

SECURE™ MOTORHOME INSURANCE PRODUCT DISCLOSURE STATEMENT



Welcome and thank you for choosing CIL Insurance

CIL Insurance was formed in 1962 to cater for the needs of the caravan industry. Since then, CIL Insurance has grown to be a specialist Recreational Vehicle (RV) Insurer.

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It's really important to read it carefully before you decide whether or not our cover is right for you.

By choosing CIL Insurance you can:

- Make a claim 24/7 by calling 1800 112 481
- Write to us at GPO Box 1831, Brisbane, QLD, 4001



The information in this PDS is current at the date it was prepared. From time to time, we may update some of the information in this PDS that is not materially adverse to you without notifying you. Please contact us for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

Who is the insurer?

AAI Limited ABN 48 005 297 807, AFS Licence No. 230859 trading as CIL Insurance is the insurer and issuer of this PDS.

About the authorised representative or distributor

If an authorised representative or distributor of ours arranges this policy:

- they will be acting with our authority and be our authorised representative or distributor, not your agent, in all matters concerning this insurance;
- they will receive a commission; and
- neither the authorised representative, distributor nor any of its related companies guarantees the benefits payable under the contract.

Key information about CIL Secure™ Motorhome Insurance

Type of insurance

This policy provides comprehensive cover for your motorhome.

Note: You can also insure a motorised campervan. When you have insured your motorised campervan, your motorhome means the motorised campervan shown on your schedule.

What we cover

Accidental loss or damage to your motorhome caused by an incident during the period of insurance. Examples of incidents include, hail, storm (including cyclone), fire, theft and collision.

We also cover your legal liability under Motorhome legal liability to pay compensation for loss or damage to another persons property caused by the use of your motorhome, or under Personal legal liability to pay compensation for death or bodily injury to other people, or loss or damage to their property caused by you when you are permanently or temporarily residing in of your motorhome.



This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy carefully.



Exclusion for new policies

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see page 22 in section 3 'Things we don't cover'.

What we pay

The most we will pay for any one incident is the amount insured for your motorhome as shown on your schedule, unless we say otherwise in your policy.

We will also pay:

- up to **\$20 million** for all claims from any one incident for legal liability covered by this policy including all associated legal costs;
- up to the limits outlined under the relevant Additional and Optional covers.

Additional covers that come with your policy

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional covers that come with your policy' on page 34 for more information.

Optional covers you can pay extra for

There are some optional covers that you have to pay extra for. If an optional cover applies to your policy it is shown on your schedule. See section 6 'Optional covers you can pay extra for' on page 53 for more information.

Summary of cover

Limits, conditions and exclusions apply. What we cover depends on the covers you have chosen. Read your policy for full details.

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What to do

We understand experiencing loss or damage or having a claim made against you can be stressful

Here's what to do:

Step 1

Make sure everyone is safe.

For emergencies, call 000.

Step 2

Try to prevent further loss, damage or liability (e.g. move your motorhome off the road and put on your hazard lights).

Step 3

Report the incident to the police. If someone is injured or has stolen, attempted to steal or maliciously damaged your motorhome, call the police as soon as possible and record the time, date, report number and the name of the recording officer.

Step 4

Where possible collect details of all drivers, passengers and witnesses including their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's name and address. Do not admit fault to anyone.

Step 5

Contact us as soon as possible by calling 1800 112 481. You will need to arrange a quote for repairs. If you cannot drive your motorhome, you need to arrange for towing to your nearest repairer where a quote can be prepared.

When you contact us, describe details of the incident to assist with lodging your claim. If the damage was caused by another person, provide us their name and address and their vehicle's registration number.

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Motor Vehicle Insurance and Repair Industry Code of Conduct

In line with our requirements under this code on our repair process see 'If your motorhome or annexe is damaged' on page 60 and 'When we authorise repairs to your motorhome or annexe we will:' on page 61.



In this PDS you will be referred to the Secure™ Motorhome Insurance Additional Information Guide. This guide is available at cilinsurance.com.au and contains further information about premiums, excesses and discounts. Please contact us for a free copy.



Some words in this policy have special meanings. Most of these words are defined in section 11 'Words with special meanings' on page 82.

1

IMPORTANT THINGS TO KNOW UPFRONT

Before we get into the specifics of your policy there are important things to know upfront. This includes information about:

- your contract with us;
- your cooling off period;
- your responsibilities and when you need to contact us about changes; and
- the excesses that apply to your claim.

Our agreement with you

If you buy this product from us, your contract of insurance is made up of your schedule, this PDS and any SPDS that we have given you.

Cooling off period

You can contact us to return the policy within **30** days from the start date of your policy (including on renewal).

This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 78.

There are limits to what we will pay and some things that we don't cover

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in section 3 'Things we don't cover' on pages 20 to 30. There are also specific things we don't cover explained in sections 4 to 6 on pages 31 to 55 which are particular to the cover provided under your policy.



In this PDS we use  and  icons to help describe what's covered and what's not covered.

Extra support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

Your responsibilities

- take steps to prevent loss or damage, for example:
 - move your motorhome away from rising flood waters;
 - do not drive into water;
 - do not leave motorhome keys in the motorhome while your motorhome is unattended or not secure;
 - lock all doors and windows when your motorhome is parked and unattended;
 - accompany anyone test driving your motorhome when it is up for sale;
 - do not leave contents in an unsecured motorhome annexe.
- keep your motorhome in a good, safe and roadworthy condition (e.g. replace worn out tyres, worn out brakes and defective lights). See section 3 'Things we don't cover' on pages 20 to 30 for exclusions that may apply;
- keep your motorhome structurally sound, watertight, and well maintained (e.g. maintain seals, fix leaks, remove mould, repair paint problems, major rust, corrosion, cracking and blistering, repair major scratches or dents, fix mechanical and electrical problems);
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us;
- do not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

Not meeting your responsibilities

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

When you need to contact us

During the period of insurance you must tell us as soon as possible if:

- you or any person who is likely to drive your motorhome has their driver licence cancelled, suspended, disqualified or restricted;
- you or any person who is likely to drive your motorhome has been charged with, or convicted of, a criminal act or offence;
- you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- any details on your schedule are no longer accurate and complete, including but not limited to your motorhome (see 'When you replace your motorhome' on page 11) or the address where you keep your motorhome;
- the disclosed drivers of your motorhome change;
- there are any changes to the physical condition of your motorhome;
- you plan to, or have added accessories or modifications to your motorhome (see page 16);
- you no longer plan to use your motorhome for private use only (see 'Private use' page 87).

If you have not told us about any of the above matters having occurred in any other period of insurance when you held this policy with us, you must also tell us as soon as possible.

What we will do when you contact us

When you tell us about any of the above matters an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

If you do not contact us

If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

How to contact us

Call us on 1800 112 481.

If your contact details change

You must keep your contact details, including your Australian mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents, which could impact whether you have cover in place.

When you replace your motorhome

If you replace your motorhome with another motorhome, we will insure the replacement motorhome, up to its market value on the same terms as the replaced motorhome as if a reference to 'your motorhome' in this PDS is to your replacement motorhome.

Cover is provided from the date you bought the replacement motorhome until you contact us to insure your replacement motorhome, up to a maximum of **14** days.

We do not provide any cover under this policy for a replacement motorhome outside the cover stated in this section 'When you replace your motorhome'.

Special conditions

We may apply special conditions on your policy that might exclude, restrict or extend cover. For example, we may not be able to cover certain drivers because of the type or value of motorhome that is insured. Any imposed conditions will be listed on your schedule. It is important that you read your schedule carefully.

What is a No Claim Bonus?

A No Claim Bonus (NCB) is a discount off your premium as a reward for your good driving and insurance history. You will automatically be entitled to our maximum NCB when you insure with us. On each renewal you will maintain the maximum NCB provided you haven't made any claim that affects your NCB. Your NCB is shown on your schedule.

Lifetime maximum No Claim Bonus

You may be eligible for the lifetime maximum NCB protection benefit.

If you are entitled to this benefit, your maximum NCB is protected for the life of this policy and any subsequent renewals (even if you are at fault in the event of an incident).

To be eligible for this benefit you will need to:

- be **25** years of age or over; and
- be insured with us for **3** consecutive years on a maximum NCB; and
- not have incurred any penalty claims for the previous **3** years.

We will automatically apply this benefit to your policy once you become eligible and it will be shown on your schedule.



Refer to the Secure™ Motorhome Insurance Additional Information Guide for more information about discounts.

Excesses that apply to your claim

What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. The total excess you are required to pay is determined by the circumstances of your claim. You might have to pay more than one type of excess. The amount and types of excesses are shown on your schedule.

The different types of excesses are:

Excess type	
Basic excess	This excess applies to all claims unless your policy states no excess applies to your claim.
Age excess	This excess applies if a driver under 25 years of age was driving, using or in charge of your motorhome at the time of the incident. This excess is in addition to all other excesses that apply. It also applies to learner drivers.
Inexperienced driver excess	<p>This excess applies if an inexperienced driver was driving, using or in charge of your motorhome at the time of the incident. This excess is in addition to all other excesses that apply.</p> <p>Note: An inexperienced driver is someone who is 25 years or over and has not held a driver licence specific to the vehicle type they are driving for at least the past 2 consecutive years prior to the incident. It includes learner drivers 25 years or over.</p>
Off-road excess	This excess applies when your motorhome is damaged whilst being driven on any beach, or any dirt or unsealed road. This excess is in addition to all other excesses that apply.
Underwriting excess	This excess may be imposed based on a driver's history, the claims history or type of motorhome. If an underwriting excess applies to your policy it will be shown on your schedule. This excess is in addition to all other excesses that apply.
Hire use excess	This excess increases the basic excess if you have the 'Hire use cover' option shown on your schedule. The total basic excess is shown on your schedule.

Optional excess	This optional excess reduces your premium by increasing your basic excess and applies to all claims, unless your policy states no excess applies to your claim.
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If your motorhome has been damaged in two separate incidents, then you have to make **2** claims and pay the excesses that apply for each claim.



Refer to the Secure™ Motorhome Insurance Additional Information Guide for more information about excesses.

How to pay your excess

You can choose from the following options to pay your excess(es):

- you can pay the excess(es) directly to us before we finalise your claim;
- the excess(es) can be deducted from the amount we pay you for your claim (if any);
- in some instances, the excess(es) can be paid to the appointed repairer or supplier; or
- in some instances, the excess(es) can be deducted from the amount we pay to another person for loss or damage to their property.

We will not cover any legal or other costs that arise because of any delay in paying any excess.

When your excess will be waived

You pay the excess but if:

1	+	2	+	3	=	✓
You or the driver of your motorhome didn't cause or contribute to the accident (this means the other driver was entirely at-fault). You may be able to show this by providing a police report, expert reports, a statement from a witness or photographs		You supply the at-fault driver's name and address		You supply the at-fault vehicle's registration number		You don't pay an excess

If 1, 2 and 3 are there, you don't pay an excess. If ANY are missing, you will need to pay an excess.



If you cannot supply the at-fault driver's name, address and vehicle registration number it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.



2

WHAT WE COVER – THE BASICS

This section describes the basics of:

- what we cover and do not cover as your motorhome, contents and annexe;
- who we cover.

What we cover as your motorhome

<p>We cover</p> 	<p>Your motorhome or motorised campervan as described on your schedule. It includes the following that are fitted to your motorhome that you have told us about and are shown on your schedule:</p> <ul style="list-style-type: none">▪ accessories; and▪ modifications. <p>Your motorhome also includes:</p> <ul style="list-style-type: none">▪ any of its fixtures and fittings, other than those listed under the definition of contents;▪ standard equipment fitted by the original manufacturer for the particular make and model of motorhome;▪ manufacturer supplied tools and spare parts;▪ gas cylinder(s). <p>Note: When you have insured your motorised campervan, 'your motorhome' means the motorised campervan shown on your schedule.</p>
<p>We don't cover</p> 	<ul style="list-style-type: none">▪ anything defined as contents;▪ a semi-trailer;▪ a caravan;▪ motorcars, motorcycles, trail bikes, mini bikes, trailers and any equipment that is part of or belonging to any of these;▪ annexe (unless the optional cover 'Annexe cover' is shown on your schedule);▪ fuel or lubricants.



What are accessories?

An accessory is an addition to your motorhome which does not enhance the performance or change the structure of the motorhome (e.g. bike racks).




What are modifications?

Modifications are alterations made to the manufacturer's standard body, engine, suspension, wheels or paintwork of your motorhome which may affect its performance, value, safety or appearance (e.g. wheelchair access, fuel system).

What we cover as your contents

<p>We cover</p> <p>✓</p>	<p>Contents means any of the following items that you either own or are legally responsible for:</p> <ul style="list-style-type: none">▪ clothing and personal belongings;▪ removable furniture, furnishings, carpets, floor rugs;▪ portable household electrical appliances;▪ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;▪ personal computers, electronic tablets, laptops and any equipment that is part of or belongs to them;▪ standard purchased software (but not data of any kind or custom written software);▪ sporting equipment;▪ CDs, DVDs, records, tapes, game cartridges and other discs;▪ fishing equipment;▪ tools and spare parts not supplied by the manufacturer as original equipment in or on the motorhome;▪ watches, pieces of jewellery (but not an item listed under 'What we do not cover as your contents');▪ items made of or containing gold or silver (but not an item listed under 'What we do not cover as your contents');▪ photographic equipment;▪ binoculars;▪ bicycles, personal transportation vehicles and motorised wheelchairs.
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What we do not cover as your contents

<p>We don't cover</p> <p></p>	<p>Contents does not include:</p> <ul style="list-style-type: none">▪ any item that is included in the definition of your motorhome;▪ precious metals, uncut and unset gems and stones;▪ furs;▪ curios, antiques, pictures or works of art, collections of stamps, medals or coins, or other collectables;▪ livestock, fish, birds, animals of any kind;▪ manuscripts, deeds or other documents;▪ gold or silver nuggets, bullion and ingots (not jewellery);▪ aircraft, watercraft and any equipment that is part of or belongs to either of these;▪ drones;▪ skis, surfboards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment, and any accessories for surfing and diving equipment;▪ lawns, hedges, trees, shrubs and plants;▪ unregistered or unlicensed firearms;▪ motor vehicles, motorcycles, trail bikes, mini bikes, trailers, and any equipment that is part of or belongs to any of these;▪ musical instruments;▪ tents;▪ mobile phones, CB radios or satellite phones;▪ contents kept in a trailer.
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Some words in this policy have special meanings. It's important to know what they mean. See section 11 'Words with special meanings' on page 82.

The most we will pay for all contents

The most we will pay for loss or damage in any one incident to all contents is **\$1,000** in total if you only have the 'Included contents cover'.

There are also fixed limits that apply to certain contents items. These limits are set out in the table below:

Item or type of item	Limit for any one incident
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders	Limited to \$200 in total
Bicycles, scooters, electric bikes and motorised wheelchairs	Limited to \$1,000 in total
Fishing equipment	Limited to \$500 in total
Watches, pieces of jewellery, items made of or containing gold or silver, binoculars and photographic equipment	Limited to \$2,000 in total (when the 'Included contents cover' plus optional 'Increased contents cover' shown on your schedule is over this amount).
All other contents items or types of items	Limited to \$3,000 for each contents item or type of item (when the 'Included contents cover' plus optional 'Increased contents cover' shown on your schedule is over this amount)



You can choose to increase your contents cover by purchasing the optional cover 'Increased contents cover' on page 55, but the fixed limits in the table above will still apply.

What we cover as your annexe (optional cover)

Your annexe means the structure designed to be attached to your motorhome for the purpose of providing additional accommodation.



You can cover your annexe by choosing to purchase the optional cover 'Annexe cover', see page 55. We will only provide the optional cover for your annexe if you ask us and you pay the additional premium. If you select this cover it will be shown on your schedule.

Who we cover

We cover you or anyone you authorise to drive your motorhome, subject to the conditions and exclusions of your policy.

3

THINGS WE DON'T COVER

There are some things we don't cover under your policy and we want to be upfront about this.

Remember, there are also specific things we don't cover in sections 4 to 6, see pages 31 to 55.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Actions or movements of the sea

actions or movements of the sea (including storm surge) or tidal wave.

Agreements you enter into

any agreement or contract you, or someone you authorised to drive or be in charge of your motorhome, enters into accepting liability, but we will provide cover if the legal liability would have existed without that agreement or contract.

Alcohol, drugs, medication

an incident occurring when your motorhome is being driven by, or is in the charge of anyone who:

- was under the influence of, or had their judgement affected by, any alcohol, drug or medication;
- had more than the legal limit for alcohol or drugs in their breath, blood, saliva or urine as shown by analysis;
- refused to take a test for alcohol, drugs or medication.

But we will pay a claim:

- for you (but not the driver or person in charge of your motorhome) if your motorhome was stolen;
- if it can be demonstrated that the above alcohol/drugs/medication intake was not a contributing factor in the incident.

Animals

- animals of any kind that you own or are in your custody or control, but we will cover certain expenses for your domestic pet under the additional cover 'Veterinary expenses' (see page 44);
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds or bats), but we will cover impact damage by an animal you do not own.

Application of heat

loss or damage to property occasioned by it undergoing any process involving the application of heat.

Asbestos

asbestos, asbestos fibres or derivatives of asbestos of any kind.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Biological, chemical, other pollutant or contaminant

- any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

Bushfires, storms, floods, tsunamis in the first 72 hours of cover

any loss or damage caused by a bushfire, storm, flood or tsunami in the first **72** hours of cover.

But we will cover these incidents if this policy began on the same day:

- you bought your motorhome;
- that another policy covering your motorhome expired or was cancelled, but not when you cancelled the policy prior to its expiry date, and only up to the value covered under the expired or cancelled policy (any increase in value will not be covered for these incidents for the first **72** hours specified).

Business use or carrying goods for trade purposes

your motorhome while it is being used for business purposes including in connection with:

- an occupation or business;
- carrying goods for trade purposes;
- a motorhome hire business (but we will provide cover to the extent available if you purchased the optional cover 'Hire use cover' and it is shown on your schedule);
- any motorhome or motor trade.

Communicable disease

any loss, damage, claim, cost, expense, legal liability or other sum, directly or indirectly arising out of, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Condition of motorhome, annexe or contents

- any mould, mildew, rot, wear and tear, gradual deterioration, corrosion, rusting, depreciation, lack of maintenance, fading, rising damp, action of light, atmospheric or climatic conditions, such as but not limited to:
 - wear and tear of flooring, furniture, fixtures or fittings;
 - worn out tyres, brakes and defective lights.
- mechanical, structural, gas, electrical or electronic breakdown, failure or breakage;
- your motorhome if it was damaged, unsafe or un-roadworthy at the time of the incident.

Confiscation or repossession

legal confiscation or repossession of your motorhome or its contents.

Conversion/modification

your motorhome having been converted or modified in a way that materially increases its designed top speed or performance and a certificate from an engineer or a government roads authority cannot be produced to verify its road worthiness.

Dangerous goods

your motorhome being used to illegally store or transport:

- substances that pollute or contaminate;
- dangerous or hazardous goods.

Deliberate damage to a reservoir or dam

deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

Driving a damaged motorhome

driving your motorhome after it has been damaged in an incident, unless you were not aware this could lead to further damage to your motorhome, or you are acting to prevent further loss or damage such as driving it from a busy motorway.

Electrical fault or gas leak

an electrical fault in the wiring or gas leak in your motorhome, where the electrical wiring or gas fittings were installed or previously repaired by an unlicensed or unqualified person.

Erecting, dismantling, modifying or repairing your annexe

erecting, dismantling, modifying or repairing your annexe.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Escape of water

water escaping from a shower recess, shower base or an inadequate drainage system.

Exceeding loading or passenger limits

your motorhome when it is:

- carrying more passengers than the motorhome was designed for, or more than the driver is permitted to carry by law;
- carrying any load which is not secured according to law, over the legal limit or more than what your motorhome is designed to carry.

Extra costs or other losses following an incident covered by your policy

extra costs or losses (financial and non-financial loss) following an incident covered by your policy, including but not limited to:

- loss of income or wages;
- the value of your motorhome or annexe (including its trade-in or resale value) is less after being repaired;
- cleaning costs, but we will cover cleaning costs under 'Motorhome legal liability cover' (see page 32);
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- medical expenses;
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs, unless you obtained our prior authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around your motorhome.

Failure to protect your motorhome, contents or annexe

your failure to take steps to prevent loss, damage or legal liability. See 'Your responsibilities' on page 9.

Failure to secure contents or annexe

your failure to secure the contents or annexe when the motorhome is being driven.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Faults and defects

- manufacturing faults, faulty design;
- the cost of repairing or replacing any defective or faulty product, appliance or part, but we will cover any resultant damage if you did not know or should not have reasonably known about the defective or faulty product, appliance or part;
- the cost to fix faulty repairs and workmanship other than to the extent we are responsible for repairs authorised under your policy.

Glass breakage

- a breakage that does not extend through the entire thickness of the damaged item (e.g. chips and scratches);
- any loss or damage caused by a broken glass item including the cost of cleaning the broken glass.

Hire or reward

hiring out your motorhome for reward (including for any short-term booking arrangement), unless you have purchased the optional 'Hire use cover' and this is shown on your schedule.

Illegal drugs and other chemical or poisonous substance

any unintentional or intentional use, existence or contamination by or of:

- illegal drugs including but not limited to the manufacture, storage, use, possession, consumption or distribution of any illegal drugs (or illegal drug precursors);
- any other chemical or poisonous substance.

Incorrect fuel usage

loss or damage to your motorhome (including damage to your motorhome's engine or fuel system) caused by the incorrect type of fuel being used.

Intentional or deliberate acts

an intentional or deliberate act by:

- you or a member of your family;
- a person who shares ownership of your motorhome;
- a person acting with your encouragement, assistance or express or implied consent;
- a person authorised by you to drive or occupy your motorhome.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Lighting or heating elements, fuses or protective devices

lighting or heating elements, fuses or protective devices.

Loss or damage outside Australia

loss or damage that occurs outside Australia.

Mechanical, structural, gas, electrical and other failures

mechanical, structural, gas, electrical or electronic breakdown, failure or breakage (except to the extent covered under the additional cover 'Mechanical breakdown towing' on page 47).

Misplaced

any item being misplaced.

Motor sports or similar activities

your motorhome being driven or used in racing, pacemaking, a reliability trial, a speed or hill-climbing test or while being tested in preparation for any of these.

Named cyclone

loss of or damage to your annexe or contents kept in your annexe that is caused by a named cyclone, if your annexe does not have hard walls and a hard roof.

Power surge

power surge, unless the loss or damage caused by the surge is covered under additional covers:

- 'Motor burnout' (see page 48);
- 'After claim expenses' (see page 43).

Radioactivity/nuclear materials

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- any looting or rioting following these incidents.

Reckless act

any reckless act by you, or by the driver of your motorhome or by any person acting with your knowledge of and express or implied consent to the reckless act (such as illegally using a mobile phone or speeding).

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Repairs done without consent

repairs that are done without first getting our consent, but we will cover certain repairs under additional cover 'Emergency repairs' (see page 36).

Replacement of non-damaged parts

the replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels and tyres).

Revolution, war

- revolution, hostilities, war or other acts of foreign enemy, warlike activity (whether war is declared or not), military coup; or
- any looting or rioting following these incidents.

Roots of trees, shrubs and plants

the roots of trees, shrubs or plants, but we will cover damage to the motorhome caused by:

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent covered under an insured incident;
- roots from a fallen tree to the extent covered under an insured incident.

Sale of a motorhome, annexe or contents

- loss (including theft) of your motorhome, annexe or contents (or the proceeds of sale) by a person authorised to offer your motorhome, annexe or contents for sale;
- loss (including theft) of your motorhome, annexe or contents (or the proceeds of sale) following a private sale transaction;
- loss of your motorhome, annexe or contents (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your motorhome, annexe or contents for sale.

Sanctions

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Stone chips/tar flecks

stone chips or tar flecks from the road.

Test drives

loss or damage to your motorhome while it is being demonstrated for private sale but we will pay a claim if your motorhome is being demonstrated for private sale and you or a disclosed driver are a passenger in your motorhome.

Theft, attempted theft or malicious damage

theft, attempted theft or malicious damage to your motorhome, annexe or contents by someone who is using, or in, your motorhome or annexe with your consent.

Theft or attempted theft from your motorhome or annexe or of fixtures and fittings of your motorhome

theft or attempted theft from your motorhome or your annexe, or of fixtures and fittings of your motorhome, if:

- it is not securely locked;
- there is no physical evidence of forcible or violent entry.

Towing a damaged trailer

your motorhome is being used to tow a trailer that is known or should have been known to be unsafe or unroadworthy, unless it can be proved that this did not contribute towards the damage, loss, cost or legal liability.

Tyres

damage to your motorhome's tyres caused by braking, punctures, road cuts or bursting.

Unattended motorhome

theft or damage to your motorhome if the motorhome is left unattended, unlocked and with the keys left in the motorhome.

Unlawful purposes

your motorhome being used for unlawful purposes (such as a criminal act) by you or for which you gave encouragement, assistance or consent (either expressly or impliedly).

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by or arises from or involves:

Unlicensed driving

your motorhome being driven by, or is in the control of someone who is not licensed, not correctly licensed or not complying with the conditions of their licence, but we will pay a claim for you (but not the driver or person in charge of your motorhome) if you:

- were not the driver or person in control of your motorhome at the time of the incident; and
- did not give encouragement, assistance or express or implied consent to the driving or the incident; and
- can establish that you did not know and could not have reasonably known of any of the above circumstances; and
- can establish that the non-compliance, failure to be licensed or not correctly licensed was not a contributing factor in the incident.

Unregistered motorhomes

your motorhome being driven while it is unregistered, unless the loss, damage, cost or legal liability was not caused by or did not result from your motorhome being unregistered.

Unrelated damage

damage not caused by the incident you are claiming for.

We do not cover legal liability for or caused by or arising from:




- the death of or bodily injury to:
 - you or a family member;
 - any person covered by this policy;
 - any person related to you or related to a person covered by this policy;
 - any person who usually lives with you or with any other person covered by this policy;
 - any person who resides at the address shown on your schedule;
 - your employees or the employees of any other person covered by this policy if the incident that gives rise to the liability arises out of or in the course of their employment.
- loss or damage to property owned or controlled by you, a family member or your employer or their employees;
- legal liability that is required to be insured under any compulsory third party or motor accident injuries insurance scheme laws;
- any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes;
- the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding **3** metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of **10** horsepower;
- the ownership of land, buildings or structures;
- hiring your motorhome for reward;
- any penalties, fines or punitive, exemplary, multiple or aggravated damages;
- legal actions or legal claims brought against you, decided in, heard in, or applying a law of any country outside Australia or New Zealand.

4

WHAT WE COVER – THE DETAILS

In this section, we tell you about our cover for loss or damage to your motorhome and your cover for legal liability.

Accidental loss or damage cover


We cover 	Accidental loss or damage to your motorhome caused by an incident in the period of insurance. Examples of incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.
We don't cover 	Anything in section 3 'Things we don't cover', see pages 20 to 30.
Limit 	The most we will pay for your motorhome for any one incident is the amount insured shown on your schedule, unless we say otherwise in your policy.





For examples of how we settle motorhome claims, see section 8 'How we settle claims – some examples' on page 67.




Legal liability cover

Motorhome legal liability cover

We cover 	<p>We will cover you or anyone you authorise to drive your motorhome for legal liability to pay compensation for loss or damage to another person's vehicle or property (not yours), resulting from an incident caused by the use of your motorhome in the period of insurance.</p> <p>Some examples of legal liability we cover include:</p> <ul style="list-style-type: none">▪ your legal liability for damage to another vehicle arising from an incident caused by the use of your motorhome;▪ your legal liability for property damage because a vehicle collided with or tried to avoid colliding with:<ul style="list-style-type: none">– property falling from your motorhome;– property being loaded or unloaded from your motorhome;▪ your legal liability for the cost of repairing public property, such as road signage, after an accident caused by the use of your motorhome. <p>If we cover your legal liability under this section, we will also cover your legal liability for the cost of clean up by emergency services after the incident caused by the use of your motorhome.</p> <p>We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.</p>
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<p>We don't cover</p> <p></p>	<ul style="list-style-type: none"> ▪ anything in section 3 'Things we don't cover', see pages 20 to 30. ▪ a claim for Motorhome legal liability if we have accepted your claim under Personal legal liability cover.
<p>Limit</p> <p></p>	<p>The most we will pay for all claims from any one incident for legal liability covered under this Motorhome legal liability cover is \$20 million, including all associated legal costs.</p>

Personal legal liability

<p>We cover</p> <p></p>	<p>Your legal liability or the legal liability of a family member using your motorhome with your permission to pay compensation for loss or damage to property owned by someone else or for the death of, or bodily injury to, another person resulting from an incident which happens during the period of insurance caused by:</p> <ul style="list-style-type: none"> ▪ you; or ▪ the family member, <p>if you or the responsible family member is temporarily or permanently residing in your motorhome at the time of the incident.</p> <p>We will also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.</p>
<p>We don't cover</p> <p></p>	<ul style="list-style-type: none"> ▪ anything in section 3 'Things we don't cover', see pages 20 to 30; ▪ a claim for Personal legal liability if we have accepted your claim under Motorhome legal liability cover; ▪ a claim for Personal legal liability that is covered by an existing home or contents insurance policy which you have not entered into in your name.
<p>Limit</p> <p></p>	<p>The most we will pay for all claims from any one incident for legal liability covered under this Personal legal liability cover is \$20 million, including all associated legal costs.</p>

5

ADDITIONAL COVERS THAT COME WITH YOUR POLICY

When a claim for loss or damage to your motorhome is covered, you may be entitled to the additional cover in this section. The limits shown are paid in addition to the amount insured, unless stated otherwise. Some covers can also be claimed on independently to a claim for loss or damage to your motorhome, as shown. All of the conditions of your policy and the 'Things we don't cover' in section 3 on pages 20 to 30 apply to the additional covers.



In some cases, we may provide an additional cover to you before your claim for loss or damage to your motorhome is confirmed as covered under your policy. This does not mean that your claim has or will be covered or that your claim will be paid.

New motorhome after a total loss for motorhomes less than 2 years old

We cover



If your motorhome is stolen or damaged in an incident covered by your policy and your claim is accepted as a total loss, we will replace your motorhome, if:

- you are the first registered owner of your motorhome (or you purchased your motorhome as an 'ex-demonstration' model from a licensed motorhome dealer who was the first registered owner of the motorhome); and
- the loss or damage to your motorhome occurred less than **2** years from the date of original registration; and
- anyone who financed your motorhome provides us with written consent.

We will:

- replace your motorhome with a new motorhome of the same or similar make, model and series including similar fixtures and fittings, standard equipment, tools and spare parts, accessories, modifications, optional extras, gas cylinders of your motorhome provided a new motorhome is available within **90** days of us deciding your motorhome is a total loss; or
- if one is not available within that time, we will provide you with a new motorhome that is available within the time stated above and which is a similar make or model to your motorhome; and
- pay the initial stamp duty, registration for the first **12** months, compulsory third party/motor accident injuries insurance and dealer delivery charges applicable.

Your policy will continue until its expiry date.

The replacement motorhome must be locally available. If it is not locally available, not available within the conditions listed above, or if you disagree with our choice, we will pay you the motorhome amount insured shown on your schedule, less applicable deductions (see page 64). All cover under your policy stops and your policy comes to an end. There is no refund of the premium. For full details of how we settle total loss claims see page 63.

We don't cover



The cost of replacing or purchasing an extended warranty.

Towing and storage costs

We cover ✔	When your motorhome is damaged in an incident covered by your policy and as a result of the damage to your motorhome, it is not roadworthy or safe to drive or needs to be held in storage, we cover the reasonable costs of: <ul style="list-style-type: none">▪ one tow transporting your motorhome to your nearest repairer;▪ storing your motorhome.
We don't cover ✘	Storage costs for any period before your claim is lodged (unless you were not in a position to lodge the claim around the time of the incident) or after your claim is settled or declined.
Limit ↗ \$	One tow from the scene of the incident. You will need to provide us with all invoices and receipts.

Emergency repairs

We cover ✔	When your motorhome is damaged in an incident covered by your policy and as a result of the damage it cannot be driven, we will cover emergency repairs that are required to allow you to drive your motorhome to your destination (such as to a repairer or to your home).
Limit ↗ \$	You can authorise reasonable costs up to \$1,000 on our behalf for any one incident. You will need to provide us with all invoices and receipts.

Returning your motorhome or contents to you

We cover



After repairs

When your motorhome is damaged in an incident covered by your policy and the repairer's premises are more than **100** kms from your usual home, we will pay the reasonable costs of:

- your travel expenses to collect your motorhome; or
- returning your motorhome to you after repairs have been completed.

After theft and recovery

If your motorhome is stolen and recovered and the theft is covered under your policy, we will pay the reasonable costs to return your motorhome to the place where it is normally parked or to you, whichever is closer.

For contents

We will pay to transport your contents to your usual home when:

- we pay a claim for the total loss of your motorhome;
- your motorhome is more than **100** kms from your usual home at the time it becomes a total loss; and
- you are unable to transport the contents to your usual home yourself.

We don't cover



We will not pay for repairs to the motorhome if the repairs in addition to the cost of delivery and the salvage value exceed the amount insured. The motorhome will be treated as a total loss.

Limit



For contents

Up to **\$1,000** in total to transport the items of contents for any one incident.




You will need to provide us with all invoices and receipts.

After repairs or After theft and recovery

We will pay the reasonable costs of:

- your travel expenses to collect your motorhome (after repairs); or
- returning your motorhome to the place where it is normally parked or to you, whichever is closer.





Hire of a vehicle following a theft

We cover 	If your motorhome is stolen, and the theft is covered by your policy, we will reimburse you for the reasonable cost of hiring a vehicle that meets your transport needs when the theft occurs more than 100 kms from your usual home or the address where your motorhome is normally parked overnight.
Limit  	Up to \$100 per day and \$1,500 in total for any one incident. This cover stops when: <ul style="list-style-type: none">▪ your motorhome is recovered undamaged; or▪ the repairs to your motorhome have been completed and your motorhome has been returned to you; or▪ we settle your claim.



Note: The benefits of this cover are subject to the 'Hire vehicle conditions' on page 39.

Hire of a vehicle following an incident

We cover 	When your motorhome is damaged in an incident covered by your policy (other than theft) more than 100 kms from your usual home or the address where the motorhome is normally parked overnight, and is unable to be driven or is in need of repair, we will reimburse you for the reasonable cost of hiring a vehicle that meets your transport needs, from the date your motorhome is left at the repairers.
We don't cover 	We do not provide cover: <ul style="list-style-type: none">▪ if the loss or damage was caused by you being at fault; or▪ if the loss or damage was caused by a penalty claim; or▪ if your hire vehicle is stolen.
Limit  	Up to \$100 per day and \$500 in total for any one incident. This cover stops when: <ul style="list-style-type: none">▪ the repairs to your motorhome have been completed and your motorhome has been returned to you; or▪ we settle your claim.



Note: The benefits of this cover are subject to the 'Hire vehicle conditions' on page 39.

This section applies to your hire vehicle

Insurance for your hire vehicle

After arranging a hire vehicle for you with our provider, we will cover accidental loss or damage to the hire vehicle and third party property liability under this policy during the covered hire period as if the definition of 'motorhome' in the policy had been extended to include the hire vehicle.

However, cover for loss or damage to the hire vehicle is limited to the market value of the hire vehicle.

Hire vehicle conditions

Where you are making a claim under any hire vehicle benefit you:

- may be required to enter into a hire agreement with the hire vehicle provider;
- are required to collect the hire vehicle from and return it to the place nominated by us or the hire vehicle provider;
- may not be able to use the hire vehicle for ridesharing activities;
- are responsible for all running costs and extras of the hire vehicle, including paying the deposit, security bond, fuel and any upgrade costs;
- agree and authorise us to lodge a claim on your policy in the event that the hire vehicle is lost or damaged whilst on hire to you and we insure you pursuant to the cover provided under 'Insurance for your hire vehicle';
- are responsible for arranging and paying all hire vehicle costs for any period you continue to use the hire vehicle beyond the covered hire period; and
- are required to refund to us any costs (including any insurance costs) we incur for the hire vehicle, if you withdraw your claim or your claim is not payable under your policy.

Travelling expenses




We cover ✔	If your motorhome cannot be driven following damage in an incident covered by your policy, we will pay the reasonable travel costs for you and your travelling companions who are travelling and staying in your motorhome with you, to get from the place the incident occurred to your usual home if the incident occurred more than 100 kms from your usual home.
We don't cover ✘	If you claim under the 'Hire of a vehicle following a theft' or 'Hire of a vehicle following an incident' additional covers (see page 38) we do not provide any cover under this cover.
Limit ⬆️ \$	Up to \$3,000 in total for any one incident. You will need to provide us with all invoices and receipts.

Your liability under maritime law




Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover ✔	<p>If you are travelling with your motorhome by sea between places within Australia, we will cover your liability under maritime law for the following:</p> <ul style="list-style-type: none">▪ <i>general average</i>. General average means that if a ship's captain finds it necessary to sacrifice some of the cargo to save the ship, the owners of the remaining cargo must contribute towards the loss suffered by the other owners; and▪ <i>salvage charges</i>. Salvage charges means costs incurred in recovering a marooned or disabled ship. <p>You may be liable for these costs even if your motorhome is not damaged.</p>
Limit ⬆️ \$	Up to the amount insured for your motorhome shown on your schedule.

Temporary accommodation – if your motorhome is not your usual home

<p>We cover</p> 	<p>If your motorhome is not your usual home and it is stolen or damaged in an incident covered by your policy, and as a result it cannot be driven or is not fit for use as accommodation, we will pay the cost of temporary accommodation for you and your travelling companions who are travelling and staying in your motorhome with you.</p>
<p>We don't cover</p> 	<p>We do not cover accommodation costs if your motorhome is less than 100kms from your usual home at the time of the incident.</p> <p>This cover ceases when the motorhome has been replaced, the repairs have been completed or we settle your claim.</p>
<p>Limit</p> 	<p>Up to \$150 per day, and up to \$2,100 in total for any one incident.</p>

Temporary accommodation – if your motorhome is your usual home

<p>We cover</p> 	<p>If your motorhome is your usual home and it is stolen or damaged in an incident covered by your policy, and as a result it is not fit for use as accommodation, we will pay the cost of temporary accommodation for you and your family who normally live in the motorhome with you.</p>
<p>We don't cover</p> 	<p>This cover ceases once the motorhome has been replaced, the repairs have been completed or we settle your claim.</p>
<p>Limit</p> 	<p>Up to \$150 per day, and up to \$4,500 in total for any one incident.</p>

Lost/stolen credit or financial transaction card cover

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover ✔	If your credit card or other financial transaction card is lost or physically stolen anywhere in Australia during the period of insurance, we will cover your loss from any fraudulent use of the card.
We don't cover ✘	<ul style="list-style-type: none">▪ if the unauthorised user was a member of your family or a person travelling or living with you in your motorhome;▪ gift cards or cash passports;▪ if the card does not belong to you;▪ loss or theft occurring because you did not:<ul style="list-style-type: none">– follow the terms and conditions for your card and someone used your card after they found or had access to your PIN; or– notify the financial institution or credit provider who issued your card within 24 hours after you discover the card is lost or stolen.
Limit ⬇️ \$	Up to a total of \$1,000 for any one incident.

Removal of debris

We cover ✔	If we have paid a claim for loss or damage to your motorhome, we will pay the reasonable costs to remove and dispose of the damaged motorhome and its contents. The annexe will also be removed and disposed of if the optional cover 'Annexe cover' is shown on your schedule.
Limit ⬇️ \$	We will pay up to \$5,000 in total for any one incident.

After claim expenses




We cover ✓	When your motorhome is stolen or damaged in an incident covered by your policy, we also cover additional expenses you incur, for example: <ul style="list-style-type: none">▪ costs for meals if you were living in your motorhome at the time of the incident and need to be moved to temporary accommodation;▪ food spoilage;▪ supplementary living expenses.
Limit ⌞ \$	Up to a total of \$500 for any one incident.

One excess free windscreen or window glass claim




We cover ✓	When the only damage to your motorhome following an incident in the period of insurance is to the windscreen or window glass (including sun roof), we cover the reasonable cost to repair or replace the windscreen or window glass (including sun roof), without you having to pay an excess.
Limit ⌞ \$	One excess free claim only in the period of insurance. If you have any additional windscreen or window glass only claims during the same period of insurance, at a minimum the basic excess will apply. Up to \$1,000 in total for any one incident if your motorhome was not manufactured in Australia.

! Where the damage is a chipped windscreen that has not cracked, and can be safely repaired, we will cover the cost of one repair without you having to pay an excess or losing your one excess free claim under this additional cover.

Boats and inflatable dinghies towed or transported by your motorhome

We cover 	When your motorhome is stolen or damaged in an incident covered by your policy, we will cover loss or damage to your boat in the same incident whilst being towed or transported by your motorhome.
We don't cover 	<ul style="list-style-type: none"> ▪ boats 3 metres or more in length; ▪ boats with a motor that exceeds 25 horsepower; ▪ loss or damage to jet skis; ▪ contents in the boat.
Limit 	Up to \$3000 in total for any one incident.

Veterinary expenses

We cover 	If your domestic pet travelling or living with you in your motorhome is injured in the period of insurance as a result of being hit by a vehicle, we will pay for reasonable veterinary expenses you incur, if the impact occurs more than 100 kms from your usual home. If you make a claim under this cover no excess applies.
We don't cover 	<ul style="list-style-type: none"> ▪ any veterinary expenses for any pet that is not travelling or living with you in your motorhome; ▪ if your motorhome or another vehicle you are driving hits your pet.
Limit 	You can authorise reasonable costs up to \$500 in total on our behalf for any one incident. You will need to provide us with all invoices and receipts.

Lock replacement

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover



We will cover the reasonable costs incurred for rekeying or replacing the locks and lock cylinders of your motorhome if the keys designated to operate those locks are stolen during the period of insurance and the theft is reported to the police.

If you make a claim under this cover no excess applies.

Limit



Up to **\$500** in total for any one incident.

Fire equipment cover

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover



We will cover the reasonable costs you incur for the replenishment or replacement of fire fighting equipment used whilst protecting your motorhome against loss or damage from an incident covered by the policy.

If you make a claim under this cover no excess applies.

Limit



Up to **\$500** in total for any one incident.

Registered trailer and trailer contents

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover



We will cover accidental loss or damage to a registered trailer caused by an incident in the period of insurance provided that the trailer is owned by you, is registered and used for private use.

We will cover accidental loss or damage to contents owned by you and contained in your registered trailer, caused by fire, theft or attempted theft, lightning or collision in the period of insurance.

If you make a claim under this cover no excess applies.

We don't cover



- loss or damage caused by theft or attempted theft unless as a result of forcible or violent entry;
- loss or damage to a caravan or horsefloat;
- loss or damage to electrical equipment or cash;
- loss or damage to a trailer with built in accommodation or cooking facilities;
- theft of your contents if your trailer did not have a hard covered lockable top and the trailer was not chained to an unmovable object or securely locked to your vehicle;
- loss that occurs because you cannot use your trailer;
- malicious damage to your trailer by someone who is using your trailer with your consent;
- loss or damage caused by you failing to protect your trailer after it is damaged in an incident or stolen and later found, for example, not securing and/or removing your trailer and trailer contents from the location it was found following a theft.

Limit



We will not pay more than:

- the market value of the trailer; and
- up to **\$500** in total for contents per incident.

Mechanical breakdown towing

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover ✔	If your motorhome is unable to be driven due to a mechanical breakdown during the period of insurance, we will pay for the reasonable cost of towing your motorhome to the nearest repairer.
We don't cover ✘	<ul style="list-style-type: none">▪ any costs if you are entitled to towing from a motoring or breakdown service which adequately compensates you for your loss;▪ the cost of towing for more than 2 mechanical breakdown tows in any one period of insurance;▪ the cost to repair the motorhome as a result of mechanical breakdown.
Limit ⤴ \$	You can authorise reasonable costs up to \$1,000 in total on our behalf for any one incident. You will need to provide us with all invoices and receipts.

Motor burnout

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover



We will pay to repair or replace any burnt out motor in a household electrical machine or appliance, but only if:

- the electrical machine or appliance forms part of your motorhome, annexe or a contents item; and
- the motor is burnt out by an electric current in the period of insurance while the electrical machine or appliance is in your motorhome or in your annexe.

We will:

- repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place; or
- pay you the reasonable cost to repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place.

We don't cover



- replacement of fuses or protective devices, contacts, lighting or heating elements, starter switches, other parts where sparking or arcing occurs during their ordinary use;
- loss of use or damage to mechanical parts of any description that occurred as a result of the motor burning out;
- the costs of hiring a replacement appliance or machine.

Limit



We will only cover motors in a household electrical machine or appliance that are less than **15** years old.

Emergency medical treatment travel costs

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

<p>We cover</p> <p>✓</p>	<p>If, during the period of insurance:</p> <ul style="list-style-type: none">▪ you or a family member travelling with you in the motorhome need to return to your usual home as a result of you or them needing emergency medical treatment; and▪ you are more than 100kms from your usual home, <p>we will cover the reasonable costs to return you, your family member(s) and your motorhome to your usual home, if you need to abandon your motorhome.</p>
<p>We don't cover</p> <p>✗</p>	<p>Unless the need for emergency medical treatment is based on advice from a qualified medical professional.</p> <p>An incident covered under additional cover 'Medical transportation expenses'.</p>
<p>Limit</p> <p>⌞ \$</p>	<p>Up to \$5,000 in total for any one incident.</p>

Medical transportation expenses

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

If you are planning a journey that involves a destination at least **100** kilometres from your usual home, cover will commence under this cover when you leave your usual home in Australia on this planned journey and will cease when you return to your usual home.

We cover



Transportation expenses in the event of medical emergency

We will arrange and pay for the following transportation expenses if a traveller suffers an unforeseen and unexpected injury or illness in Australia during the period of insurance:

- the transportation of the traveller who has suffered injury or illness to the nearest place where the required medical treatment can be obtained or to your original destination within Australia or to your usual home, provided that a qualified medical practitioner approves the transportation; and
- the return transportation of a person (provided that a carer is not travelling with you) from anywhere in Australia to accompany the traveller who has suffered injury or illness, provided that a qualified medical practitioner confirms that the traveller is not in a position to be transported alone;
- the transportation of your motorhome by road or rail, and you and any other traveller to your usual home, should there be no one travelling with you who is capable of driving your motorhome.




Transportation expenses in the event of an unforeseen and unexpected death

If a traveller suffers an unforeseen and unexpected death, we will arrange and pay for:

- the transporting of the body to your usual home in Australia; and
- the return transportation of your motorhome, should there be no one available to return the motorhome to your usual home in Australia; and
- the expenses to transport you and any other traveller to your usual home in Australia.




If a parent, sibling, child or grandchild of yours or a person covered under this policy, who resides in Australia, suffers an unforeseen and unexpected death and they are not travelling with you, we will arrange and pay for:


- the transporting of you and any traveller to your usual home in Australia; and

<p>We cover</p> 	<ul style="list-style-type: none"> ▪ the return transportation of your motorhome to your usual home, should there be no one available to return the motorhome to your usual home in Australia.
<p>We don't cover</p> 	<ul style="list-style-type: none"> ▪ air travel unless resulting from a claim under this section; ▪ medical transportation expenses if they result from you not acting in a responsible way to protect yourself; ▪ something that, before you applied for this insurance, you were aware of and a reasonable person could be expected to be aware of, could bring about a claim under this section; ▪ medical expenses – including ambulance services, cancellation expenses; ▪ loss of clothing or personal effects; ▪ injury or illness resulting from training or participating in: <ul style="list-style-type: none"> – skiing, racing (other than on foot), playing in a football match, professional sport, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), bungee jumping or abseiling, diving underwater using an artificial breathing apparatus unless you hold an open water diving licence or you are under licensed instruction; ▪ childbirth or pregnancy or their complications; ▪ you or any person on whom your trip depends being affected by alcohol or drugs with your consent or implied consent, unless the drugs were prescribed by a doctor; ▪ accommodation expenses or cancellation of accommodation. ▪ any amount paid under additional cover 'Emergency medical treatment travel costs'. <p>We will not pay for loss, damage or liability that is covered by the statutory compulsory third party insurance or motor accident injuries insurance in your State or Territory or would have been if you had complied with the applicable laws relating to vehicle registration and statutory compulsory third party insurance or motor accident injuries insurance.</p>
<p>Limit</p> 	<p>The most we will pay for the transport of a person under this cover is \$10,000 for any one incident.</p> <p>The most we will pay under this cover is \$20,000 in total in any one period of insurance.</p> <p>In both cases, the most we will pay is reduced by any amount paid under 'Emergency medical treatment travel costs'.</p>

Included contents cover

Note: You can make a claim under this cover independently of a claim for loss or damage to your motorhome.

We cover 	We cover accidental loss or damage to your contents caused by an incident in the period of insurance. Incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.
We don't cover 	Theft or attempted theft of your contents if they are not securely locked in or to your motorhome or annexe.
Limit 	Up to \$1,000 in total for all contents for any one incident. Fixed limits apply to certain items. See the table on page 19 for more information.



 You can choose to increase your contents cover by purchasing the optional cover 'Increased contents cover' on page 55.

6




OPTIONAL COVERS YOU CAN PAY EXTRA FOR


Some covers you can purchase as an extra on your policy. In this section, we explain our different optional covers. If an optional cover applies to your policy it will be shown on your schedule. All of the conditions of your policy and 'Things we don't cover' in section 3 on pages 20 to 30 apply to the optional covers.

Protected no claim bonus cover

We cover 	<p>You can choose to protect your maximum no claim bonus against one penalty claim in the period of insurance. This means that your no claim bonus will not be affected by the first penalty claim in any period of insurance.</p> <p>We can give you a quote with and without the Protected no claim bonus cover to help you decide whether it suits your needs.</p> <p>Note: See page 86 for the meaning of 'penalty claim'.</p>
Limit 	One penalty claim in any one period of insurance.

Hire use cover

We cover 	<p>We cover:</p> <ul style="list-style-type: none">▪ accidental loss or damage to your motorhome or annexe (if you have the optional cover 'Annexe cover'); and▪ your legal liability under the 'Motorhome legal liability cover' as the owner of your motorhome or annexe (if you have the optional cover 'Annexe cover'), <p>caused by an incident in the period of insurance if at the time of the incident you have hired out your motorhome for reward.</p>
We don't cover 	Loss or damage to your contents when you hire out your motorhome.
Limit 	<p>The most we will pay for your motorhome or annexe under this cover is the amount insured shown on your schedule.</p> <p>The most we will pay for legal liability claims covered under this optional 'Hire use cover' is up to \$20 million including all associated legal costs. This limit is included within and is not in addition to the limit under 'Motorhome legal liability cover' on page 32.</p>

 This optional cover is not transferrable to another motorhome (the 'When you replace your motorhome' on page 11 does not apply) and once you have purchased this optional cover you will not be able to remove it from your policy during the period of insurance. If you cancel your policy, refund of any premium will be in accordance with 'Cancellation by you' on page 78.

Annexe cover

We cover ✔	When your annexe is being used for its designed purpose, we cover it for accidental loss or damage caused by an incident during the period of insurance.
Limit ↙ \$	Up to the annexe amount insured shown on your schedule.

Increased contents cover

We cover ✔	<p>We cover accidental loss or damage to your contents caused by an incident in the period of insurance.</p> <p>Incidents include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision or impact.</p>
We don't cover ✘	Theft or attempted theft of your contents if they are not securely locked in or to your motorhome or annexe.
Limit ↙ \$	<p>The most we will pay is the increased contents amount insured shown on your schedule, plus the cover provided under 'Included contents cover' on page 52.</p> <p>Fixed limits apply to certain items. See the table on page 19 for more information.</p>

7

MAKING A CLAIM

We want to be there for you in your times of need. In this section we set out how we help you when you make a claim and important information about:

- what you must and must not do;
- how to establish your loss;
- how we settle your claim;
- what happens after we pay your claim.

Making a claim

What you must do

- talk to or meet with any experts we choose, such as a claims assessor, investigator or repairer;
- assist us in handling your claim. This can include agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- allow us to inspect the damaged motorhome, annexe and/or contents;
- allow us or a person nominated by us, to recover, salvage or take possession of your motorhome, annexe or contents;
- for rectification work, take your motorhome back to the original repairer to rectify the repairs.



In this 'Making a claim' section 'you' means you and, if you were not driving or residing in your motorhome, the person that was driving or residing in your motorhome.

What you must not do

- do not admit liability or responsibility to anyone or pay for any damage or injury before contacting us;
- do not negotiate, pay or settle a claim with anyone else before contacting us;
- do not carry out or authorise any repairs without our consent, except for emergency repairs described in 'Emergency repairs' on page 36 or it is necessary for health and safety reasons;
- do not dispose of any damaged parts of your motorhome, annexe or contents without our consent, unless it is necessary for health and safety reasons;
- do not wash, clean or remove debris from any area damaged by fire without our consent, unless you need to do this to prevent further loss;
- do not accept payment from someone who admits fault for loss or damage to your motorhome, contents or annexe. Refer them to us instead.

If you do not comply

If you do not comply with 'What you must do' and 'What you must not do', we can reduce or refuse to pay your claim and/or recover from you any costs and/or any monies we have paid and/or cancel your policy.

If you have caused bodily injury or death to other people or damage to their property

Tell us about any incident that has caused bodily injury or death to other people or damage to their property.

You must also tell us as soon as possible about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us. The quicker we receive these, the better placed we will be to protect your interests. If you do not tell us about any demands or forward any documentation from a third party, it could result in further costs. You will need to pay any further costs incurred as a result of your delay in forwarding documents or failing to tell us about demands you have received.

If we decline a claim or do not pay a claim in full

When you contact us to make a claim we will assess your claim and we may need to undertake further investigation. If we decline your claim we will give you our reasons in writing.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident covered by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

Prove your loss or damage

You must also give us accurate and full details of the loss or damage and give us reasonable proof of value and ownership, if we ask.

Proof includes things like registration papers, sales receipts, service records, valuations, warranties, credit card statements or motorhome service log books. A statutory declaration is not of itself considered acceptable evidence of proof of ownership and value. If you are unable to substantiate your claim, we can reduce or refuse to pay your claim.

How we settle your claim

How your motorhome claim is settled

If your claim for loss, theft or damage to your motorhome is covered under your policy we will either:

- ask you to obtain a quote from your repairer to repair or replace the damaged parts of your motorhome and authorise repairs for the amount of the assessed quote from your repairer; or
- pay you the amount of the assessed quote from your repairer to repair or replace the damaged parts of your motorhome if you request a cash settlement or we don't authorise the repairs; or
- settle your claim as a total loss, see page 63 for how we settle your claim as a total loss.

How your annexe claim is settled

If your claim for loss, theft or damage to your annexe is covered under your policy we will either:

- ask you to obtain a quote from your repairer to repair or replace the damaged parts of your annexe to the same condition, standard and specification as immediately before the incident took place and authorise repairs for the amount of the assessed quote from your repairer; or
- pay you the amount of the assessed quote from your repairer to repair or replace the damaged parts of your annexe to the same condition, standard and specification as immediately before the incident took place if you request a cash settlement or we don't authorise repairs; or
- settle your claim as a total loss.

How your contents claim is settled

If your claim for loss, theft or damage to your contents is covered under your policy we will either:

- repair to the same condition, standard and specification the contents were in immediately before the incident took place;
- replace the item to the same or similar standard and specification (it can be a different brand);
- pay you the amount of the assessed quote from our preferred repairer if our preferred repairer can complete the repair or replace the damaged content item but you request a cash settlement;
- pay you the amount of the assessed quote from your repairer if we are unable to carry out repairs or replace the damaged contents;
- settle your claim as a total loss.

When we settle contents claims, we will not pay more than the relevant amount insured shown on your schedule or fixed limit (see page 19). We may offer you a voucher, store credit or stored value card for this amount.

For additional covers and optional covers

If we pay a claim under an additional cover or optional cover, we will settle your claim in accordance with that additional cover or optional cover.

For a windscreen or window glass claim

If we pay a claim for a damaged windscreen or window glass, we will either:

- choose to repair the damaged area; or
- choose to replace the damaged windscreen or window glass.

For legal liability cover claims

You must provide us with assistance to help us when we take action in your name to defend a claim against you from a third party. This assistance may include:

- providing a more detailed version of events including completing a diagram of what occurred or statement/affidavit;
- providing copies of any photographs or video of the incident available;
- lodging a police report;
- attending court (only if required).



For important information about how we settle claims see 'How we settle claims - some examples' on page 67.

If your motorhome or annexe is damaged

Choice of repairer

You can choose your own repairer.

Assessing the damage and repairs to your motorhome or annexe

We will ask you to obtain a quote for repairs.

We will consider the quote you provide, and we will authorise repairs for the amount of the assessed quote from your repairer.

In some circumstances we, or our assessors, may also need to inspect the motorhome (or annexe, if applicable) to assess the damage and you must co-operate with us to facilitate this. The repairs will be authorised if your repairer's assessed quote meets industry standards including appropriateness of materials, repair method, labour costs, material costs, safety and overall cost effectiveness of the repairs.

If we don't authorise repairs

If we pay you the amount of the assessed quote, we don't authorise repairs.

You will not be entitled to the lifetime guarantee on repairs that we do not authorise.



CIL Lifetime Repair Guarantee for motorhome repairs

The quality of the workmanship and the materials authorised by CIL in the repair of your motorhome will be guaranteed for its life. The parts used in the repair of your motorhome will be of the same type as those explained on these pages.

If you are concerned about the quality of the repair of your motorhome you must call us on 1800 112 481 and you must make your motorhome available to us. You must not authorise rectification work without our written authority. We will inspect the repair and arrange any necessary rectification work. If it would not be safe or economical to carry out the rectification work required, we will declare your motorhome a total loss.

When we authorise repairs to your motorhome or annexe we will:

- ensure the repair work is properly carried out;
- use new parts or parts that are consistent with the age or condition of your motorhome, including aftermarket equipment parts. These parts will meet available manufacturer's technical specifications and/or applicable Australian Design Rules;
- only use new original equipment parts if your motorhome is under the manufacturer's standard new motorhome warranty period (but not under any extended dealer/manufacturer warranty period).

However, the following conditions also apply:

Glass repairs

Where available we will use aftermarket parts for windscreens and window glass (including sun roof) and repairs will meet Australian Design Rules.

Radiators and air conditioning

Where available we will use aftermarket parts for radiators and air conditioning.

Unavailable parts

Where a damaged part is no longer available, we will pay you the last known market price of that part.

We are not responsible for costs which occur because of delays in delivery of parts. If a part is unavailable in Australia we will pay the cost of surface freight (not airfreight) from the nearest

Unavailable parts cont.

reasonable source of supply. We will not pay for any additional hire vehicle costs (beyond the cover provided by 'Hire vehicle following a theft' or 'Hire vehicle following an incident', see page 38) due to the delays in the delivery of parts.

Motorhome identification

Where your motorhome's identification, such as its compliance, build or VIN plate or label, has been damaged, we will try to source a replacement from its manufacturer. If we cannot source it for you, we will attempt to obtain a letter from the manufacturer to confirm your motorhome's identity and that its original identification has been damaged. We will still repair your motorhome without replacing any damaged identification, unless an alternative form of identification is required by law.

Sub-contracting repairs

We may sub-contract, and any repairer we authorise to repair your motorhome may sub-contract, some of the repairs. We require our sub-contractors to abide by the same service standards we uphold.

Matching materials

When repairing your motorhome or your annexe, we will try to match materials with those originally used. However, where it is not possible or not economically viable, we reserve the right to pay for the nearest equivalent or similar materials.

When we repair your motorhome or annexe, we will not:

- repair or pay to repair your motorhome or annexe to a better standard, specification or quality existing before the loss or damage;
- fix or pay to fix a fault or defect in your motorhome or annexe that existed before the loss or damage occurred unless the fault or defect was from repairs we authorised under your policy;
- repair or pay to repair pre-existing damage. See 'Contribution to repairs' below.

Contribution to repairs

There may be instances where we are unable to carry out accepted repairs due to pre-existing damage to your motorhome or annex (if applicable). Examples of this include neglect, wear and tear, weathering, rust, mould, mildew or corrosion. In these instances, we will ask you to pay for the cost of repairing the pre-existing damage so repairs can be carried out safely.

If you do not want to pay these amounts, we will pay you the amount of the assessed quote from your repairer for the repairs directly related to the accepted claim.

If your contents are damaged

When we repair or replace your contents we will:

- ensure the repair work is properly carried out;
- repair or replace with items or materials that are reasonably available at the time of repair or replacement from Australian suppliers.

Items that form part of a set or collection

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. We do not cover undamaged contents including items that form part of a set or collection.

If your motorhome and/or annexe has been stolen

If your motorhome and/or annexe is found within **14** days of it being stolen and is damaged, follow the process of 'If your motorhome or annexe is damaged' (see page 60).

If your motorhome and/or annexe is not found within **14** days after being stolen, and we accept your claim for theft of your motorhome and/or annexe, your motorhome and/or annexe becomes a total loss (see below).

If your motorhome and/or annexe is a total loss

Your motorhome and/or annexe becomes a total loss if:

- it is stolen and unrecovered after **14** days and your claim for theft of your motorhome and/or annexe is covered under your policy; or
- it is uneconomical or unsafe to repair, including where the combined repair costs and salvage value are likely to be more than the amount insured of your motorhome or annexe (as applicable) under your policy.

We will also have regard to the law in relation to what is considered a write off in your State or Territory when determining when a motorhome is to be written off.

For motorhomes where the 'New motorhome after a total loss for motorhomes less than **2** years old' additional cover applies, see page 35.

For all other motorhomes we will pay you the motorhome amount insured shown on your schedule less any deductions that apply.

If your annexe becomes a total loss we will pay you the annexe amount insured shown on your schedule less any deductions that apply.

Deductions from your total loss claim

When we pay you for a total loss claim we will deduct the following, where applicable, from the amount we pay you:

- excesses;
- unpaid premium including any unpaid instalments for the period of insurance;
- any unexpired registration and compulsory third party/motor accident injuries insurance (unless we decide to collect this from the relevant authority or insurer, in which case you must help us if we ask);
- any input tax credit entitlement, see to page 78;
- our estimate of the salvage value;
- any excesses arising from a claim for damage to the hire vehicle (see 'Hire vehicle conditions' on page 39).

Where we provide you with a new motorhome you will have to pay us any of the above applicable deductions.

Motorhomes under finance

When we pay you for a total loss claim, if a credit provider has a financial interest in your motorhome then we will pay them what they are entitled to (up to the value of your claim) and pay you any balance. If the credit provider requests to retain the salvage we will settle them less the salvage value amount.

We own the motorhome, annexe or contents salvage

When we replace your motorhome, annexe or contents or pay you for the total loss, the salvage becomes our property.

If a credit provider is entitled to the salvage of your motorhome, annexe or contents then we will deduct our estimate of the salvage value of your motorhome, annexe or contents from any amount we pay.

After we pay your claim

Potential impact on cover and premiums

If we replace or repair your motorhome, annexe or contents or pay you the cost of repairs, your policy continues for the period of insurance. However, if we pay you the amount of the assessed quote for repairs and you do not undertake such repairs, it may lead us to reduce or refuse to pay a future claim and/or cancel your policy.

If your motorhome is a total loss and you are not entitled to a new replacement motorhome (see 'New motorhome after a total loss for motorhomes less than **2** years old' additional cover on page 35), all cover under your policy stops and your policy comes to an end. There is no refund of premium.

If your annexe is a total loss, any replacement annexe will not be insured by this policy unless you ask us to insure it (see

optional cover 'Annexe cover' on page 55) and pay us the premium we require.

If we pay a claim for the total amount insured under the optional cover 'Increased contents cover' (see page 55), your contents cover under this option will end. You can ask us to reinstate the optional cover 'Increased contents cover' for an additional premium.

When you have protected no claim bonus

If you have a maximum no claim bonus of **65%**, and you have selected the optional cover 'Protected no claim bonus cover', your no claim bonus will not be affected by the first penalty claim in any period of insurance.

Your no claim bonus will be adjusted for any further penalty claims in the period of insurance.

Lifetime maximum no claim bonus

If you have lifetime no claim bonus protection, claims will not affect your no claim bonus.

Our right to recover from those responsible

If you've suffered loss or damage or incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

Our right to recover from those responsible cont.

This assistance may include:

- providing a more detailed version of events, which may include completing a diagram or statement/affidavit;
- providing us with any documents required to prove your loss;
- providing copies of any photographs or footage of the incident available;
- lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- attending court or meetings with our legal/other experts (only if required);
- providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.

8

HOW WE SETTLE CLAIMS – SOME EXAMPLES

These are examples only of how a claim payment might be calculated and are not part of your policy. You should read them only as a guide. Every claim is considered on an individual basis because every claim is different. Please note:

- all amounts are in Australian dollars and are GST inclusive;
- all examples assume that the policy holder is not registered for GST; and
- the excess amounts stated are examples only and may be different to your excesses under your policy. Refer to your schedule.

Example 1 – Total loss

Your 6 year old motorhome is insured for an amount insured of \$50,000. In this example, the basic excess shown on your schedule is \$500. While on holidays more than 100 kms from your usual home, the motorhome is damaged in a fire and we assess the motorhome to be a total loss.

What you are claiming for		Further information
Amount insured	\$50,000	Your vehicle is a total loss when it is uneconomical or unsafe to repair.
Less excess	-\$500	Only a basic excess applies in this example. We deduct this from the amount we pay to you.
Less outstanding premium	-\$280	If you paid your insurance by monthly instalments, we will deduct the remaining instalments for the period of insurance. In this example, there are five \$56 per month instalments remaining when the total loss occurs.
Removal of debris	\$3,000	We will pay the reasonable costs to remove debris under additional cover 'Removal of debris' (see page 42), up to \$5,000 in total for any one event. In this example, removal of debris costs \$3,000. We would normally pay this directly to the debris remover.
Towing costs	\$350	Your motorhome was towed to the nearest motorhome repairer. Under the 'Towing and Storage' additional cover you are covered for reasonable costs for 1 tow from the scene of the incident to a repairer. You supply us the invoice or the receipt for payment and we reimburse you.
Temporary accommodation	\$750	You required temporary accommodation for 5 days whilst your motorhome was being repaired. We reimburse you \$150 per day for 5 days.

Transport home	\$1,000	Because you are more than 100 kilometres from your usual home we will pay the costs associated with getting you and your travelling companions who are travelling with you, to your usual home under additional cover 'Travelling expenses' (see page 40). We will pay up to \$3,000 for this cover. In this example it costs \$1,000 to get you and your travelling companions to your usual home. We would usually reimburse you these costs.
Transporting your contents	\$500	We will pay to transport your contents to your usual home after a total loss if you are unable to transport them yourself and you are more than 100 kms from your usual home under additional cover 'Returning your motorhome or contents to you' (see page 37). In this example, we assess the costs to be \$500. We would usually reimburse you these costs.
Total claim	\$54,820	We would normally pay \$51,820 directly to you in a total loss situation. We would normally pay the \$3,000 directly to the debris remover.

If your motorhome was purchased under a finance lease we will pay the total finance amount that you owe on your motorhome to the financier up to the amount insured, and then pay you the balance of the amount insured, less applicable deductions that apply.

Your motorhome salvage becomes our property and we are entitled to keep the proceeds of its sale (in this example \$8,000) after we have paid you for the total loss. This does not affect the calculations in this example.

If the motorhome was less than 2 years old at the time of the fire, instead of paying the amount insured as per the claim above we can, if you want us to, replace the vehicle with a new motorhome under additional cover 'New motorhome after a total loss for motorhomes less than 2 years old' (see page 35) provided the conditions of that cover are met. This new motorhome will include similar accessories, tools and spare parts, plus on road costs e.g. registration, compulsory third party/motor accident injuries insurance, delivery charges and stamp duty costs.

We will require you to pay us any excess that applies.

Example 2 – Stolen motorhome

Your motorhome is insured for an amount insured of \$35,000. In this example, the basic excess shown on your schedule is \$500. While you are on holiday, more than 100 kilometres from your usual home, the motorhome is stolen but recovered 2 days later with minor damage.

What you are claiming for		Further information
Damage to motorhome	\$4,000	In this example we assess the cost of repairs to be \$4,000. We normally pay this amount directly to the repairer. A lifetime guarantee on repairs will apply as we authorised the repairs.
Less excess	-\$500	Only a basic excess applies in this example. In this example you pay this amount to us.
Returning your motorhome	\$500	Under additional cover 'Returning your motorhome or contents to you' (see page 37), we will pay the reasonable costs of returning your motorhome to the place it is normally parked if it is stolen and recovered. In this example the cost to return your motorhome is \$500. We would normally pay this directly to the towing company.
Hire vehicle	\$1,000	Under additional cover 'Hire of a vehicle following a theft' (see page 38), we will pay you the cost to hire a vehicle that meets your transportation needs, until the repairs to your vehicle have been completed, up to a limit of \$100 per day, and \$1,500 in total. In this example we agree to pay \$100 per day for 10 days ($\$100 \times 10 = \$1,000$).
Total claim	\$5,000	We would normally reimburse you the \$1,000 for hiring the vehicle. We would then pay the \$4,000 directly to the repairer and the \$500 to the towing company.

Example 3 – Partial loss or damage your motorhome that can be repaired

Your motorhome is insured for an amount insured of \$80,000. In this example, you have chosen an optional excess of \$750 to reduce your premium. This is shown on your schedule as the Basic excess.

While on holidays more than 100 kilometres from your usual home, your motorhome and also the registered trailer it is towing, is damaged in an accident, when the driver of your motorhome reversed into a tree. We assess the cost of repairs to the motorhome to be \$20,000.

What you are claiming for		Further information
Damage to motorhome	\$20,000	We assess your motorhome as repairable. We normally pay this amount directly to the repairer. A lifetime guarantee on repairs will apply as we authorise the repairs.
Less excess	-\$750	You have selected an optional excess of \$750 on this policy. Therefore the excess that applies for this claim is \$750. You pay this amount to us.
Damage to trailer	\$500	Under additional cover 'Registered trailer and trailer contents' (see page 46), we will pay for loss or damage to your trailer (which is registered and used for private use), up to the market value of the trailer. We assess the cost of the damage to your trailer to be \$500.
Towing and storage costs	\$600	Under additional cover 'Towing and storage costs' (see page 36), we pay for the reasonable costs of one tow to your nearest repairer and storing your motorhome. In this example the cost of towing and storage is \$600.

Example 3 cont.

Temporary accommodation	\$450	We will pay the cost of temporary accommodation, up to \$150 per day, and a total of \$2,100 for any claim where your vehicle is not your usual home under additional cover 'Temporary accommodation - if your motorhome is not your usual home' (see page 41) because the incident occurred more than 100kms from your usual home. In this example we agree to pay \$150 per day for 3 days ($\$150 \times 3 = \450).
Total claim	\$20,800	We normally pay the repair costs for the vehicle and trailer directly to the repairer. We normally pay the \$600 towing and storage costs to the towing company. We would normally reimburse you the \$450 for temporary accommodation, until repairs have been completed.

Example 4 – Windscreen

Your motorhome is insured for an amount insured of \$35,000. Your windscreen has been damaged by a branch hitting the windscreen and needs to be replaced. It will cost \$350 to replace the windscreen.

What you are claiming for		Further information
Replacement windscreen	\$350	We would normally pay this directly to the windscreen company.
Less excess	\$0	Under additional cover 'One excess free windscreen or window glass claim' (see page 43), no excess applies for the first windscreen and window glass claim within the insurance period.
Total claim	\$350	

Example 5 – Legal liability

Your policy includes legal liability cover up to \$20,000,000. Your motorhome is involved in an accident causing property damage to a petrol bowser, when leaving a petrol station. There is no damage to your motorhome. The insurer of the petrol station sues the driver of your motorhome who is found to be legally liable. The cost of repairs for the damage caused to the petrol bowser is \$20,000. The driver of your motorhome is also liable to pay the other party's legal costs which are agreed to be \$7,000. In this example, the basic excess shown on your schedule is \$500. The legal costs to defend the third party legal liability claim are \$10,000.

What you are claiming for		Further information
Damage to the petrol bowser and the other party's legal costs	\$27,000	We normally pay this amount directly to the other party's insurer.
Less excess	-\$500	Only a basic excess applies in this example. You pay this amount to us.
Plus our legal costs	\$10,000	The legal costs we incur in defending the third party's claim are \$10,000. We normally pay the solicitor directly.
Total claim	\$36,500	

Example 6 – Contents

Your motorhome is insured for an amount insured of \$40,000, with optional cover 'Increased contents cover' (see page 55) of \$6,000. Your personal computer and television are stolen from the motorhome while the motorhome is securely locked. You purchased the computer last year for \$2,500 and the television is worth \$1,000.

What you are claiming for		Further information
Replacement of personal computer	\$2,500	We obtain a quote to replace the computer with an equivalent one for \$2,500. We authorise the quote and pay the cost of replacement direct to the supplier.
Replacement of television	\$1,000	We normally pay the cost of replacement direct to the supplier.
Less excess	-\$500	Only a basic excess applies in this example. You pay this amount to us.
Total claim	\$3,000	

9

IMPORTANT THINGS TO KNOW - OUR CONTRACT WITH YOU

In this section we set out more important information about your contract with us, including:

- information about your premium;
- paying your premium and what happens when your premium is late;
- how your policy operates and responds where there are joint policyholders;
- how the GST affects this insurance;
- what happens with cancellations.

About your premium

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your schedule as the 'Total Amount Payable' or if you pay by monthly instalments, as 'Instalment amount'.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and your motorhome to calculate the premium.



Refer to the Secure™ Motorhome Insurance Additional Information Guide for more information.

Paying your premium

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your schedule.

If we agree, you can pay the premium by instalments.

If you ask to pay the premium by automatically debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remainder of your period of insurance.

Late annual renewal payments

If you do not pay the premium due on renewal by the due date, you will have no cover from the due date.

Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- by giving you at least **14** days advance notice; or
- without advance notice, once an instalment is **1** month (or more) overdue.

Joint policyholders

When you insure your motorhome in the names of more than one person, and all of those people are named insured on your schedule, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reason for this is that these joint policyholders each have an interest or ownership in the motorhome.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before you purchase this policy and during the period of insurance), as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your schedule.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

Conduct of others

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances. However, this does not apply if we are relying on the below exclusion to reduce or refuse a claim under your policy:

- Alcohol, drugs, medication (see page 21).

How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

If your motorhome is a total loss we will reduce any payment we make by an amount equal to your input tax credit entitlement, if any.

In all other circumstances our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

What happens with cancellations

Cancellation by you

You can cancel this policy at any time. For each motorhome cover cancelled, you will be refunded the unexpired portion of the premium attributable to that motorhome cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

Cancellation by us

We can cancel your cover where the law allows us to do so. For each motorhome cover cancelled, you will be refunded the unexpired portion of the premium attributable to that motorhome cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

10

WHAT TO DO IF YOU HAVE A COMPLAINT AND OTHER IMPORTANT INFORMATION

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

This section includes information on:

- how to contact us with a complaint;
- the General Insurance Code of Practice;
- the Motor Vehicle Insurance and Repair Industry Code of Conduct;
- reporting insurance fraud.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 1800 112 481

By email: cilsales@cilinsurance.com.au

Complaints can usually be resolved on the spot or within **5** business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist:

By phone: 1300 240 787

By email: idr@cilinsurance.com.au

In writing: CIL Customer Relations Team

PO Box 14180,

Melbourne City Mail Centre, VIC 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority,

GPO Box 3, Melbourne VIC 3001

By visiting: www.afca.org.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the Code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

Motor Vehicle Insurance and Repair Industry Code of Conduct

This code is intended to promote transparent, informed, effective and co-operative relationships between smash repairers and insurance companies based on mutual respect and open communication.

We are a signatory to, and support the code.

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725.

Let's work together to reduce the impact of insurance fraud on the community.

11

WORDS WITH SPECIAL MEANINGS

Some words in this policy have a special meaning. It's important to read this section because it can impact how your policy is interpreted.



If a word does not have a special meaning then it just has its ordinary meaning.

Accessories

see page 16.

Actions or movements of the sea

includes:

- rises in the level of the ocean or sea;
- sea waves;
- storm surges;
- high tides or king tides;
- any other actions or movements of the sea.

Actions or movements of the sea do not include a tsunami.

Aftermarket part

means a motorhome part that is not sourced from the motorhome's manufacturer.

Amount insured

when used in relation to your motorhome, annexe or contents, it is the maximum amount we will pay for loss or damage to your motorhome, annexe or contents caused by an incident, unless we say otherwise in your policy. For motorhomes it includes the value of fitted accessories, modifications and standard equipment, registration and compulsory third party/motor accident injuries insurance. Deductions may apply, see page 64 for amounts that are deducted on a total loss settlement. The amount insured is shown on your schedule or otherwise in this policy and includes GST.

Annexe

see page 19.

Assessed quote

means an experienced assessor we appoint assesses the quote obtained from your repairer, or for contents, from our preferred repairer (unless they cannot repair or replace the contents) to make sure it meets industry standards including appropriateness of materials, repair method, labour costs, material costs, safety and overall cost effectiveness of the repairs. The quote may be adjusted or reduced on the recommendation of the assessor. This assessed quote may be equal to or less than the amount of repairs quoted by your repairer or that you have paid. We are able to secure supplier discounts from our repairers.

Words with special meanings cont.

Communicable Disease

means:

- Highly Pathogenic Avian Influenza in Humans;
- any Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency as defined in or declared under the Biosecurity Act 2015 (Cth).

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

Contents

see page 17.

Disclosed driver

the person or people shown on your schedule as disclosed drivers.

Drone

means an unmanned aircraft that can be remote controlled or fly autonomously.

e-bicycle

means a bicycle with an integrated electric motor that can be used for propulsion with or without propulsion by pedals.

Excess

see page 12.

Family

means any of the following people if they normally live with you:

- your spouse, partner or de facto;
- your parents (including legal guardians), parents-in-law, grandparents;
- your children, grandchildren, brothers and sisters, including their respective spouses, partner or de-facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de-facto; and
- people who provide care or services to you.

Fixtures and fittings

means built in furniture, refrigerator, stove, air conditioning unit, floor coverings (but not carpets or floor rugs), fixed awnings and solar panels.

Flood

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

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

Hard roof

means a roof that is not made of canvas, vinyl or similar materials.

Hard wall

means a wall that is not made of canvas, vinyl or similar materials.

Illegal drugs

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to methamphetamine.

Illegal drug precursor

means the starting materials for illegal drug manufacture.

Incident or event

is a single event, accident or occurrence which you did not intend or expect to happen and that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

Inexperienced driver

see page 12.

Limit

the most you can claim for any one incident. It includes or excludes GST depending on your Input Tax Credit entitlement (refer to section 'How the Goods and Services Tax (GST) affects this insurance', for further detail).

Loss or damage

means physical loss or physical damage.

Words with special meanings cont.

Market value

the amount we calculate the market would pay for an item. It takes into account the age, make, model and condition of the item. We may use recognised industry publications to assist us in calculating the amount. Market value excludes costs of registration, compulsory third party/motor accident injuries insurance, stamp duty and transfer fees, dealer warranty costs and dealer delivery.

Mechanical breakdown

means failure of any mechanical component of your motorhome due to sudden and unforeseen circumstances resulting in total disablement of your motorhome.

Modifications

see page 16.

Motorhome

see page 16.

Named cyclone

means the Australian Bureau of Meteorology (or equivalent body) has issued a cyclone warning and those cyclonic conditions have been given a name.

Original equipment parts

means parts that are manufactured anywhere in the world by, on behalf of, under licence from or with the consent (whether direct or indirect) of:

- a. the manufacturer or supplier of your motorhome;
- b. the manufacturer or supplier of the part originally supplied with your motorhome at the time of the motorhome's purchase;
- c. any member of the domestic or international corporate group of which the manufacturer or supplier of your motorhome or the manufacturer or supplier of the part is a member or affiliated with (including affiliation by common use of trade marks); or
- d. any affiliate, licensee, sub-licensee, related body corporate or affiliate of any entity in (a) or (b) or (c) of this definition,

whether or not the parts or the packaging of the parts bears the trade mark or trade marks of any of the entities contemplated by (a), (b), (c) or (d) of this definition.

Penalty claim

means a claim where you are at fault, partially at fault or where you cannot provide the at-fault driver's name and address and the at-fault vehicle's registration number.

Period of insurance

means when your policy starts to when it ends. It is shown on your schedule.

Personal transportation vehicle

means a battery driven or electric device that is a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel or Segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance scheme laws.

Policy

means your insurance contract. It consists of this PDS and any SPDS we have given you and your latest schedule.

Private use

means your motorhome is not used in connection with earning an income or:

- for hire or reward (if you hire out your motorhome, cover may be available with our 'Hire use cover' optional cover);
- in connection with carrying goods for trade purposes;
- in connection with an occupation or business;
- in connection with a motorhome hire business or motorhome trade or motor trade.

Schedule

means the latest schedule, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

Secure™ Motorhome Insurance Additional Information Guide

see page 6.

Storm

means a single weather event being, a cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow or dust.

Storm surge

means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface.

Total loss

see page 63.

Words with special meanings cont.

Trailer

means a vehicle designed to be towed by a motor vehicle and used for transporting goods, but does not mean:

- a caravan, or
- a semitrailer.

Unattended

means you are not capable of keeping your motorhome under observation or observing an attempt to interfere with it.

Usual home

means a property or motorhome that is (or was intended to be) your only home for at least six consecutive months.

Vermin

means small animals (e.g. geckos) or insects that are typically thought of as pests. Vermin does not include a possum.

We, us, our and CIL

means AAI Limited ABN 48 005 297 807, trading as CIL Insurance.

You, your

means the person or people shown as the insured on your schedule.

For assistance or enquiries during business hours or to report a claim
24 hours a day, 365 days a year, simply call us on 1800 112 481.

CIL INSURANCE CUSTOMER
CONTACT CENTRE
1800 112 481

CIL2883 23/03/21 A



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AFS Licence No. 230859