limit will be as specified on Pages 39–40.

Your Policy – Legal Liability cover

Under this Policy, we will Cover you for loss or damage to other people's property, as well as their bodily injury or death, caused by or arising out of the use of your Insured Property as listed below. This cover is subject to the General Exclusions (see pages 28–34) and other terms and conditions of this PDS. For this section you' includes any person you authorise to tow your Insured Property.

Loss or damage to other people's property

What we cover	The amount which you may be held legally liable to pay for loss or damage to a third party's property, as a result of an Incident arising out of the use of your Insured Property when it is not being towed.
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What we do not cover	Loss or damage: <ul style="list-style-type: none">• to property when your Caravan is being towed by any motor vehicle;• to property as a result of your Caravan becoming detached from any motor vehicle;• to property that you have in your control or possession at the time of the Incident;• to property owned by you;• to property as a result of an Incident arising out of the use of a substitute Caravan/Trailer; and/or• for any amounts that you are entitled to claim or receive under any other insurance cover or statute.
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Specific Limit	The maximum we will pay under this Policy for all Legal Liability (not including death or bodily injury) claims arising from any one Incident is \$20,000,000 in total, including all associated Legal Costs we have approved.
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Your Policy – Legal Liability cover (cont.)

Legal Liability cover for death or bodily injury

What we cover The amount which you may be held legally liable to pay for death or bodily injury to any person arising out of the use of your Insured Property, other than a person who is:

- a relative of yours, de facto of yours, or child of any de facto of yours;
- any person who ordinarily resides with you;
- an employee, servant, or agent of yours; and/or
- a contractor or sub-contractor employed or engaged by you.

What we do not cover We do not cover liability for death or bodily injury:

- as a result of an Incident occurring when your Caravan is being towed by any motor vehicle;
- as a result of your Caravan becoming detached from any motor vehicle;
- when you have, or should have, cover (wholly or partly) under a compulsory insurance policy or any statutory or compensation scheme or fund covering such legal liability; and/or
- as a result of an Incident arising out of the use of a substitute Caravan/Trailer.

Specific Limit **The maximum that we will Cover you for all death or bodily injury liability claims arising from any one Incident is \$5,000,000 in total, including all associated Legal Costs we have approved.**

Additional Benefits – General

Under this Policy, we will make the Additional Benefits listed below available when you make a claim which is covered by this Policy. The Additional Benefits are subject to the General Exclusions (see pages 28–34) and other terms and conditions of this PDS.

Specific exclusions for each Additional Benefit are set out in this section.

14-day change of Caravan or Trailer

What we provide	We will Cover you under the terms of this Policy for any replacement Caravan or Trailer for 14 days once you have sold or disposed of your Insured Property (as it if was the Caravan or Trailer named on the Policy).
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Exclusions	The cover on your existing Insured Property will cease from the date of purchase of the replacement Caravan or Trailer.
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Specific Limit	14 days
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Choice of repairer

What we provide	You can select a repairer who we recommend, or choose a different repairer who must meet our minimum standards, provided that no repairs are undertaken without our prior authorisation. We will assist you to find a suitable repairer for your Vehicle following an Incident, using our experience and first-hand knowledge of repairers. We have a network of repairers who meet our high standards.
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Exclusions	When authorising repairs, we will consider the repairer's ability to complete the repair to a standard we expect in terms of safety, quality, fairness, timeliness, regulatory compliance and pricing. If for any reason we do not recommend you proceed with a repairer, we will contact you to discuss your options. If you wish to go ahead with a repairer that does not meet our standards, we will pay you the assessed cost of repairing your Insured Property, instead of authorising repairs.
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Additional Benefits – General (cont.)

Contents

What we provide Replacement of Contents (new for old) if an Incident occurs and your Contents are accidentally damaged or stolen from within your Insured Property.
See page 16 for inclusions and exclusions of Contents under this Policy.

Exclusions We will not provide a replacement:

- if the Contents do not belong to you or your Family;
- as a result of Theft, attempted Theft or malicious damage without Violent and Forcible Entry to your Insured Property;
- as a result of Theft, attempted Theft or Malicious Damage if your Insured Property is lockable and left unlocked;
- if loss or damage is caused by storm, wind, hail or flood to Contents in an annexe or Trailer; and/or
- as a result of wear and tear.

Specific Limit Up to \$2,000

Emergency repairs

What we provide Reimbursement for the cost of emergency repairs if required after an Incident so that you can get your Insured Property to your destination or the nearest repairer.

Exclusions This does not apply to any additional repairs beyond emergency repairs unless you receive our prior consent.

Specific Limit Up to \$750

Legal Costs

What we provide If you have our express prior agreement, we will reimburse all Legal Costs and legal expenses incurred by you arising from an Incident covered by the Policy.

Exclusions This does not apply to reimbursement of Legal Costs and legal expenses incurred by you, without our express prior agreement.

Specific Limit **There is no limit as long as you have our express prior agreement.**

New Caravan/Trailer Replacement

What we provide If you are eligible for this benefit (refer below) we will replace your Insured Property with a new Caravan or Trailer of the same or similar make and model as your Insured Property (subject to local availability) including all on-road costs.

Eligibility Criteria You will only be eligible for this benefit if, following an Incident, your Insured Property is deemed to be a Total Loss by us and:

- you purchased your Insured Property brand new (including demonstration models); and
- your Insured Property is a Total Loss within 2 years of the start date of the original registration.

Recovery costs following Theft

What we provide The transport costs agreed by us for the return of your Insured Property, if your Insured Property has been recovered following Theft.

Additional Benefits – General (cont.)

Substitute Caravan/Trailer

What we provide The amount you may be held legally liable to pay for loss or damage to other people’s property while towing an uninsured substitute of your Insured Property provided:

- your Insured Property is not towable due to an Incident or need for service or repair at the time;
- the substitute of your Insured Property is of similar type to your Insured Property and is registered; and
- the substitute of your Insured Property is in your legal custody and control but does not belong to you.

Exclusions This does not apply to loss or damage:

- to the substitute Insured Property; and/or
- to property owned by you.

Specific Limit **Up to \$20,000,000**

Towing and storage

What we provide The cost to:

- tow your Insured Property to the nearest repairer or to any other place approved by us; and
- store your Insured Property until repairs can be undertaken following an Incident.

Exclusions This does not apply to the cost of towing and storage if your Insured Property was not involved in an Incident.

Travellers Benefits

What we provide

Emergency transport and accommodation costs if you are unable to tow your Insured Property due to illness or injury

If you are on a driving trip and during that trip you suffer an unexpected serious disabling illness or injury that is not in connection with an Incident involving your Insured Property which leaves you unable to tow your Insured Property and neither you, your Family nor anyone accompanying you is able to tow your Insured Property we will reimburse you for:

- emergency travel and overnight accommodation costs for you or any members of your Family who were accompanying you on the driving trip;
- appropriate ground transport either to the original destination or to your Home, for you or any members of your Family who were accompanying you on the driving trip; and
- for ground transport to move your Insured Property from its location to your Home. Alternatively, if requested, we will move your Insured Property to the original destination, if that is closer than your Home.

Transport costs due to the death of you or a member of your Family while travelling

If you are on a driving trip and during that trip you or a member of your Family travelling with you dies in circumstances that are not related to an Incident involving your Insured Property we will reimburse you for:

- the transportation of the body of the deceased to a location within Australia, nominated by the closest next of kin;
 - air transportation to return to your Home, for any of you or your Family who were travelling with the deceased at the time of death; and
 - ground transportation of your Insured Property in which you were travelling with the deceased at the time of death, to your Home, if no one is able or willing to tow your Insured Property to that address.
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Additional Benefits – General (cont.)

Travellers Benefits (continued)

What we provide	Transport costs due to death of a member of your Family not travelling with you or your Family If you are on a driving trip and during that trip a member of your Family who is not travelling with you dies as a result of an Accident or unexpected illness, we will reimburse transportation costs for: <ul style="list-style-type: none">• you and your Family travelling with that person, to return from that journey to your Home; and• your Insured Property in which you or your Family are travelling on that journey, to your home if no other person is able or willing to tow your Insured Property to that address.
Exclusions	This benefit is not available if you are less than 100km from your Home.
Specific Limit	The maximum we will reimburse you for any claim arising from one Incident under this benefit is \$750.

Additional Benefits – Caravan Only

Emergency travel/accommodation

What we provide Reimbursement for the cost of emergency overnight accommodation if your Caravan has been stolen or is not towable or liveable as a result of an Incident and emergency travel if the vehicle you were using is not drivable as a result of an Incident.

Exclusions This is not available if you are less than 100km from your Home.

Specific Limit Up to \$750

Motor burnout

What we provide If a household electric motor forming part of the Caravan burns out or fuses during the term of the Policy, Cover for:

- the repair or replacement of a motor in a fixed air conditioner or refrigerator that burns out or fuses; or
- re-gassing a refrigeration or air-conditioning unit.

If we cannot repair or replace the motor or sealed unit, we will provide you the estimated Cost of replacing the electric motor or sealed unit with an equivalent modern day motor or unit.

Exclusions This does not apply to:

- burnout of an electric motor or electric motor in a sealed unit that is more than 10 years of age from the date of manufacture;
- any amount recoverable under a guarantee or warranty; and/or
- replacing a whole appliance if a motor or sealed unit for the appliance cannot be repaired or replaced.

Additional Benefits – Caravan Only (cont.)

Taxi home

What we provide Reimbursement for emergency transport by taxi or other appropriate means if your Insured Property cannot be towed to your Home, or another intended destination, from the scene of an Incident and the vehicle you were using is not drivable as a result of an Incident.

Exclusions This is not available if your Insured Property is able to be safely towed after an Incident.

Specific Limit Up to \$150

Theft of keys

What we provide The replacement of keys and/or re-coding of locks of your Insured Property if your keys have been stolen.

Specific Limit Up to \$1,000

General Exclusions

In addition to the specific exclusions set out in the explanation of what is covered by this Policy, we may not Cover you for any claim, or may reduce the amount we will pay you for a claim, to the extent the loss, damage or liability caused by, contributed to or arising from any one or more of the following:

*For the General Exclusions in this section 'you' includes any person you authorise to tow your Insured Property.

Actions following an Incident

We will not Cover you for loss, damage or liability if following an Incident, the person towing or in charge of your Insured Property fails to remain at the scene of the Incident long enough for interested parties to attend and/or exchange relevant details. For example, we will not Cover you if you unreasonably fail to remain at the scene of the Incident long enough for Police to administer an alcohol test, drug test, breath or blood analysis.

Alcohol and/or drugs

We will not Cover you for loss, damage or liability if at the time of an Incident your Insured Property is being driven by any person:

- who is under the influence of any drug;
- whose blood alcohol percentage or breath analysis exceeds the concentration prescribed by law in the state or territory where the Incident occurred; or
- who refuses to submit to an alcohol test, drug test, breath or blood analysis.

Asbestos

We will not Cover you for loss, damage or liability arising directly or indirectly out of or caused by, through or in connection with the inhalation of (including the fear of inhalation of, or exposure to) asbestos, asbestos fibres or derivatives of asbestos.

General Exclusions (continued)

Breakdown

We will not Cover you for loss, damage, or liability for:

- mechanical breakdown and/or failure (e.g. bearing failure);
- structural breakdown and/or failure (e.g. cracked chassis);
- electrical, electronic or computer module breakdown and/or failure (e.g. unexplained ECU failure); and/or
- foreign substances, incorrect fuel and/or water in fuel (e.g. damage to fuel injectors, pumps, pipes and components).

Business Use

We will not Cover you for any loss, damage or liability to or for your Insured Property where at the time of the Incident your Insured Property was being used for any Business Use which is not listed on your Certificate of Insurance.

Care

We will not Cover you for loss, damage, or liability:

- arising from a lack of maintenance;
- if reasonable care was not taken to protect or safeguard your Insured Property from the loss or damage; and/or
- if you do not take proper precautions to prevent further loss or damage following an Incident.

We will not Cover you for Theft unless you:

- lock all the doors and windows when your Insured Property is parked or unattended; and/or
- ensure the keys are not left in a lock when no one is with the Insured Property.

Consequential Loss

We will not Cover you for loss, damage, or liability for Consequential Loss of any kind suffered by you or any third party, unless specifically stated elsewhere in this PDS. For example, replacing compliance plates or loss of revenue suffered by a third party.

Contamination

We will not Cover you for loss, damage, liability, or expense directly or indirectly caused by or contributed to or arising from any nuclear, radioactive, biological, chemical, or toxic material.

Cyber

We will not Cover you for loss or damage of, or liability caused by:

- any computer, hardware, software, communications system or other electronic device or data connected to or used in connection with your Insured Property; or
- any cyber outage, computer virus, hacking or other form of cyber attack to the computer systems of any third party (including utilities service providers), unless those circumstances cause an Incident.

Dangerous goods

We will not Cover you for loss, damage or liability caused by the discharge or escape of contaminants, pollutants, or other dangerous goods from your Insured Property, unless they are substances you are legally allowed to carry.

Defects

We will not Cover you for loss, damage or liability caused by, or as a result of:

- an inherent defect;
- a defective or faulty part;
- defective or faulty workmanship;
- defective or faulty design; and/or
- defective or faulty manufacture or construction,

in respect of your Insured Property.

Depreciation, wear and tear

We will not Cover you for loss, damage or liability for depreciation, wear and tear, rust, corrosion, or Damage to your Insured Property which has occurred over a period of time. This includes, but is not limited to, loss or damage as a result of deteriorated seals and joints which has occurred over a number of Incidents, stone chips to paint, gradual structural fatigue, annexe/awning delamination, damage caused by pollution and/or water in fuel.

Existing Damage

We will not Cover you for the cost of repairing Damage or poor repairs that existed before the Incident occurred.

General Exclusions (continued)

Failure to advise of changes to your Insured Property

We will not Cover you for loss, damage or liability if you fail to advise us of any alteration, conversion or Modification from the manufacturer's specifications of your Insured Property that would be relevant to us in accepting the risk or continuing to insure your Insured Property. In addition to not covering you, we may cancel the Policy if you do not advise us of any of these changes (as set out on pages 5–6).

Fare, hire or reward

We will not Cover you for loss, damage or liability if, at the time of the Incident, your Insured Property is being used in the course of the business of carrying passengers or goods for fare, hire or reward (e.g. food trucks, courier etc).

Hired Out Insured Property

We will not Cover you for loss, damage or liability if your Insured Property is being hired out.

Illegal act

We will not Cover you for loss, damage, or liability resulting from, contributed to or caused by your Insured Property being used in a criminal or illegal act or in breach of any law or regulation by you or by a person acting with your express or implied consent. This includes, but is not limited to, the use of your Insured Property to transport illicit drugs and your Insured Property being towed at a speed greater than the relevant speed limit or in an area not permitted.

Inappropriate Use

We will not Cover you for loss, damage or liability arising from you towing the Insured Property with a vehicle if:

- that vehicle is not designed to tow that type of Insured Property; and/or
- the weight of the Insured Property exceeds that for which the vehicle is designed to tow.

Lawful seizure

We will not Cover you for loss, damage or liability caused by or as a result of lawful seizure or other operation of law.

Loss of use

We will not Cover you for loss, damage, or liability because you cannot use your Insured Property.

Loss of value

We will not Cover you for loss, damage, or liability for any loss of value or depreciation to your Insured Property as a result of an Incident or repairs being performed.

Motor trade

We will not Cover you for loss, damage, or liability if your Insured Property is used in connection with the motor trade for experiments, tests, trials, demonstration or towing of another Caravan or Trailer.

Motorsport

We will not Cover you for loss, damage, or liability if your Insured Property at the time of the Incident, is being towed:

- in, or tested in preparation for, racing, pace making, competitive rally, a reliability trial, or a speed or hill-climbing test;
- for any motorsport; and/or
- on a racetrack or testing ground, closed circuit or on a street circuit, using temporarily closed public roads.

Non-standard Accessories and Modifications

We will not Cover you for any loss, damage or liability for any Non-standard Accessories or Modifications, or any non-standard tools, unless you have told us about them, and we have specifically agreed to cover them and they are shown on your Certificate of Insurance and we will not Cover you for loss, damage or liability to or arising from Modifications that are not street legal.

On consignment

We will not Cover you for any loss, damage or liability as the result of liquidation, insolvency, bankruptcy or any dispute over the proceeds of a sale made on behalf of you by a dealer, agent or broker, where you have your Insured Property on consignment for sale.

Outside the term of insurance

We will not Cover you for loss, damage or liability that occurs outside the term of insurance shown on your Certificate of Insurance.

General Exclusions (continued)

Overloading

We will not Cover you for loss, damage or liability if your Insured Property is used to carry a greater number of passengers, or to carry or tow a load in excess of that for which your Insured Property was constructed or is allowed by law.

Pandemic and communicable diseases

We will not Cover you for loss, damage or liability arising from any disease which can be transmitted by means of any substance or agent from any organism to another organism.

Repairs performed without consent

We will not Cover you for loss, damage or liability arising from any repairs undertaken on your Insured Property after an Incident, without our prior consent.

Terrorism – pollution, contamination, explosion or cyber attack

We will not Cover you for loss, damage or liability for acts of terrorism directly or indirectly caused by contributed to, by resulting from, arising out of or in connection with any:

- biological contamination, explosion or pollution;
- chemical contamination, explosion or pollution;
- nuclear contamination, explosion or pollution;
- radioactive contamination, explosion or pollution; or
- computer virus, hacking or other form of cyber attack, unless those circumstances cause an Incident.

Towing after an Incident

We will not Cover you for loss, damage or liability resulting from your Insured Property being towed by you in a damaged condition after an Incident or following a Theft, unless you could not have reasonably detected the damage. This includes, but is not limited to, continuing to tow your Insured Property following an Incident once your Insured Property's warning devices have activated.

Tyres

We will not Cover you for loss or damage caused to your tyres by the application of brakes, road punctures, cuts or bursts to your tyres.

Unlawful purpose

We will not Cover you for loss, damage, or liability if your Insured Property is being used for any unlawful purpose by you or any Co-Insured(s).

Unlicensed Driver

We will not Cover you for loss, damage, or liability if your Insured Property is being towed by you or any person with your consent who:

- is not complying with the conditions of their driver's licence; and/or
- is not licensed to drive such a vehicle towing your Insured Property under all relevant Australian laws, by-laws, and regulations.

Unsafe or unroadworthy

We will not Cover you for loss, damage or liability if your Insured Property is not Roadworthy or is used in an unsafe condition, and this caused or contributed to the loss, unless you could not have reasonably detected the lack of safety or unroadworthiness.

War

We will not Cover you for loss, damage or liability caused by war, other acts of a foreign enemy (whether war is declared or not) mutiny or revolution. We also will not cover riot, looting or civil commotion following these incidents.

Wilful, reckless, or deliberate act

We will not Cover you for loss, damage or liability that is caused by, arises from, or involved any act by you or by someone acting with your given or implied consent that:

- is deliberate or intentional;
- is a deliberate lack of action; and/or
- is wilful or reckless.

Your faulty workmanship

We will not Cover you for loss, damage, or liability as a result of your faulty workmanship on your Insured Property.

Claims – Information

When you want to make a claim under this Policy, We recommend that you:

- follow the steps outlined on pages 41–42;
- do everything reasonable to prevent or limit further loss or damage; and
- if applicable, report any Incident to the Police.

And we recommend that you do not:

- carry out or authorise repairs yourself (except for emergency repairs, see page 21);
- dispose of any damaged property;
- admit liability or guilt, or negotiate to settle any claim with anyone else, including the insurer of any other party involved in the Incident; and/or
- make a false or fraudulent claim.

We can only process a claim when we have all the information we need to process the claim, including information from persons towing the Insured Property, Delegated Authorities and/or Co-Insured(s).

Contribution

In addition to any applicable Excess, you may be required to contribute to the Cost of repair or replacement of tyres, Accessories, paintwork, bodywork, batteries or interior trims or annexes/awnings affected by wear and tear, rust, corrosion or damage, which has occurred prior to the loss. If additional repair or replacement work is necessary to complete the repairs which arise from your claim you will be required to pay for the additional repair or replacement. We will let you know if you need to make a contribution prior to settlement of the claim and tell you how it needs to be paid.

Goods and Services Tax (Government charge)

All amounts insured, shown on your Certificate of Insurance, include Goods and Services Tax (GST). If you make a claim, you must tell us of any entitlements you may have to input tax credits on this Policy. We will not cover any GST, fine, penalty or charge if you give us incorrect information. If you are or would be entitled to claim any input tax credits for the repair or replacement of your Insured Property, we will reduce any settlement offer by the amount of that input tax credit.

Legal rights

We have full discretion in the conduct, defence or settlement of any claim and to take any action in your name to recover any money paid by us. You must seek our consent before you can agree to settle, compromise your claim or make any admission of liability or payment for loss or damage to any third party in respect of your claim. If you do not seek our consent, subject to the law we may reduce or refuse to pay your claim.

Pairs or sets

If any part of your Insured Property consists of a pair or Set (e.g. alloy wheels), we will only pay for the repair or replacement of the part that is lost, damaged or stolen. If we cannot repair or replace the part, we will pay the replacement value for that part only. We will not pay for any decrease in the value of the pair or Set.

Pay for other benefits

If you are entitled to any Additional Benefits in connection with your claim, these will form part of your settlement.

Salvage of parts

If we replace or pay the Cost of replacement of any part of your Insured Property, the replaced item belongs to us.

Withdrawing your claim/refusal to accept your claim

If you withdraw your claim or we refuse to accept it, you will have to pay the costs you have incurred as a result of the Incident.

Claims – Information (continued)

Reimbursement

You will be required to reimburse us for any costs we have incurred in advance of the acceptance of your claim or the costs of any investigation of the claim if:

- you withdraw the claim, or fail to provide the information required to be provided under pages 41–42, after we have incurred investigation costs; or
- your claim is denied because it is fraudulent or because you provided false or misleading information.

This includes but is not limited to any cost incurred for the investigation of your claim and payments made by RAA in advance of the acceptance of your claim, such as those shown in the benefits sections on pages 17–27. You will only be required to reimburse us for investigation costs where we have informed you in advance that the costs would be incurred.

If we accept your claim by mistake, you will need to reimburse us for any amounts we have paid you in relation to the claim.

Claims – Repair or cash

Where your Insured Property is not a Total Loss

If we accept your claim and we determine your Insured Property is not a Total Loss, subject to the below, we will repair your Insured Property to the condition it was immediately before the Incident.

If:

- we determine the repair would require the replacement of a part and a suitable like-for-like part is not available;
- we determine the safety, quality or reliability of repairs may be affected by the condition of, or damage to, the Insured Property that arose before the Incident;
- your chosen repairer does not meet our standards for safety, quality, fairness, compliance or pricing, and you choose to settle your claim for cash in lieu of repairs;
- a repair of your Insured Property authorised by us is not available within a reasonable timeframe; and/or
- your claim is for the repair or replacement of Contents

We will pay you cash instead of repairing your Insured Property.

If we pay you cash, we will pay you the lesser of:

- the assessed Cost of repairing your Insured Property to the condition your Insured Property was in immediately before the Incident; or
- the Cost of replacing your Insured Property with a Caravan/Trailer of the same or similar age, make, model and condition that your Insured Property was in immediately before the Incident, less the value of the salvage.

Where we pay you cash instead of repairing your Insured Property

If we pay you cash instead of repairing your Insured Property, you must either undertake to have your Insured Property repaired or confirm that you do not intend to repair your Insured Property.

If you tell us you do not intend to repair your Insured Property we may cancel your Policy if:

- the level of damage is such that we would not have offered you insurance on a Caravan/Trailer in that condition; or
- you do not adjust your Sum Insured to reflect the value of the damage to your Caravan/Trailer.

The Policy may also be cancelled at your request. If we agree to buy the damaged vehicle from you, the agreed amount will be added to your cash payment.

Claims – Total Loss

When your Insured Property is a ‘Total Loss’

Total Loss means:

- we have determined that the Cost of repairs exceeds the Sum Insured, less the value of the salvage;
- your Insured Property has been stolen and is not recovered within 21 days from the date the claim is lodged, and we have accepted your claim; or
- we have determined that your Insured Property cannot be repaired to a safe condition.

If we agree to pay your claim after determining your Insured Property is a Total Loss, and you are not entitled to the New Caravan/Trailer Replacement benefit:

- we will pay you, or anyone with an interest in your Insured Property, the Sum Insured shown on your Certificate of Insurance (less any Excesses or unpaid Premium and any adjustment for GST provision);
- this Policy will be cancelled with no refund of your Premium and you will be required to pay the applicable Excesses and any outstanding Premium (including any remaining monthly instalments for the term of the Policy; and
- your Insured Property will become our property (unless we agree for you to keep the salvage, in which case We will deduct the value of the salvage from the settlement amount).

If we agree to pay your claim after determining your Insured Property is a Total Loss, and you are entitled to the New Caravan/Trailer Replacement benefit:

- we will replace your Insured Property with a new Caravan/Trailer of the same or a comparable make and model, which will include tools and Accessories that are standard equipment and any other tool, Accessory or Modification specifically agreed by us and shown on your Certificate of Insurance, provided they were attached to or within your Insured Property at the time of the Incident;
- this Policy will be cancelled with no refund of your Premium and you will be required to pay the applicable Excesses and any outstanding Premium (including any remaining monthly instalments for the term of the Policy; and
- your Insured Property will become our property (unless we agree for you to keep the salvage, in which case you will be required to pay us the value of the salvage).

If your Insured Property is stolen and later recovered after we have settled your claim, the salvage remains our property.

Claims – Making a claim

Here is how to make a claim under your Policy, including important factors we consider when working out how to pay for your claim.

Step 1 – Lodge your claim:

Call us Monday to Friday 8.30am-5pm on **8202 4575**.

When you make a claim, we will:

- ask you to give us relevant information to support your claim to make sure that an Incident has occurred, and we may ask you to:
 - establish proof of ownership by giving us details of when and where items were purchased, plus reasonable proof of ownership and reasonable proof of value;
 - give us written statements or any correspondence relating to the claim, including notice of any pending court proceedings or offers of settlement; and/or
 - meet with our investigators to be interviewed or give us access to relevant documents.
- tell you if an Excess is applicable and how to pay it;
- give you a claim number; and
- give you information on next steps.

So we can follow this process, you must:

- cooperate with RAA and our representatives including our investigators and assessors; and
- help us with your claim and/or comply with any condition of this Policy, including if you need to go to court to give evidence.

Step 2 – Getting a quote for damage

Visit a repairer of your choice and give them your claim number. The repairer will then:

- inspect, quote and photograph the damage;
- discuss your requirements;
- organise RAA to assess the damage; and
- book your Insured Property in for repairs if it is repairable.

Step 3 – Assessing your claim

When assessing your claim, we consider and determine the following:

- does your Policy cover the loss, damage or Theft?
- has the damage occurred as described and is it consistent with the Incident?
- is your claim affected by any Specific Limits, exclusions and conditions applicable to the Policy?

Step 4 – Settling your claim

To settle your claim, we will as required under this Policy do one of the following:

- authorise the repairer to proceed with the repairs on your Insured Property;
- declare your Insured Property a 'Total Loss'; or
- pay you cash in lieu of repairs.

Your Obligations

You are required to:

- pay any Excess or other contribution that applies;
- pay any outstanding Premium (including any remaining monthly instalments for the term of the Policy);
- if applicable, make your Insured Property available for the repairer; and/or
- if applicable, help with any recovery action.

Claims – Common questions

Will your Premium go up on renewal because you made a claim?

Your Premium will not be affected by any claim.

Will we cancel your Policy if you make too many claims?

We may decline to renew your Policy depending on the number and type of claims you make. On renewal of your Policy we may decline to provide certain types of Optional Cover(s) and/or apply a Non-Removable Excess to your Policy. We will not cancel your Policy during the term, unless your Insured Property is a Total Loss or one of the circumstances set out on pages 39–40 applies.

Would you like more information?

If you have any questions or require information about your claim (including a transaction confirmation) you can call us on **8202 4575**.

Claims – How your claim is paid

Here are some examples to demonstrate how we calculate claim payments. These do not form part of your Policy terms and conditions and are intended as a guide only, as not all scenarios are covered.

Example 1 – Total Loss

As the result of an Incident where you were Not at Fault, your Insured Property, which is a Caravan, has been determined by us to be a Total Loss (see pages 39–40). The Sum Insured shown on your Certificate of Insurance is \$30,000. Your Caravan was towed from the scene of the Incident and you paid the towing company \$500. The Basic Excess on your Policy is \$200. No other Non-Removable Excesses apply to your Policy. Your outstanding premium is \$500 for the term of insurance.

What we pay		Information
Total Loss	\$30,000	Total Loss has occurred. We will pay the Sum Insured shown on your Certificate of Insurance.
Towing costs	\$500	The towing cost that you paid to the towing company is reimbursed to you.
Less Excess	\$0	As you were Not at Fault, you do not have to pay the Basic Excess or any Non-Removable Excesses.
Less outstanding premium	-\$500	You are required to Pay any outstanding Premium (this includes any remaining monthly instalments for the term of your Policy).
Total claim	\$30,000	

If you have paid your Premium in full, there will be no refund of Premium.

See 'Claims – Information' on pages 35–37 for details.

Claims – How your claim is paid (cont.)

Example 2 – New Caravan/Trailer Replacement

Your Insured Property, which is a Caravan, has been determined by us to be a Total Loss after it was damaged by fire whilst parked. You purchased your Caravan brand new and your Caravan, at the time of loss, was less than 2 years old from the date of the original registration. Although the Sum Insured of your Caravan shown on your Certificate of Insurance was \$25,000, the Cost to replace it with a brand-new Caravan of the same or a similar make, model, and series, including the same options and on road costs, is \$28,500. The Basic Excess on your Policy is \$200. No other Non-Removable Excesses apply to your Policy.

What we pay		Information
A replacement Caravan	\$28,500	Your Caravan is less than 2 years old and the 'New Caravan Replacement' Additional Benefit applies.
Less Excess	-\$200	You are only required to pay the Basic Excess as your Caravan was damaged by fire.
Total claim	\$28,300	

Example 3 – Damage as a result of an Incident

Your Insured Property, which is a Trailer, is insured with a Sum Insured of \$14,000 shown on your Certificate of Insurance and has been damaged as a result of an Incident where you were At Fault. Your Trailer has been assessed and the repair Cost is \$4,800. The Basic Excess on your Policy is \$200.

What we pay		Information
Damage to your Trailer	\$4,800	Your Trailer is deemed repairable.
Less Excess	-\$200	Basic Excess applies as you were At Fault.
Total claim	\$4,600	

See 'Claims – Information' on pages 35–37 for details.

Example 4 – Theft of your Insured Property

Your Insured Property, which is a Caravan, has been stolen and has not been recovered. You have reported the Caravan stolen to the Police, but the Police have not been able to identify or charge the offender and therefore you are considered to be At Fault. A Sum Insured of \$15,000 is shown on your Certificate of Insurance. The Basic Excess on your Policy is \$200. You may be required to pay an additional Non-removable Theft Excess if this is shown on your Certificate of Insurance.

What we pay		Information
Theft of your Caravan	\$15,000	At time of loss, the Sum Insured of your Caravan is \$15,000. We will pay the Sum Insured shown on your Certificate of Insurance.
Less Excess	-\$200	Basic Excess applies as your Caravan was stolen and you are unable to provide a Police Report identifying the name and address of the offender who has been charged or convicted.
Total claim	\$14,800	

See 'Claims – Information' on pages 35–37 for details.

Claims – How your claim is paid (cont.)

Example 5 –

Damage to other people's property (repairable) as a result of an Incident

Your Insured Property, which is a Caravan, has caught on fire causing damage to another person's vehicle where You have been found to be legally liable. The vehicle you have damaged has been assessed and the repair Cost is \$4,800. Your Caravan with a Sum Insured of \$25,000 has been damage by the fire too. The Basic Excess on your Policy is \$200. No other Non-Removable Excesses apply to your Policy.

What we pay		Information
Damage to third party vehicle	\$4,800	This vehicle is deemed repairable.
Less Excess	-\$200	Basic Excess applies.
Damage to your Caravan	\$10,000	Your Caravan is deemed repairable.
Total claim	\$14,600*	

*We will authorise the repairs to the other party's vehicle and pay the other party's repairer upon completion of repairs and receipt of the repair invoice. Alternatively, we may cash settle the other party direct. We may apply apportionment on the other party's loss should we agree that the Incident was not 100% your fault.

See 'Claims – Information' on pages 35–37 for details.

Glossary

Accident means an event or occurrence which occurs without intent. **Accidentally** has a corresponding meaning.

At Fault means all circumstances other than where you are Not at Fault (See **Not at Fault** page 50).

Business Use means any Insured Property which is registered under a business or is used for any occupational or income earning purposes.

Caravan means a towed vehicle equipped for living in.

Certificate of Insurance means the latest Certificate of Insurance we have given you. It sets out your details, the insurance covers you have chosen and any special conditions, which to understand the full extent of cover must be read together with the PDS, and the terms and conditions of the direct debit authority you give us for the payment of your Premium.

Co-Insured means any person who jointly holds the Policy with you, as detailed on your Certificate of Insurance.

Consequential Loss means indirect loss, that is, not directly caused by loss, Theft or damage to your Insured Property, but arising as a result of such loss, Theft or damage.

Contents includes the property described as Contents on page 16 but excludes the exclusions set out on page 16.

Cooling-off Period means as described on page 6 of this PDS.

Cost means:

- for repairs – what it costs to repair; or
- for replacement – the retail price of the item as if it were new at the time of the loss or damage.

Cover you means to return you (so far as possible) to the same financial position that you were in prior to the loss, with allowance for wear and tear and depreciation.

Damage means, but is not limited to, unrepaired Accident damage, hail, rust, poor paintwork, scrapes, dents and interior damage.

Driver means any person operating, using or in charge of a motor vehicle towing your Insured Property with your express or implied consent.

Excess means the amount you need to contribute towards each claim we accept.

Glossary (continued)

Existing Damage means, Damage to your Insured Property which already existed at the time of the Incident.

Expiry Date means the date your Policy expires as shown on your Certificate of Insurance.

Family means the following people who reside in your residential Home:

- your spouse (legal or de facto); and/or
- your and/or your spouse's children, parents, grandparents, grandchildren, brothers and sisters.

Inception Date means the date your Policy commences as shown on your Certificate of Insurance.

Incident means an event or occurrence arising out of one action that gives rise to a right to claim under the Policy.

Insured means the interested party who takes out the Policy and who has an economic interest in the Insured Property and who is named on the Certificate of Insurance.

Insured Property means the Caravan or Trailer as set out on your Certificate of Insurance, including the inclusions set out on page 15.

Legal Costs means the costs of legal representation, which have been previously agreed to by us and are for the purposes of reducing our liability.

Legal Liability means any of the Incidents described under Legal Liability set out on pages 18–19 of this PDS.

Modification means any alteration or addition to the body, wheels, tyres, rims, paintwork, suspension, instruments, sound system, interior, or any other work that changes the performance, security or value of the Insured Property. Accessory also has a corresponding meaning.

Non-Standard Accessories or Modifications means Accessories or Modifications on or to your Vehicle that:

- are not included as standard equipment as per the manufacturers specification of the make, model and variant of your Vehicle; or
- were added after the Vehicle was manufactured.

Not at Fault means:

- (a) after an Incident, you were able to provide information regarding the other driver and we have determined that the other driver is more than 50% at fault; or
- (b) after an Incident involving Theft or vandalism you were able to provide a Police report showing details of the offender who has been charged or convicted.

In all other circumstances you are deemed to be **At Fault**.

PDS means this Product Disclosure Statement.

Policy means your contract of insurance with RAA Insurance, the terms and conditions of which are set out in this PDS, and your Certificate of Insurance.

Premium means the Premium shown on your Certificate of Insurance and as further described on page 9.

Private Use means any use other than Business Use. See 'Business Use' on page 48 for details.

RAA Group means Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807.

Roadworthy means your Vehicle meets all registration and other legal requirements.

Set means a group of similar or complementary items that belong together.

Specific Limits means Specific Limits on the various elements of cover provided under the Policy (refer pages 17–27).

Sporting Equipment means non-powered equipment used for recreational or leisure activities. This does not mean sporting equipment used as a tool of trade or for reward or compensation for recreational or leisure activities.

Sum Insured means the amount shown on your Certificate of Insurance that we agree to insure your Insured Property for in the event of a Total Loss. The Sum Insured includes:

- its tools, Accessories and Modifications that are standard equipment, and any other tool, Accessory or Modification specifically agreed to by us and shown on your Certificate of Insurance;
- any GST; and
- all registration and on-road costs.

Theft means the act or crime of stealing which has been reported to the Police and proven to have occurred.

Glossary (continued)

Total Loss has the meaning set out on pages 39–40.

Trailer means a vehicle designed to be towed by a motor vehicle and designed to transport goods. This includes horse floats, and box and car Trailers.

Violent and Forcible Entry means unlawful entry into your Insured Property including unlawful use of keys or lock picking. It does not mean opening an unlocked door or window.

We, our, us, RAA means RAA Insurance Limited ABN 14 007 872 602 AFSL 232525, trading as RAA Insurance.

You, your means the person, persons, company or companies shown as the Insured or Co-Insured on the Certificate of Insurance. For ‘Legal Liability’ and ‘General Exclusions’, the terms ‘you’ and ‘your’ are extended to include any person you authorise to tow your Insured Property.

Your Home means the residential address where you reside.

Your Vehicle means a vehicle that is registered and can be legally driven on a public road.

Membership Terms and Conditions

By holding an insurance Policy with RAA Insurance you are automatically entitled to become a member of RAA Group. Below are the terms and conditions that relate to your membership.

- (a) By purchasing this Policy, you agree to become a member of RAA Group and to be bound by the Constitution of RAA Group (available at raa.com.au).
- (b) You authorise any officer of RAA Group to execute any document on your behalf that enables you to become a member of RAA Group.



We are here to help

Call 8202 4567 or visit us at an RAA Shop
raa.com.au

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