

Motorhome Insurance

Product Disclosure Statement



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Introduction

Welcome to Suncorp Motorhome Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your Suncorp Motorhome Insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**. We will give you a free paper copy of any updates if you request them.

In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at www.suncorp.com.au/moredetails. You can also obtain a copy of this guide on request, at no charge, if you contact us.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is designed for owners of motorhomes or motorised campervans for private use only (see page 42).

Your duty of disclosure

You have a duty of disclosure to tell us everything you know, or could reasonably be expected to know, is relevant to our decision to insure anyone under the policy, including you, and on what terms. It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

- the amount of your premium;
- if we will insure you;
- if special conditions will apply to your policy.

You do not need to tell us of anything which:

- reduces the chances of you making a claim; **or**
- we should know about because of the business we are in; **or**
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it never existed.

Exclusion for new business 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 'General exclusions' on page 26.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate of insurance.

Special conditions

We may impose special conditions on your policy that might exclude, restrict or extend cover for a person or particular matter. Any imposed conditions will be listed on your current certificate of insurance. It is important that you read your certificate of insurance carefully.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Words with special meanings' section on pages 41 to 43.

Summary of features, benefits and additional covers

Below are tables identifying some of the policy features, benefits, additional covers and optional cover available depending on the type of cover you choose. It is a guide only. The type of cover you choose will be shown on your certificate of insurance. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'General exclusions' on pages 26 to 30.

Summary of features, benefits and additional covers	Comprehensive	Third Party Property Damage	Page
Accidental loss or damage to your motorhome and contents in a covered incident (e.g. fire, theft, storm, hail & flood)	✓	X	12
New motorhome after a total loss	✓	X	14
Automatic contents cover up to \$1,000	✓	X	10
Replacement motorhome cover	✓	✓	20
Emergency repairs up to \$1,000	✓	X	17
Temporary accommodation - limits apply	✓	X	15
Motor burnout	✓	X	19
Hire car following theft or loss or damage up to 21 days	✓	X	16
Accidental damage to other people's property (up to \$20 million)	✓	✓	13
Personal legal liability cover (up to \$20 million)	✓	X	23
Lifetime guarantee on authorised repairs	✓	✓	36
Mechanical breakdown up to \$1,000	✓	X	20
Instalment payments (additional costs apply)	✓	✓	6
No excess if we agree you were not at fault and you can identify the person at fault	✓	X	33
Towing, storage costs & return of motorhome following repair up to \$3,000	✓	X	17
Food spoilage up to \$300	✓	X	21
24/7 Australia-wide claims service	✓	✓	31

Summary of optional cover

Summary of optional cover	Comprehensive	Third Party Property Damage	Page
Increased contents cover	✓	x	25

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, other government charges and any fire services levy (FSL) that applies. The total amount payable will be shown on your certificate of insurance or, if you pay by instalments, the amount due each month will be shown on your certificate of insurance as 'monthly instalment'.

In addition to the amount we agree to cover your motorhome for, we use many factors about you and your motorhome to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

Your premium includes any discounts we have given you.

[Refer to the PED Guide for further information](#)

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or, if we agree, by instalments. If you pay your premium by instalments it costs you more than if you choose to pay your premium in one annual payment.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium in full, we may reduce the period of insurance so it is in line with the amount you paid.

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 payments

If you do not pay your premium by the due date, in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

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

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue instalments

If you pay your premium by monthly instalments and your payment is overdue we can do one or both of the following:

- refuse to pay a claim if payment is **14** days (or more) late; **and**
- cancel your policy without notifying you if payment is **1** month (or more) late.

Your responsibilities

You must:

- take all reasonable precautions to prevent damage or theft, for example:
 - move your motorhome away from rising flood waters;
 - remove keys when no one's in the motorhome;
 - lock all doors and windows when your motorhome is parked and unattended;
 - accompany anyone test driving your motorhome when it's up for sale;
- keep your motorhome in a roadworthy condition (e.g. replace worn out tyres, brakes and defective lights). See 'General exclusions' on pages 26 to 30 for exclusions that may apply;
- keep your motorhome structurally sound, water tight and well maintained (e.g. maintaining seals, fixing leaks, repairing paint problems, repairing major rust, and repairing unclaimed major scratches or dents);
- 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.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do either or both of the following:

- reduce or refuse to pay your claim;
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

When you need to contact us

Changes in your details and motorhome

You need to tell us immediately if:

- the details on your certificate of insurance are no longer accurate;
- your address changes;
- you replace your motorhome (see the ‘Replacement motorhome cover’ on page 20 where we may give you **14** days cover on your replacement motorhome);
- the listed drivers of your motorhome change;
- there are any changes to the physical condition of your motorhome;
- you plan to, or have, added accessories and modifications to your motorhome (see ‘Words with special meanings on pages 41 to 43);
- the place where you keep your motorhome changes;
- you no longer plan to use your motorhome for private use only (see page 42 for more details).

Changes at renewal each year

You must tell us at each renewal if you or any listed drivers of your motorhome have had changes to their:

- insurance or driving history;
- criminal history related to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage.

What we will do when you contact us

When you contact us and tell us about these changes, we may decide to apply a special condition to your policy. In some cases it could mean we can no longer insure you and we will cancel your policy.

What is the No Claim Bonus?

A No Claim Bonus (NCB) is a discount off your comprehensive premium as a reward for your good driving and insurance history. On each renewal, your discount will increase providing you haven’t made any claims that affect your NCB. If you are eligible your NCB will keep increasing until you reach the maximum discount level. Your NCB is shown on your certificate of insurance.

[Refer to the PED Guide for further information](#)

About your cover

About your motorhome

What we cover as your motorhome

Your motorhome or motorised campervan described on your certificate of insurance. It includes the standard manufacturer's options and any options, accessories and modifications that have been fitted to your motorhome that you have told us about and are shown on your certificate of insurance.

Your motorhome also includes

- any of its fixtures and fittings;
- standard equipment fitted by the original manufacturer for the particular make and model of motorhome;
- manufacturer supplied tools and spare parts.

Note:

When you have insured your motorised campervan, your motorhome means the motorised campervan shown on your certificate of insurance.

What we do not cover as your motorhome

Motorhome does not include:

- a semitrailer;
- a caravan;
- motor cars, motorcycles, trail bikes, mini bikes, trailers and any equipment that is part of or belonging to any of these;
- anything defined as contents.

About your contents

This policy provides up to **\$1,000** automatic cover for loss or damage to your contents (see 'Accidental loss or damage cover' on page 12 for details). If you have chosen to increase this amount with the optional cover 'Increased contents cover' (see page 25) and have paid the additional premium, the additional contents amount covered will be shown on your certificate of insurance.

What we cover as your contents

Contents means any of the items listed below that you either:

- own; **or**
- are legally responsible for;

but only when they are:

- in your motorhome; **or**
- in your motorhome's annexe.

Contents means any of the following items:

- removable furniture, furnishings, carpets, floor rugs;
- portable household electrical appliances;
- clothing and personal belongings;
- cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- sporting equipment;
- personal computers, 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);
- CDs, DVDs, records, tapes, games cartridges and any other discs;
- cameras and photographic equipment;
- watches, pieces of jewellery;
- items made of or containing gold or silver;
- binoculars;
- fishing equipment;
- tools and spare parts not supplied by the manufacturer as original equipment in or on the motorhome;
- bicycles, electric scooters, electric bikes and motorised wheelchairs.

Note:

Limits apply to contents items or types of items. Refer to the table in the section 'The most we will pay for all contents' on page 11 for details.

What we do not cover as your contents

Contents does not include:

- any item that is included in the definition of your motorhome;
- food and beverages;
- livestock, fish, birds, animals of any kind;
- lawns, hedges, trees, shrubs, plants;
- unregistered or unlicensed firearms;
- motor vehicles, motorcycles, trail bikes, mini bikes, trailers, and any equipment that is part of or belonging to any of these;

- aircraft, watercraft and any equipment that is part of or belongs to either of these;
- skis, surfboards, surf-skis or wind-surfers, surf-mats, surfing equipment or diving equipment and any accessories for surfing and diving equipment;
- any pictures, works of art, antiques, curios, furs, collections of stamps, medals, coins or other collectables;
- manuscripts, deeds or other documents;
- precious metals, uncut gems and stones;
- bullion;
- musical instruments;
- tents;
- mobile phones, CB radios or satellite phones;
- contents kept in a trailer;
- contents kept in your motorhome that you do not own or are not legally responsible for.

The most we will pay for all contents

The most we will pay for loss or damage to contents is **\$1,000** or the additional contents amount covered (if any) stated on your certificate of insurance.

There are also fixed limits that apply to all content items or types of items. These limits are set out in the table below:

Item or type of item	Limits for any one insured incident
Cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders	Limited to \$200 in total
Bicycles, electric scooters, electric bikes and motorised wheelchairs	Limited to \$500 in total
Fishing equipment	Limited to \$500 in total
All other contents items or types of items	Limited to \$1,000 in total for each contents item or type of item

Note:

The most we will pay for contents for any one insured incident is **\$1,000** in total unless you have selected the optional cover 'Increased contents cover' (see page 25 for details) and this is stated on your certificate of insurance.

Types of cover

There are **2** types of cover available:

- Comprehensive cover;
- Third Party Property Damage cover.

The cover you choose will be shown on your certificate of insurance.

Comprehensive cover

This is the highest type of cover available and includes:

- accidental loss or damage cover;
- third party property damage cover;
- additional features and covers at no extra cost (see pages 14 to 18).

You can also choose our optional cover 'Increased contents cover' to tailor your insurance policy (see pages 25).

Accidental loss or damage cover

We cover

We cover accidental loss or damage to your motorhome and contents caused by an incident in the period of insurance. Examples of incidents covered include:

- hail, storm and flood;
- fire;
- theft and attempted theft;
- malicious damage;
- collision;
- impact.

Limit

The most we will pay for your motorhome and contents is their respective amounts covered shown on your certificate of insurance, unless we say otherwise in your policy.

We do not cover

- See 'What we do not cover as your motorhome' on pages page 9;
- See 'What we do not cover as your contents' on pages 10 to11;
- See 'General exclusions' on pages 26 to 30.

Third Party Property Damage cover

Comprehensive cover includes Third Party Property Damage cover (see page 13).

Refer to the PED Guide for further information

Third Party Property Damage cover

This cover includes cover for legal liability for damage to other people's property.

Legal liability for damage to other people's property

We cover

We will cover you or anyone you authorise to drive your motorhome for legal liability for loss or damage to another person's vehicle or property resulting from an incident caused by the use of your motorhome in the period of insurance. Examples of incidents covered include:


- legal liability that is the responsibility of your employer, principal or partner because you were using your motorhome in connection with your occupation;
- your legal liability for the cost of cleaning up by emergency services after an incident involving your motorhome;
- your legal liability for claims for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:
 - property falling from your motorhome; **or**
 - property being loaded or unloaded from your motorhome.

Limit

The most we pay for all claims from any one incident is **\$20 million**, including all associated legal costs we have agreed to pay for your claim.

We do not cover

See 'General exclusions' on pages 26 to 30.

 Third Party Property Damage (TPPD) insurance is often confused with Compulsory Third Party (CTP). Your CTP insurance only covers your liability to pay compensation for injuries to other people, whilst TPPD covers your liability to pay compensation for damage to the property of others.

Refer to the PED Guide for further information

Additional features

When we accept a claim under your policy for an incident that happens in the period of insurance, you may be entitled to cover under the following additional features. Some features may or may not apply depending on the type of cover you have chosen and is shown in the additional features details.

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' sections of the below tables on pages 14 to 18 and in the 'General exclusions' on pages 26 to 30. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

1. New motorhome after a total loss

Comes with

Comprehensive cover

We cover

When your motorhome has been lost or damaged in an incident and we have agreed to pay your claim as a total loss, we cover the cost to 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 was caused by an incident that occurred less than **2** years from the date of original registration; **and**
- it is possible for us to supply or order a new motorhome of the same make and model within **90** days of us deciding your motorhome is a total loss or, if one is not available within that time, it is possible to provide you with a new motorhome that is in our opinion a similar make or model to your motorhome; **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 and model, including similar fixtures and fittings, standard equipment, tools and spare parts, accessories, modifications or optional extras;
- pay the on road costs such as stamp duty, CTP, registration for the first **12** months and delivery charges applicable and your policy will continue until its expiry date.

Note:

The replacement motorhome must be locally available. If it is not locally available, or if you disagree with our choice, we will pay you the motorhome amount covered shown on your certificate of insurance.

For full details of how we settle total loss claims see page 38.

We do not cover

The cost of replacing or purchasing an extended warranty.

2. Temporary accommodation – if your motorhome is not your usual home

Comes with

Comprehensive cover

We cover

If your motorhome is not your usual home and it is stolen, or suffers loss or damage where we agree it cannot be towed or is not fit to stay in following an incident covered by your policy, we will pay the cost of temporary accommodation for you and your travelling companions who are travelling and staying in your motorhome with you.

Limit

We will pay up to **\$150** per day for:

- **3** days if your motorhome is less than **100** kilometres from your usual home; **or**
- **14** days if your motorhome is more than **100** kilometres from your usual home.

We will pay up to **\$300** in total to accommodate any domestic pet travelling with you.

We do not cover

This cover ceases once the motorhome has been replaced, the repairs have been completed or we settle your claim.

3. Temporary accommodation – if your motorhome is your usual home

Comes with

Comprehensive cover

We cover

If your motorhome is your usual home and it is stolen, or suffers loss or damage where we agree it is not fit to stay in following an incident covered by your policy, we will pay the cost of temporary accommodation for you and your family who normally live in the motorhome with you.

Limit

We will pay up to **\$150** per day for **30** days.

We will pay up to **\$300** in total to accommodate any domestic pet living with you.

We do not cover

This cover ceases once the motorhome has been replaced, the repairs have been completed or we settle your claim.

4. Hire car following theft or loss or damage

Comes with

Comprehensive cover

We cover

If we have agreed to pay your claim as a result of theft or loss or damage to your motorhome, you can choose to:

- allow us to arrange and pay the reasonable hire cost of a ‘compact’ category hire car using our provider (**but only** if our provider has a car available, and is within a reasonable distance of your location); **or**
- arrange a hire car using a provider of your choice. Where we:
 - agree to your choice of provider, we will reimburse you the reasonable hire cost of a ‘compact’ category hire car;
 - do not agree to your choice of provider, we will only pay you the amount we would have paid had you used our hire car provider.

If there are no ‘compact’ category hire cars available from any provider within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a ‘compact’ category hire car using our provider, had one been available; **or**
- the actual cost you incur in making alternative travel arrangements.

Insurance for your hire car

If you allow us to arrange a hire car with our provider, we will cover accidental loss or damage to the hire car under this policy as if the definition of ‘motorhome’ in the policy had been extended to include the hire car.

If we agree to your hire car provider of choice, this policy does not cover accidental loss or damage to the hire car for the use of the hire car. **But we will cover:**

- the reasonable cost of the insurance you arrange with your provider during the covered hire period; **and**
- the difference between any excess charged by your hire provider (or the insurer), and the amount of excess that would have been payable under this policy had the definition of ‘motorhome’ in the policy been extended to include the hire car, if the hire car excess is more.

If you arrange a hire car and we do not agree to your provider of choice, we do not provide any cover under this policy for the hire car.

Limit

Up to **21** days. The benefit stops before the **21** day limit if:

- your motorhome is returned undamaged;
- we repair your motorhome and return it to you;
- we settle your claim.

Note: For further details of our hire car conditions see page 39.

5. Emergency repairs

Comes with

Comprehensive cover

We cover

Following loss or damage to your motorhome in an incident covered by your policy, we will cover emergency repairs that are required to allow you to drive your motorhome.

Limit

You can authorise reasonable costs up to **\$1,000** on our behalf. You will need to provide us with all invoices and receipts.

6. Towing, storage costs & return of motorhome following repair

Comes with

Comprehensive cover

We cover

When your motorhome is damaged in an incident covered by your policy and it is not roadworthy or safe to drive **or** needs to be held in storage, we cover the reasonable costs of:

- towing your motorhome to your nearest repairer;
- storing your motorhome.

Once the motorhome has been repaired, if the repairer's premises are more than **100** kilometres from your usual home or usual place of work, we will pay the reasonable costs of returning the motorhome to you.

Limit

You can authorise reasonable costs up to **\$3,000** on our behalf. You will need to provide us with all invoices and receipts.

We do not cover

Storage costs for any period after your claim is settled.

7. Travelling expenses

Comes with

Comprehensive cover

We cover

If your motorhome cannot be driven following loss or 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 loss or damage occurred to your usual home if the loss or damage occurred more than **100** kilometres from your usual home.

Limit

You can authorise reasonable costs up to **\$1,000** on our behalf. You will need to provide us with all invoices and receipts.

8. Removal of debris

Comes with

Comprehensive cover

We cover

If we have agreed to pay a claim following loss or damage to your motorhome by an incident covered by your policy, we will pay the reasonable costs to remove and dispose of the damaged motorhome and its contents.

Limit

We will pay up to **\$5,000**.

9. Two-wheel trailer cover

Comes with

Comprehensive cover

We cover

Your two-wheel trailer for accidental loss or damage to your two-wheel trailer when it is attached to your motorhome and is damaged or stolen in an incident that is covered by your policy.

Limit

We pay up to **\$1,000**.

We do not cover

Your two-wheel trailer contents.

10. Boat cover

Comes with

Comprehensive cover

We cover

Your boat less than **3** metres in length for accidental loss or damage to your boat when it is attached to your motorhome and is damaged or stolen in an incident that is covered by your policy.

Limit

We pay up to **\$1,000**.

We do not cover

Your boat contents.

Refer to the PED Guide for further information

Additional covers

We also provide the cover set out under the following additional covers. A claim under an additional cover can be made independently of a claim for loss or damage to your motorhome or contents. In all cases the incident that causes the loss or damage must happen in the period of insurance. Some additional covers may or may not apply depending on the type of cover you have chosen and is shown in the additional cover detail.

There are some things we do not cover and these are shown in the 'We do not cover' sections of the below tables on pages 19 to 24 and in the 'General exclusions' on pages 26 to 30. All conditions of this policy apply to these additional covers unless the cover says otherwise.

1. Motor burnout

Comes with

Comprehensive cover

We cover

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

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

We will choose to:

- 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 what it would cost us to repair or replace with a motor of an equivalent condition, standard and specification to your motor immediately before the incident took place.

Limit

We will only cover motors that are not more than **15** years old.

The most we will pay is up to **\$1,000**.

We do not cover

- to replace 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 of 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.

2. Replacement motorhome cover

Comes with

Comprehensive cover or Third Party Property Damage cover

We cover

If you replace your motorhome with another motorhome in the period of insurance we will insure the replacement motorhome on the same terms and for the same type of cover for the rest of the period of insurance provided:

- you tell us within **14** days of you taking delivery of the replacement motorhome; **and**
- we agree in writing to insure the replacement motorhome; **and**
- you pay any additional premium we require. If additional premium is payable, we will tell you how much it is and how it is to be paid.

Otherwise, we will only cover your replacement motorhome for the same type of cover as your motorhome for up to **14** days from when you take delivery of the replacement motorhome or until you arrange insurance for your replacement motorhome, whichever occurs first.

Limit

Your replacement motorhome is covered up to the price you paid for it, or its market value, whichever is less. This limit applies until you tell us about the change and we have agreed in writing to cover your replacement motorhome.

Note:

The cover ends for your motorhome and begins for the replacement motorhome at the time you take delivery of the replacement motorhome. If we agree to insure your replacement motorhome and you pay us any additional premium we require, we will send you a new certificate of insurance. If we do not agree to insure your replacement motorhome we will cancel your policy.

We do not cover

The replacement motorhome if it is a motorhome we would not normally insure.

3. Mechanical breakdown

Comes with

Comprehensive cover

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.

Limit

You can authorise reasonable costs up to **\$1,000** on our behalf. You will need to provide us with all invoices and receipts.

We do not cover

- if you were entitled to towing from a motoring or breakdown service;
- more than **2** mechanical breakdown tows in any one period of insurance;
- the cost to repair the motorhome as a result of mechanical breakdown.

4. Veterinary expenses

Comes with

Comprehensive cover

We cover

If your domestic pet is injured as a result of being hit by a vehicle during the period of insurance, we will pay for reasonable veterinary expenses you incur.

Limit

You can authorise reasonable costs up to **\$500** on our behalf. You will need to provide us with all invoices and receipts.

We do not cover

Any veterinary expenses for any pet not travelling or living with you in your motorhome.

5. Lost/stolen credit or financial transaction cards

Comes with

Comprehensive cover

We cover

If your credit card or other financial transaction card is lost or stolen anywhere in the world during the period of insurance, we will cover your loss from unauthorised use of the card.

Limit

We pay up to **\$1,000**.

We do not cover

- where you fail to comply with the conditions of the card;
- if the unauthorised user was a member of your family or a person travelling or living with you in your motorhome.

6. Food spoilage

Comes with

Comprehensive cover

We cover

We will cover you for food spoilage in your domestic refrigerator or freezer contained in your motorhome during the period of insurance following:

- an insured incident;
- mechanical, electrical or electronic breakdown, failure or malfunction;
- the escape of refrigerant fumes;
- the public electricity supply failing to reach your motorhome.

Limit

We pay up to **\$300**.

We do not cover

loss or damage:

- to a refrigerator or freezer caused by spoiled food;
- when the failure was caused by industrial action;
- due to the accidental act or omission of a power supply authority;
- due to the deliberate act or omission of a power supply authority **unless** this action is in the interest of public safety.

7. Locks

Comes with

Comprehensive cover

We cover

We will pay 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.

Limit

We pay up to **\$500**.

8. Fire equipment cover

Comes with

Comprehensive cover

We cover

We will pay the reasonable costs you incur for the replenishment or replacement of fire fighting equipment used whilst protecting your motorhome against loss or damage from any cause not excluded by this policy.

Limit

We pay up to **\$500**.

9. Emergency medical treatment

Comes with

Comprehensive cover

We cover

If, during the period of insurance, at the recommendation of a qualified provider of medical services, you or a family member travelling with you in the motorhome, need to return to your usual home as a result of you or a family member who is travelling with you in the motorhome receiving emergency medical treatment, we will cover the reasonable costs to return you, your family member(s) and your motorhome to your usual home when your motorhome is more than **100 kilometres** from your usual home.

Limit

We pay up to **\$5,000**.

We do not cover

We will not pay **unless** the emergency medical treatment results in death, or is likely to result in either death or at least **5 days** hospitalisation.

10. Personal legal liability cover

Comes with

Comprehensive cover

We cover

We cover your legal liability to pay compensation for loss or damage to property owned or controlled 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:

- you; **or**
- a family member; **and**

you or the responsible family member is temporarily or permanently residing in your motorhome at the time the incident giving rise to the liability occurred.

When we pay

We will pay a claim for personal legal liability if the incident that gives rise to personal legal liability is one that:

- occurs in Australia during the period of insurance; **and**
- whilst you or a family member are temporarily or permanently residing in your motorhome; **and**
- was not expected or intended to give rise to personal legal liability; **and**
- is not excluded by:
 - the 'When we will not pay' section below; **or**
 - the 'General exclusions' section on pages 26 to 30.

Limit

The most we will pay for all claims from one incident under legal liability cover is **\$20 million**, including all associated legal costs we have agreed to pay following your claim.

When we will not pay

We will not pay:

- if you have accepted liability without us agreeing to it first;
- for the death of or bodily injury to:
 - you or a family member;
 - any 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 certificate of insurance;
 - your employees or the employees of any other person covered by this policy if the incident that gives to the liability arises out of or in the course of their employment;
- for loss or damage to property owned or controlled by you, a family member or your employer or their employees;
- for any liability arising from any workers compensation legislation, industrial award or agreement, or statutory accident compensation schemes;
- for any liability arising from 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;
- for any liability arising from the ownership of land, buildings or structures;
- for legal or other costs incurred without our agreement;
- for loss, damage or injury intentionally caused by you, a family member or a person acting with your or their consent;
- for liability incurred in connection with hiring your motorhome for reward;
- for any liability which would not have been imposed by law.

We will also not pay:

- if you or a family member are not temporarily or permanently residing in your motorhome at the time that the incident occurs resulting in a personal legal liability claim; **or**
- if the personal legal liability is covered by an existing home or contents insurance policy in your name; **or**
- for personal legal liability if we have agreed that you have a claim under third party property damage cover.

We will not provide cover for:

- any penalties, fines or punitive, exemplary, multiple or aggravated damages;
- actions brought in a court or judicial body outside Australia or in a court or other judicial body that does not apply law of an Australian state or territory.

Optional cover

If you select the below option, and we agree to this, it will be shown on your certificate of insurance. An extra premium will apply.

There are some things we do not cover and these are shown in the below table and in the section 'General exclusions' on pages 26 to 30. All conditions of this policy apply to the optional cover unless the cover says otherwise.

1. Increased contents cover

Available with

Comprehensive cover

We cover

When your contents are in your motorhome or motorhome's annexe, we will cover your contents for accidental loss or damage up to **\$1,000** caused by an incident in the period of insurance. With this optional cover you can ask us to increase the amount of cover, and if we agree, the increased contents amount covered will be shown on your certificate of insurance.

Limit

The most we will pay is the contents amount covered shown on your certificate of insurance unless we say otherwise in your policy.

Fixed limits apply to all contents items or types of items. See the table on page 11 for the limits that apply.

Note:

For full details of contents cover see pages 10 to 11.

General exclusions

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 of trees or their roots

the action of trees or their roots.

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, enter into accepting liability; **but we will** provide cover if the legal liability would have existed without that agreement.

Alcohol or drugs

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

- was under the influence of, or had their judgement affected by any alcohol, drugs 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 if you:

- were not the driver or person in charge of your motorhome at the time of the incident; **and**
- can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

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 temporary accommodation (see page 15 for details) and veterinary expenses (see page 21 for details);
- actions of animals of any kind that you do not own (including insects, moths, termites, vermin, birds and bats).

Application of heat

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

Asbestos

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

Biological, chemical, other pollutant or contaminant

- any actual or threatened biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- 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; **or**
- that another policy covering your motorhome expired, **but not** when you cancelled the policy prior to its expiry date, and only up to the value covered under the expired policy (any increase in value will not be covered for these events 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;
- the caravan or motor trade.

Chips and scratches

- a breakage that does not extend through the entire thickness of the damaged item (e.g. chips and scratches).

Condition of motorhome

- any mould, mildew, rot, wear and tear, gradual deterioration, corrosion, rusting, depreciation, lack of maintenance or inherent defect;
- fading, rising damp, action of light, atmospheric or climatic conditions;
- 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.

Consequential losses or extra costs following an incident covered by your policy

consequential losses (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- loss of income or wages;
- your motorhome's value (including its trade-in or resale value) is less after being repaired;
- cleaning costs;
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- medical expenses;
- the cost of your time (e.g. inconvenience);
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around your motorhome;
- any costs related to stress or anxiety;
- any costs not covered by your policy.

Conversion/modification

your motorhome having being 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 road worthiness.

Dangerous goods

your motorhome is 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.

Destruction or repossession of your motorhome

any person or organisation who lawfully destroys or takes possession of your motorhome.

General exclusions - (Cont'd)

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:

Driving a damaged motorhome

driving your motorhome after it has been damaged in an incident, **unless** we are satisfied you were not reasonably aware this could lead to further damage of your motorhome.

Electrical fault

an electrical fault in the wiring of your motorhome if the wiring does not comply with any code regulations.

Exceeding loading or passenger limits

your motorhome when it is:

- carrying more passengers than the motorhome is designed for, or 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.

Failure to protect your motorhome

you failing to protect your motorhome after it:

- breaks down;
- is damaged in an accident; **or**
- is stolen and later found.

Failure to secure contents

loss or damage to contents caused by failure to secure the contents when the motorhome is being driven.

Fixing faulty repairs

- the cost of fixing faulty repairs that were done before this policy was taken out;
- manufacturing faults, faulty repairs and workmanship not authorised by us or faulty warranty repairs;
- the cost of repairing or replacing any defective or faulty product, appliance or part.

Hire

hiring out your motorhome for reward.

Intentional loss or damage

intentional loss or damage caused by you, or a person acting with your express or implied consent.

Lighting or heating elements, fuses or protective devices

lighting or heating elements, fuses or protective devices.

Loss, damage or liability outside Australia

loss, damage or liability occurring outside Australia.

Motor sports or similar

your motorhome is 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.

Radioactivity/nuclear materials

radioactivity or nuclear materials, including:

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste; **or**
- action of nuclear fission including detonation of any nuclear device or nuclear weapon; **or**
- any looting or rioting following these incidents.

Reckless use

any intentional or reckless acts by you, the driver of your motorhome or by a person acting with your express or implied consent (such as racing).

Repairs done without written consent

repairs that are done without first getting our written consent **but we will** cover emergency repairs (see page 17 for details).

Revolution, war

- any revolution, hostilities, war or war like activities or other acts of foreign enemy; **or**
- any looting or rioting following these incidents.

Stone chips/tar flecks

stone chips or tar flecks from the road.

Theft, attempted theft or malicious damage

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

Theft or attempted theft from your motorhome

theft or attempted theft from your motorhome if;

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

Theft or attempted theft of fixtures and fittings of your motorhome

theft or attempted theft of fixtures and fittings of your motorhome if:

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

Towing a trailer

your motorhome is being used to tow a commercial 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 loss or damage.

Unlawful purposes

your motorhome being used for unlawful purposes.

Unlicensed driving

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

- were not the driver or person in charge of your motorhome at the time of the incident; **and**
- can satisfy us that you did not know and could not have reasonably known of any of the above circumstances.

Unregistered motorhome

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.

There is no cover under this policy for:**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.

General exclusions - (Cont'd)

There is no cover under this policy for:

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.

Tyres

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

Overdue monthly instalments

if you pay your premium by monthly instalments and payment is overdue we can do one or both of the following:

- refuse to pay a claim if payment is **14** days (or more) late;
- cancel your policy without notifying you if payment is **1** month (or more) late.

Claims

Making a claim

When to make a claim

We understand being involved in an accident or having your motorhome damaged by an incident covered by this policy can be a stressful experience. We are here to help you **24** hours a day. Contact us on **13 25 24**.

What you must do

Step 1 Make sure everyone is safe. For emergencies call 000.

Step 2 Try to prevent further loss or damage.

You must do everything you reasonably can to limit and prevent further loss or damage (e.g. move your motorhome off the road and put on your hazard lights).

We may provide cover for emergency repairs up to **\$1,000** (see pages 17 for details).

Step 3 Report the accident, theft or malicious damage to the authorities.

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

Step 4 Collect details of all drivers, passengers and witnesses.

You will need these when you call us. Make sure you have their full names, addresses and contact numbers. If another vehicle is involved, record its registration number and the driver's insurance details. Do not admit fault to anyone.

Step 5 Contact us as soon as possible on 13 25 24.

Make sure you have the details of the incident at hand to assist us with lodging your claim.

If towing is required, we will help arrange the towing of your motorhome to one of our assessment centres or repair facilities, or another location nominated or agreed to by us (e.g. a repairer).

Please see pages 17 for details on what we pay for towing costs.

If you have caused damage to other people's property

Tell us about any incident that has caused damage to other people's property. You also must immediately tell us about any demands made on you to pay compensation to others, any court actions or offers of settlement and send these to us. If you do not tell us about these and it results in further costs, you may have to pay those costs.

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.

Any payment we make to settle your claim will be considered to be made in full even if the amount we pay has been reduced as described above.

To process the claim, you must:

You must give us all information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- talking to or meeting with any experts we choose, such as a claims assessor, investigator or repairer;
- assisting us in handling your claim. This can include providing written information, agreeing to be interviewed and/or providing relevant documents we ask for (e.g. proof of ownership);
- allowing us to inspect the damaged motorhome and/or contents;
- either driving (if it is safe to do so) or letting us move your motorhome to one of our assessment centres or repair facilities, or another location nominated or agreed to by us, so we can assess the damage and progress your claim;
- allowing us or a person nominated by us to recover, salvage or take possession of your motorhome and/or contents;
- attending court to give evidence if we ask you to.

Note:

In this section ‘you’ means you and, if you were not using or residing in your motorhome, the person that was using or residing in your motorhome.

What you must not do:

- do not admit liability or responsibility to anyone to pay for any damage **unless** we agree;
- do not negotiate or promise payment;
- do not authorise any repairs, **except** for emergency repairs described on page 17;
- do not dispose of any damaged parts of your motorhome or contents without our consent;
- do not wash or 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 or contents. Refer them to us.

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 your claim and/or recover costs from you or cancel your policy.

If we decline a claim

When you contact us to make a claim we will tell you if we can accept it. If we can’t, we will tell you why. In some cases we will allow you to lodge your claim **but we will** need to further assess it before making a decision. If we then decide to decline your claim we will give you our reasons in writing. If you wish to dispute our decision, see page 44 for more information.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident insured 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.

Describe your loss or damage

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

Proof includes things like registration papers, sales receipts, service records, valuations and warranties. If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. For example, 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.

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 when you make a claim.

You will not have to pay an excess for an incident where we agree the driver of your motorhome was not at fault, **and** you can give us the name and address of the other driver **or** the registration number of the other vehicle.

The amount and types of excesses are shown on your certificate of insurance. The different types of excesses are:

Standard excess	A standard excess applies to all claims unless stated otherwise in the PDS.
Voluntary excess	You can choose a voluntary excess from the range we offer to reduce your premium. This excess replaces the standard excess and applies to all claims unless stated otherwise in the PDS.
Age excess	This 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 any other excess that applies.
Inexperienced driver excess	This applies if an inexperienced driver (see page 42 for definition) was driving, using or in charge of your motorhome at the time of the incident. This excess is in addition to any other excess that applies.
Off-road excess	This applies if your motorhome is damaged whilst being driven on any beach or any dirt or unsealed road. This excess is in addition to any other excess that applies.

Refer to the PED Guide for further information

When does an excess apply

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply?	
	Standard/Voluntary excess	Other excesses (if applicable)
Theft or attempted theft of your motorhome or contents	Yes	none
Storm, hail, flood or fire damage	Yes	none
Malicious damage	Yes	none
Damage to your motorhome whilst parked caused by an unidentified person or driver	Yes	none
Collision with or by an animal	Yes	age excess inexperienced driver excess off-road excess
An incident where we decide the driver of your motorhome caused or contributed to the damage	Yes	age excess inexperienced driver excess off-road excess
An incident where we agree the driver of your motorhome was not at fault, and you can give us the name and address of the other driver or the registration number of the other vehicle	No	none
An incident where we agree the driver of your motorhome was not at fault, but you cannot give us the name and address of the other driver or the registration number of the other vehicle	Yes	age excess inexperienced driver excess off-road excess

How to pay your excess

We may:

- ask you to pay us the excess;
- ask you to pay your excess to the repairer when you collect your motorhome;
- deduct the excess from the amount we pay you; **or**
- deduct the excess from the amount we pay to another person for loss or damage to their property.

You must pay the excess in full (if we ask for it) before we pay any claim, or provide any benefits under this policy.

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

How we settle your claim

We choose how your motorhome claim is settled

If we agree to pay a claim for loss, theft or damage to your motorhome we will decide if we will:

- repair or replace the damaged parts of your motorhome to the same condition, standard and specification as immediately before the incident took place;
- pay you what it would cost us to repair or replace the damaged parts of your motorhome to the same condition, standard and specification as immediately before the incident took place;
- settle your claim as a total loss; **or**
- pay you up to the maximum you are entitled to under the applicable additional feature, additional cover or optional cover.

We choose how your contents claim is settled

If we agree to pay a claim for loss, theft or damage to your contents we will decide if we will:

- repair or replace to the same condition, standard and specification the contents were in immediately before the incident took place;
- pay you what it would cost us to repair or replace to the same condition, standard and specification the contents were in immediately before the incident took place; **or**
- pay you up to the amount of contents cover including the amount of contents cover under the optional cover ‘Increased contents cover’ listed on your certificate of insurance (if any).

We may offer you a voucher, store credit or stored value card for this amount.

For additional features, additional covers or optional cover

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

For third party property damage or personal legal liability claims

If you make a third party property damage claim or personal legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

Refer to the PED Guide for further information

If your motorhome is damaged

Choice of repairer

You can choose:

- to allow us to arrange the repair of your motorhome; **or**
- your own repairer.

If your motorhome is not safe to drive

We will arrange to move your motorhome to either one of our assessment centres or repair facilities, or to another location nominated or agreed to by us.

If your motorhome is safe to drive

We will arrange a time with you to bring your motorhome into one of our assessment centres or repair facilities, or to another location nominated or agreed to by us.

If you allow us to arrange the repairs

- we ordinarily obtain two competitive quotes from our recommended repairers (where available) and select the most appropriate quote;
- we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer;
- we will keep you informed of the progress of the repairs **and** will advise you when your motorhome is ready for collection.

If you choose your own repairer, which may include one of our own recommended repairers:

- after you obtain a quote from your repairer, we will arrange a time with you to drive your motorhome (if it is safe to do so), or you must let us move it to one of our assessment centres or repair facilities, or another location nominated or agreed to by us;
- we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your motorhome being repaired safely and in a cost effective manner.

If we don't authorise repairs

If we don't authorise repairs, we will pay you what it would have cost us to repair your motorhome and the lifetime guarantee will not apply. The amount we pay is normally determined by obtaining a quote from a repairer we choose.

Lifetime guarantee on repairs

For repairs we authorise, the quality of the materials and workmanship are guaranteed for the life of your motorhome, even if you no longer own it. If a defect arises in the lifetime of your motorhome as a result of faulty materials or workmanship, then we will rectify the problem.

When we authorise repairs to your motorhome 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. These parts will meet available manufacturers' technical specifications and/or applicable Australian Design Rules;

- only use new original equipment parts if your motorhome is under the manufacturers standard new motorhome warranty period (**but not** under any extended dealer/manufacturer warranty period).

However, the following conditions also apply:

Glass repairs

For windscreen or window glass repairs, we might use glass that is different from the original **but** the glass and repairs will meet Australian Design Rules.

Radiators and air conditioning

Parts produced by genuine parts suppliers may be used in the repair of components such as radiators and air conditioners.

Unavailable parts

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 reasonable source of supply.

Obsolete items and parts

In all cases we will only pay the market value of damaged parts we consider to be obsolete.

Secure compliance labels

Where your motorhome is fitted with secure compliance (or motorhome security) labels and these components are damaged, we will try to source replacement labels from the manufacturer. If we cannot source these for you, we will still repair your motorhome without replacing the secure compliance label.

Sub-contracting repairs

We may sub-contract and any repairer we authorise to repair your motorhome may sub-contract some of the repairs.

When we repair your motorhome we will not:

- pay extra to repair your motorhome to a better standard, specification or quality existing before the loss or damage;
- fix a fault or defect in your motorhome that existed before the loss or damage occurred **unless** the fault or defect was from repairs we authorised;
- pay for repairing pre-existing damage. If we agree, you can pay the extra cost of repairing this damage.

Matching materials

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

Contribution to repairs

You might have to contribute to the cost of repairing tyres, accessories, paintwork, bodywork or trims affected by neglect, wear and tear, weathering, rust, mould, mildew or corrosion. We will determine how much you pay depending on how worn these items were when the damage happened.

If you do not agree to pay these amounts, we will pay you the amount determined to be the cost of repairs less any contribution charges.

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. You cannot claim to replace undamaged parts of the contents.

If you want to change the contents

When repairing or replacing the contents, if we agree, you can choose to change the make and model of the contents item or upgrade to a different make and model of it, providing you pay the extra costs of doing this. If you want to downsize the contents item for less cost than you are entitled to claim, we will not pay more than it costs us to repair or replace the downsized contents item.

If your motorhome has been stolen

If your motorhome is found within **14** days of it being stolen and is damaged, follow the process of 'If your motorhome is damaged' (see page 36).

If your motorhome is not found **14** days after being stolen, and we have accepted your claim, your motorhome becomes a total loss (see below).

If your motorhome is a total loss

Your motorhome becomes a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

For motorhomes where the 'New motorhome after a total loss' feature applies, see page 14.

For all other motorhomes we will pay you the amount covered shown on your certificate of insurance less any deductions that apply.

Deductions from your total loss claim

When we pay you for a total loss claim we will deduct from the motorhome amount covered:

- any excess or unpaid premium including any unpaid instalments in the period of insurance if you pay your premium monthly;
- any unused registration and compulsory third party (CTP) insurance that you are entitled to if your motorhome is registered in NSW. You can obtain these refunds from the NSW RTA;
- any ITC (if applicable), refer to page 31.

Motorhomes under finance

When we pay 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 your motorhome amount covered) and pay you any balance.

We own the motorhome and contents salvage

When we replace your motorhome and/or contents or pay you for the total loss, your salvage, including any unexpired registration and CTP insurance (except for NSW), becomes our property. If we ask, you must provide your written consent to help us collect any unexpired registration and CTP insurance.

If another party is entitled to the salvage of your motorhome and/or contents, then we will pay you or them the amount covered, less our estimate of the salvage value, any excess and unpaid premium. For example, this could occur if you had purchased your motorhome not knowing that it was used as security on a financial agreement involving the previous owner. This means the credit provider may be entitled to the salvage of your motorhome.

If you are claiming under a hire car benefit

Where you are making a claim under any hire car benefit in your policy you:

- may be required to enter into a hire agreement with the hire car provider;
- are required to collect the hire car from and return it to the place nominated by us or the hire car provider;
- are responsible for all running costs and extras of the hire car, including paying the deposit, security bond, fuel and upgrade costs, and the cost of reducing the standard hire car excess;
- are responsible for arranging and paying all hire car costs for any period you continue to use the hire car beyond the authorised hire period; **and**
- may be required to refund to us any costs (including any insurance costs) we incur for the hire car, if you withdraw your claim or we refuse to accept it.

After we pay your claim

Does your claim affect your cover?

If we choose to repair your motorhome or contents or pay you the cost of repairs, your policy continues for the period of insurance.

If your motorhome is a total loss and you're not entitled to a new replacement motorhome (see page 14), all cover under your policy stops and your policy is cancelled. There is no refund of the unused premium.

If we agree to pay a claim for the total amount covered under the optional cover 'Increased contents cover' for your contents, your contents cover under this option will end. You can ask us to reinstate the optional cover 'Increased contents cover' for an additional premium.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused the loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

Other Important Information

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy outside the cooling off period, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$5**. See below for the cancellation fee.

Cancellation by us

We can cancel your policy where the law allows us to do so. If we cancel this policy outside the cooling off period, you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$5**. If we cancel your policy due to fraud, we will not refund any money to you.

Cancellation fee

Fee	Details
<p>Cancellation fee</p> <p>We incur costs in establishing and administering your policy. If you cancel one or more motorhomes on your policy we will charge a cancellation fee on each motorhome cancelled.</p> <p>A cancellation fee will not apply if you cancel the motorhome insurance within the cooling off period and have not made a claim.</p>	<p>The amount of the cancellation fee is \$30 (plus (if applicable) FSL plus GST plus stamp duty).</p> <p>This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference.</p>

Words with special meanings

Accessories

are additions to your motorhome that do not change the structure of the motorhome e.g. bike racks or bull bar.

Actions or movements of the sea

includes:

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

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

Amount covered

when used in relation to your motorhome or contents, it is the most we will pay if your motorhome or contents are lost or damaged by an incident less any deductions that apply, unless we say otherwise in your policy. The amount covered is shown on your certificate of insurance. The amount covered includes GST.

Authorised repairs

where we have an arrangement with a repairer to conduct the repairs to your motorhome.

Certificate of insurance

the latest certificate of insurance we have given you. It includes your insurance account. It sets out the information you have given us on which we have based our decision to insure you as well as the individual details of your policy.

Contents

see page 10.

Excess

see page 33.

Family

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

- spouse, partner or de facto;
- parents, parents-in-law, grandparents;
- 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 a spouse, partner or de-facto; **and**
- people who provide care or services to you.

Fixtures and fittings

means annexes, built in furniture, refrigerator, stove, air conditioning unit, floor coverings, fixed awnings, gas cylinders 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) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

Incident or event

is a single occurrence which you did not intend or expect to happen.

Inexperienced driver

a person who is **25** years or over and has not held a driver's licence specific to the vehicle type for at least the past **2** consecutive years.

Limit

the most you can claim for any one incident. It includes GST.

Listed driver

the person or people on your certificate of insurance as listed drivers.

Market value

the amount we calculate the market would pay for your motorhome, including only the accessories or modifications we have agreed to insure. It takes into account the age, make, model, kilometres travelled and condition of your motorhome immediately before the incident. We might use recognised industry publications to calculate the amount.

Modifications

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

Motorhome

see page 9.

NCB

see page 8.

PED Guide

see page 3.

Period of insurance

means when your policy starts to when it ends. It is shown on your certificate of insurance.

Policy

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

Private use

means your motorhome can be used:

- for social, domestic and leisure purposes;
- in connection with repair and servicing.

Private use does not mean used:

- for hire;
- 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.

Total loss

your motorhome is a total loss if it is stolen and unrecovered after **14** days or when we decide it is uneconomical, impractical or unsafe to repair.

Usual home

means a property or motorhome that will be your only home for at least six consecutive months.

We, us and our

means Suncorp Metway Insurance Limited.

You, your

the person or people shown as the insured on your certificate of insurance.

How we will deal with a complaint

If you have a complaint about our product or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

- By phone** **13 11 55**
- In writing** **Suncorp Insurance**
PO Box 1453
Brisbane Qld 4001
- In person** **By visiting one of our local branches**
- By email** **customer.relations@suncorp.com.au**

Please include the full details of your complaint and explain what you would like us to do.

When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you within **5** business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Disputes Resolution team (IDR). Our IDR team will review your complaint, and provide you with their final decision within **15** business days of your complaint being referred to them.

The contact details for our IDR team are: By phone: 1300 264 053; By fax: 1300 316 047; In writing: Internal Dispute Resolution, Suncorp Metway Insurance Limited, PO Box 14180, Melbourne City Mail Centre, VIC, 8001; By email: idr@suncorp.com.au.

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within **45** days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out below.

What if you are not satisfied with our final IDR decision?

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 FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

- By phone:** **1300 780 808**
- By Fax:** **(03) 9613 6399**
- By email:** **info@fos.org.au**
- In writing:** **Financial Ombudsman Service**
GPO Box 3
Melbourne VIC 3001
- By visiting:** **www.fos.org.au**

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders 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 and 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.

General Insurance Code of Practice

We support and adhere to 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**.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **1300 55 88 49**.

PDS prepared 19 October 2012

This insurance is issued by
Suncorp Metway Insurance Ltd
ABN 83 075 695 966 AFSL No. 229869

The insurer is a related body corporate of
Suncorp-Metway Ltd ABN 66 010 831 722
AFSL No. 229882 (Suncorp Bank).

Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group. Suncorp Bank does not guarantee and is not liable for this product.

This product is not a bank deposit or other bank liability.

How to contact us



Call
13 11 55



Claims
13 25 24



*Insurance
Fraud Hotline*
1300 881 725



Online
suncorp.com.au



*Local
branch*