



# AUSTRALIAN CARAVAN INSURANCE

PRODUCT DISCLOSURE STATEMENT

[www.austcaravaninsurance.com.au](http://www.austcaravaninsurance.com.au)

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Effective Date: 1st May 2026

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# Introduction

## ABOUT THE INSURER

The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507. In this document, ZAIL may also be expressed as 'Zurich'.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, mid-sized and large companies, including multinational corporations.

## ABOUT NM INSURANCE AND ITS SERVICES

Australian Caravan Insurance is a business name of NM Insurance Pty Ltd (ABN 34 100 633 038, AFS Licence Number 227186).

NM Insurance is an underwriting agency and has been given a binding authority by the insurer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFS Licence Number 232507) (ZAIL or Zurich), which allows NM Insurance to arrange and administer this insurance product (within the terms of the binding authority). In doing so, NM Insurance acts for Zurich and not You.

NM Insurance provides general advice on and, arranges and administers this insurance product and any subsequent Policy issued, under its own AFS Licence. Any general advice is provided on behalf of NM Insurance and does not take into account Your objectives, financial situation or needs so consider whether this insurance product is appropriate for You having regard to these things.

Our contact details are:

NM Insurance  
Level 7, 99 Walker Street, North Sydney NSW 2060  
Telephone: 1300 748 767  
Email: customerservice@nminsurance.com.au

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## WE, US OR OUR

We, Us or Our means Zurich Australian Insurance Limited (ZAIL) or NM Insurance acting as an agent of ZAIL.

## IMPORTANT INFORMATION ABOUT THE PDS AND THE POLICY

This Product Disclosure Statement (PDS) was prepared on 17th February 2026 and tells You about this Insurance to help You to:

- decide if this insurance is right for You and whether to use Our services; and
- compare it with other products You may be considering.

So that You understand exactly what this insurance covers and does not cover, make sure You read this Product Disclosure Statement (“PDS”) and the Policy wording (“Policy”) which is found on page 18 of this document.

This PDS also contains information about the remuneration received by NM Insurance and other entities involved in the distribution of the insurance, the services We offer and how any complaint You may have is dealt with.

Any advice provided in this document is general only and does not take into account Your individual needs, objectives or financial situation. You should carefully read it, and any other documentation We send You, to determine if this insurance is appropriate for You. Keep them in a safe place for future reference.

Where We agree to enter into the Policy with You it is a contract of insurance between Us and You. The contract is based upon the information given to Us in the application process.

You must pay the premium, including government taxes and charges, for the relevant Period of Insurance and comply with all Policy terms and conditions.

Where We agree to enter into the Policy with You We will issue You with a Schedule. The Schedule gives You specific, detailed information about the cover and may vary the standard terms and conditions of the PDS depending on Your specific circumstances.

Certain words used in the Policy have defined meanings that You need to understand (see ‘What do Our words really mean?’ on pages 42-47).

Please carefully read the PDS, Schedule and any other documents making up the Policy provided to You (such as an endorsement or supplementary PDS) together to understand the cover, Your obligations and to consider whether this product is right for You.

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## COOLING OFF PERIOD

If You decide that the Policy doesn’t meet Your needs, for whatever reason, and You have not made a claim, You can cancel the Policy within 21 days of the start of Your insurance by writing to Us, calling Us or emailing Us (this also applies to each renewal). If You do so, You will receive a full refund of any premiums paid for the Policy (less any taxes or duties We cannot recover). Even after this cooling off period ends, You still have cancellation rights (see page 48 of this PDS).

# Summary of Your Cover

You will only be entitled to the cover provided by this insurance for which You have paid the applicable premium and which is shown on Your Schedule.

There are limits to the cover provided and while some of these are fixed, others may be extended by simply notifying Us of the items You own and their value.

There are also terms, conditions, exclusions, limits and Excess(es) which apply in certain situations and/or to specific sections of the Policy, as well as general terms, conditions, exclusions and limits which apply to all cover under this insurance.

Please note that this is a limited summary only and not a full description of the cover under this insurance. Each cover noted is subject to terms, conditions, exclusions, limits and Excess(es) that are not listed in this summary. You should read the Policy in full to properly understand the cover provided. You are not automatically insured under each cover.

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## WORK OUT WHAT COVER SUITS YOU

You need to ensure that the cover selected by You is suitable for Your needs and that the level of cover provided is adequate.

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## WHAT ARE YOUR “CARAVAN” AND “CONTENTS”?

The meaning of these words is set out in the “What do Our words really mean?” section on pages 42-47 of this PDS.

You should consider what is and is not included in these terms when deciding the amount of the Sum Insured You may want to apply for.

You are responsible for deciding the amount of the Sum(s) Insured You apply for. If You are having difficulties working out the values please seek advice or a valuation from a professional.

# DEPENDING ON YOUR INSURANCE NEEDS YOU MAY ELECT TO TAKE OUT ONE OR MORE OF THE FOLLOWING COVERS:

## SECTION 1 – LOSS

Subject to the terms, conditions, exclusions, limits and Excess(es) of the Policy, this includes cover for:

- Loss to Your Contents that occurs when the Contents are in Your Caravan or Your Annexe;
- Loss to Your Caravan,

occurring during the Period of Insurance which is caused by one or more of the Insured Events set out in Section 1.

The Insured Events are:

- Accidental Damage;
- fire;
- Flood;
- hail;
- malicious Damage;
- storm;
- theft or attempted theft; and
- any other event that is not excluded under the Policy.

The following are covered (subject to certain sub-limits):

- Contents – up to \$5,000 (unless You have nominated a higher Sum Insured amount and this is noted on the Policy Schedule).

Caravan Total Loss replacement is also included for a Total Loss within:

- 3 years (36 months) of the date of purchase of Your new Caravan or a demonstrator model.

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## ADDITIONAL BENEFITS

The following additional benefits apply to the cover under Section 1 of the Policy:

### ADDITIONAL BENEFITS APPLICABLE TO SECTION 1 A) CONTENTS AND B) CARAVAN

1. Machine or appliance motor burnout cover
2. Damaged food up to \$1,000.

## **ADDITIONAL BENEFITS APPLICABLE TO SECTION 1 B) CARAVAN ONLY**

3. Caravan Total Loss – Contents transport
4. Tools and spare parts
5. Emergency Repairs
6. Removal and storage
7. Temporary accommodation costs
8. Returning Your Caravan to You
9. Returning Your Caravan to Your Home
10. Unexpired registration
11. Removal of debris
12. Purchase of a Caravan Replacement
13. Flyovers
14. Your liability under maritime law
15. Emergency pet cover
16. Repatriation cover
17. Theft of mobile phones and Cash
18. Loan balance assistance
19. Tyre and Rim cover
20. Action of trees and their roots
21. Road, rail and sea transport

Please refer to the Additional Benefits table in Section 1 for the terms and conditions of each additional benefit.

All of the limitations, exclusions, terms and conditions of the Policy apply to the additional benefits, unless expressly stated otherwise.

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## **SECTION 2 – LIABILITY**

Subject to the terms, conditions, exclusions, limits and Excess(es) of the Policy, cover for Your legal liability (and in some cases Your Relative(s) legal liability) to pay compensation in respect of certain events specified in the relevant parts of Section 2, provided that the Accident giving rise to liability:

- occurs in Australia and during the Period of Insurance;
- was not expected or intended to give rise to such legal liability; and
- meets other terms and conditions as detailed in the relevant part of Section 2.

## SECTION 3 – OPTIONAL ALTERATIONS TO COVER

You may also be able to extend, limit or alter cover under the Policy by selecting one or more of the following optional alterations to cover:

1. Permanent on-site caravans;
2. Hire out cover;
3. Lay up cover.

All of the terms, conditions, limitations, exclusions and Excess(es) of the Policy apply to these covers, unless expressly stated otherwise.

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## SUM INSURED

When We issue cover under Section 1, We agree to cover Your Caravan up to a certain maximum amount. The Agreed Value is Your Sum Insured.

There are two options that may be available to You depending on Your circumstances:

### 1. FIRST REGISTERED OWNER

When You have purchased Your Caravan through a caravan dealership, We agree to insure Your Caravan for the purchase price paid for three (3) calendar years from the date You registered Your Caravan. At the end of three (3) calendar years from the date You registered Your Caravan, the Agreed Value will depreciate each time You renew the Policy.

You are considered the first registered owner of Your Caravan if you purchased and registered it for its first time, either new, or as a demonstration model from a caravan dealership.

### 2. NOT FIRST REGISTERED OWNER

If You are not the first registered owner and purchased Your Caravan through a caravan dealership or privately, We will insure it for the purchase price as Agreed Value – provided the Policy is taken out within twelve (12) months of purchase.

If You are not the first registered owner and purchased Your Caravan more than twelve (12) months ago, You are responsible for selecting the Agreed Value and ensuring it provides appropriate cover for Your needs.

If You are unsure, consider seeking advice from a professional dealer who specialises in selling caravans.

The Agreed Value amount will depreciate at each renewal. This will be detailed in Our renewal offer, based on the information We hold, and is subject to Your review.

## CARAVAN TOTAL LOSS

If Your Caravan is a Total Loss, We will at Our option replace Your Caravan, pay You the reasonable cost of replacing Your Caravan or pay You the Sum Insured. Replacement is subject to conditions, including that a Total Loss occurs within 3 years (36 months) of the purchase date as a new or demonstrator caravan. Please see page 6 for a summary and page 25 for full details.

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## FLOOD, CYCLONE, BUSHFIRE AND GRASSFIRE EXCLUSION – NEW POLICIES

We do not cover You for any Loss caused by Flood, a Cyclone, bushfire or grassfire occurring within 72 hours of Your Policy's first inception date (excludes renewals), unless Your Policy commenced on the day You bought Your Caravan or immediately after another Policy covering the same caravan expired (not by cancellation) with no break in cover in between.

## Applying For Cover

When You apply for this insurance, We will use and rely on the information supplied by You to decide the terms of cover We will provide. If You are not eligible for cover under this insurance, then You can see if there are alternative options by contacting either the National Insurance Brokers Association or the Insurance Council of Australia. If You are not happy with Our reasons as to why You are not eligible for cover, You can lodge a complaint with Us by following the complaints procedure outlined in this PDS.

# About Your Premium

Your premium is the amount You agree to pay Us for the Policy.

The total amount payable includes any administration fee payable to NM Insurance, as well as any stamp duty, GST, fire services levy (FSL) and any other government charges, taxes or levies We are responsible for. Information on these amounts will be shown on Your Schedule.

When You apply We will advise You of the Premium and other charges payable as well as when and how it can be paid.

## HOW DO WE CALCULATE PREMIUMS?

In addition to the Sum Insured of Your Caravan, We also use other factors about You and Your Caravan to work out Your premium.

These are called premium factors, and they include:

Premium Factor	May lead to a lower Premium	May lead to a higher Premium
Your insurance and claims history	Zero/limited number of claims	Higher number of claims
Limits and Excesses that apply	Choosing to pay a higher optional Excess	Choosing to pay a lower Excess if applicable
Value of Your Caravan and Contents	Lower value	Higher value
The location of Your Caravan	Lower risk location	Higher risk location
Age of the Caravan	Brand new caravan purchase	Older, used caravan
Optional cover	Choosing to add optional lay up cover (discount applied before applicable government taxes and charges)	Adding Hire out cover

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 the Policy 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 claims experience.

In addition to the factors We use to calculate Your premium, the discounts You may qualify for also affect Your premium. Your premium includes any discounts You qualify for. Discounts are applied before adding applicable administration fees, government taxes and charges. Minimum premiums may also apply which could reduce any entitlement You may have to any discount.

## PAYING YOUR PREMIUM

You must pay the premium in full by the due date. If We do not receive Your premium by this date We may cancel Your Policy in accordance with the Insurance Contracts Act 1984 (Cth). If You have made a claim We may also reduce the amount We pay by the amount of the outstanding Premium to the extent permitted by law.

# Excesses

An Excess is the amount You need to pay or bear towards a claim under the Policy. The Excess(es) applicable to Your cover will be shown in Your Schedule. There is a basic Excess which applies to all claims under the Policy and other Excesses (as may be applicable to Your Policy) are described on pages 38-39.

## Your Duty to Take Reasonable Care Not to Make a Misrepresentation

This is a consumer insurance contract under the Insurance Contracts Act 1984 (Cth).

Under the Insurance Contracts Act 1984 (Cth) You have a duty to take reasonable care not to make a misrepresentation to Us. This duty applies when You enter into, renew, extend or vary this contract of insurance.

Before You enter into, renew, extend or vary this contract of insurance We will ask You questions that are relevant to Our decision to insure You and on what terms. When You answer the questions You must not give a false or misleading account of matters. Your response should tell Us everything that You know about the question. Your response is relevant to whether We offer You insurance and the terms that are offered.

It is important You understand You are answering Our questions in this way for yourself and anyone else that You want to be covered by the contract.

A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

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## CONSEQUENCES OF FAILURE TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

If You do not take reasonable care not to make a misrepresentation to Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to take reasonable care not to make a misrepresentation to Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed to the extent permitted by law.

## CIRCUMSTANCES RELEVANT TO YOUR DUTY

Whether or not You have taken reasonable care not to make a misrepresentation is to be determined with regard to all the relevant circumstances.

If We know, or ought to know about Your particular characteristics or circumstances, these characteristics or circumstances are taken into account in determining whether You have taken reasonable care not to make a misrepresentation to Us.

Under the Insurance Contracts Act 1984 (Cth) the following matters may be taken into account in determining whether You have taken reasonable care not to make a misrepresentation:

- (a) the type of consumer insurance contract in question, and its target market;
- (b) explanatory material or publicity produced or authorised by Us;
- (c) how clear, and how specific, the questions We asked were;
- (d) how clearly We communicated to You the importance of answering those questions and the possible consequences of failing to do so;
- (e) whether or not an agent/insurance broker was acting for You;
- (f) whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because You:

- (g) failed to answer a question; or
- (h) gave an obviously incomplete or irrelevant answer to a question.

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## CONDUCT OF OTHERS

We understand that there may be circumstances where You are unable to meet certain obligations due to factors beyond Your control. Examples include mental illness, an act of violence, or intimidation or coercion. In such cases, You can contact Us for assistance.

When a claim is not covered due to Your actions under this Policy, We may consider circumstances such as those identified above and provide assistance at Our discretion. This assistance may include making a payment, even though there is no legal obligation to do so and subject to the conditions and limits of the Policy.

This clause does not form part of the terms and conditions and does not confer any contractual or other rights. We aim to approach each situation with sensitivity and fairness, and to act reasonably in the circumstances.

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## RESPECT AND PROTECT

Zurich policy holders and customers must not use the products or services we offer to perpetrate financial abuse or engage in conduct that is illegal or harmful towards any person.

Laws to which our product terms are subject to may apply in such situations. We may report details of a person's dealing in our products to a law enforcement body conducting enforcement related activities.

Zurich is committed to supporting customers who are impacted by the conduct of others. Information on the support that is available is on our Supporting customers experiencing vulnerability website [www.zurich.com.au/contact/supporting-customers-experiencing-vulnerability](http://www.zurich.com.au/contact/supporting-customers-experiencing-vulnerability)

# Change Of Risk

You must notify Us in writing as soon as reasonably possible of any material change in the risk covered by the Policy.

We may require You to pay an additional premium, which will be assessed according to the material change and any increased risk to any liability insured by the Policy.

A material change includes, but is not limited to:

- Your Caravan is converted or modified by someone other than the manufacturer;
- there is a material change in the use of Your Caravan;
- You start to reside in Your Caravan;
- Your Caravan is street parked on an ongoing basis;
- You or anyone who regularly drives Your Caravan has their drivers licence suspended, disqualified or cancelled;
- You or anyone who regularly drives Your Caravan is convicted of a criminal offence (other than a driving offence);
- there is a change in the place where Your Caravan is stored;
- there is a material change in the value of Your Contents;
- there is a change in the registration status of Your Caravan; or
- there is a change to any period of lay up You have selected.

If You fail to comply with this condition, We may to the extent permitted by law:

- (a) refuse a claim;
- (b) reduce Our liability to pay a claim by an amount that fairly represents the extent to which Our interests are prejudiced by the failure to comply; or
- (c) cancel the Policy.

# More Than One Named Insured

If more than one person is insured under the Policy, a failure or wrongful act by one of those persons may adversely affect the rights of the other person(s) insured under the Policy.

This includes policies where We insure Your Caravan in the name of more than one person, in which case each person is a joint policyholder and is able to make changes to the Policy that We agree to.

# Making A Claim

## WHAT HAPPENS IF YOU NEED TO MAKE A CLAIM?

We understand that it can be very stressful if You need to make a claim. Our claims team will be there to help You with advice and assistance when You need it most. NM Insurance has been appointed by the insurer to administer and settle claims within the binder authority. Your Claim will be handled in accordance with the General Insurance Code of Practice (see below). You should contact Us to make a claim.

## General Insurance Code of Practice

The insurer is a signatory to the General Insurance Code of Practice (the Code) and NM Insurance supports the Code.

The objectives of the Code are:

- to commit Us to high standards of service;
- to promote better, more informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes You make about Us; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. Further information about the Code, and the Code Governance Committee and Your rights under the Code is available at [www.insurancecouncil.com.au/cop](http://www.insurancecouncil.com.au/cop) or by contacting Us.

# How We Resolve Your Complaints

We are committed to meeting and exceeding Your expectations whenever possible and would like to know if they haven't been met. You can make a complaint about any aspect of Your relationship with Us including the conduct of Our agents and representatives. Our complaints process also applies to complaints regarding a declined claim, the value of a claim or financial hardship.

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## WHAT TO DO IF YOU HAVE A COMPLAINT

Complaints may be referred by either email or telephone:

E: [disputes@nminsurance.com.au](mailto:disputes@nminsurance.com.au)

T: 1300 748 767

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## HOW WE'LL HANDLE YOUR COMPLAINT

We will acknowledge receipt of Your complaint within 1 business day and advise the name and contact details of the employee assigned to liaise with You and will provide a response within 30 calendar days (provided We have all required information).

We'll keep You informed of Our progress in reviewing Your complaint at least every 10 business days.

If We're unable to respond within 30 calendar days, We'll provide an Internal Dispute Resolution Delay Notification outlining the reasons for the delay.

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## AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

If Our complaint response does not resolve Your complaint, You can seek an external review via the Australian Financial Complaints Authority (AFCA). AFCA provides an independent dispute resolution service that is free to consumers.

AFCA's contact details are:

T: 1800 931 678

E: [info@afca.org.au](mailto:info@afca.org.au)

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

W: [www.afca.org.au](http://www.afca.org.au)

If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

# Additional Important Information

The information in this section is designed to assist You in deciding whether to use any of the services provided by NM Insurance, its authorised representatives or distributors. It provides You with information about the financial services that may be provided by them and contains information about remuneration that may be paid to them.

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## DISTRIBUTORS' REMUNERATION

Distributors such as Your Insurance Broker receive a commission whenever You enter into a Policy arranged by them (including renewals and some variations which increase the premium payable). The commission excludes GST and is a percentage of base premium (i.e. premium excluding any applicable administration fee and any amounts included by the insurer in relation to stamp duty, fire service levy, GST or any other government charges, taxes, fees or levies). The commission is included in the premium You pay.

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## REMUNERATION PAYABLE TO REFERRERS

NM Insurance will pay commission to certain people and organisations if they refer You to NM Insurance and You subsequently buy (and in some cases renew or vary) this insurance.

The commission excludes GST and is a percentage of base premium (i.e. premium excluding any applicable administration fee and any amounts relating to stamp duty, fire service levy, GST or any other government charges, taxes, fees or levies). The commission is included in the premium You pay.

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## HOW NM INSURANCE IS REMUNERATED FOR THE SERVICES PROVIDED

NM Insurance also receives a commission whenever You enter into a Policy (including renewals and some variations which increase the premium payable). The insurer may also advance NM Insurance other money in the period to cover marketing and other costs and expenses which is agreed on a case by case basis.

For services in administering this insurance, NM Insurance may be paid a profit share amount in relation to all policies entered into in each annual period. The amount NM Insurance can receive is a percentage of the net profit amount (if any) which is determined by the insurer and is based on the total premium excluding certain costs, expenses, fees and liabilities in relation to the policies (e.g. taxes and charges on policies, reinsurance costs, claims payments, commission paid and administrative costs) over a 12 month period.

If there is no net profit in the annual period, NM Insurance receives no profit share. Any profit share amount is paid 3 months after the annual period ends.

NM Insurance may also charge You an administration fee when You buy, vary or renew Your Policy. The fee is paid in addition to the premium and is specified in Your Schedule.

NM Insurance's staff receives an annual salary that may include bonuses based on performance criteria (which can include sales performance) and the achievement of company goals.

## **FURTHER INFORMATION ABOUT REMUNERATION**

The NM Insurance Financial Services Guide (FSG) contains more information about the remuneration (including commission) or other benefits NM Insurance, its authorised representatives, distributors or referrers receive (see Important Documents at [nminurance.com.au](http://nminurance.com.au)). If You'd like additional information please ask for it within a reasonable period after receiving the FSG and before this insurance is issued to You.

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## **CHANGES TO THIS PDS**

We may need to update the information contained in this PDS from time to time. We will issue You with a supplementary PDS or a new PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy or renew the insurance We may issue You with notice of this information in other forms or keep an internal record of such changes. You can obtain a free paper copy of any updated information by calling Us on 1300 748 767 or email [info@austcaravaninsurance.com.au](mailto:info@austcaravaninsurance.com.au)

# How We Protect Your Privacy

ZAIL and NM Insurance are committed to protecting Your privacy in accordance with the Privacy Act 1988 (Cth) (the "Act") and the Australian Privacy Principles (APPs).

In this section "We", "Our" and "Us" refers to both ZAIL and NM Insurance.

This Privacy Statement outlines why and how We collect, disclose and handle Your personal information (including sensitive information) as defined in the Act about:

- You, if an individual; and
- other individuals You provide information about.

We collect, disclose and handle information, and in some cases personal or sensitive (eg health) information, about You ('Your details') to assess applications, administer policies, contact You, enhance Our products and services and manage claims ('Purposes'). If You do not provide Your information, We may not be able to do those things. By providing Us, Our representatives or Your intermediary with information, You consent to Us using, disclosing to third parties and collecting from third parties Your details for the Purposes.

We may disclose Your details, including Your sensitive information, to relevant third parties including Your intermediary, Our affiliates, insurers, reinsurers, Our banking gateway providers and credit card transaction processors, Our service providers, Our business partners, health practitioners, Your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain Your details from relevant third parties, including those listed above. Before giving Us information about another person, please give them a copy of this document. Laws authorising or requiring Us to collect information include the Insurance Contracts Act 1984, Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at [www.zurich.com.au](http://www.zurich.com.au) or by telephoning Us on 132 687, provides further information and lists service providers, business partners and countries in which recipients of Your details are likely to be located. It also sets out how We handle complaints and how You can access or correct Your details or make a complaint.

NM Insurance's Privacy Policy is available at [nminsurance.com.au/privacy/](http://nminsurance.com.au/privacy/) or by contacting NM Insurance at:

E: [customerservice@nminsurance.com.au](mailto:customerservice@nminsurance.com.au)

P: 1300 748 767

## FINANCIAL CLAIMS SCHEME

Zurich is an insurance company authorised under the Insurance Act 1973 (Cth) to carry on general insurance business in Australia. As such, Zurich is subject to prudential requirements and standards, regulated by the Australian Prudential Regulation Authority (APRA).

This Policy may be a protected Policy under the Federal Government's Financial Claims Scheme, (FCS) which is administered by APRA.

The FCS may apply in the event that a general insurance company becomes insolvent. If the FCS applies, a person who is entitled to make a claim under this insurance Policy may be entitled to a payment under the FCS. Access to the FCS is subject to eligibility criteria.

Further information about the FCS can be obtained at <http://www.fcs.gov.au>

## Electronic Communication

We prefer to communicate with You and send correspondence (including Policy documents) to You via email, and will do so unless You tell Us not to.

We will consider any Policy documents We send to You electronically to have been received by You 24 hours after sending them.

You agree by entering into the Policy that We may use the email address provided by You for all communications.

You are responsible for making sure You provide Us with Your correct email address and telling Us if it changes.

# Policy Wording

## THE COVER

Each section of cover and part thereof is subject to the terms, conditions, exclusions, limits and Excess(es) of the Policy.

## Section 1 – Loss

### A) CONTENTS

We cover You for Loss to Your Contents occurring during the Period of Insurance which is caused by one or more of the Insured Events set out in the table on page 19, provided the Loss occurs when the Contents are in Your Caravan or Your Annexe.

### B) CARAVAN

We cover You for Loss to Your Caravan occurring during the Period of Insurance which is caused by one or more of the Insured Events set out in the table on page 19.

# Section 1 – Table Of Insured Events, Limits And Specific Exclusions

<p><b>INSURED EVENTS</b></p>	<ul style="list-style-type: none"> <li>• Accidental Damage;</li> <li>• fire;</li> <li>• Flood;</li> <li>• hail;</li> <li>• malicious Damage;</li> <li>• storm;</li> <li>• theft or attempted theft;</li> <li>• any other event that is not excluded under the Policy.</li> </ul>
<p><b>LIMITS OF COVER</b></p>	<p><b>A) CONTENTS</b></p> <p><b>Aggregate Limit</b></p> <p>The most We will pay in total for all claims for Loss to Contents occurring during the Period of Insurance is \$5,000 or the Contents Sum Insured shown on Your Schedule, whichever is the higher.</p> <p><b>Sub-limits</b></p> <p>We will not pay more than the below sub-limits for Loss to the following items in total for all claims in the Period of Insurance:</p> <ul style="list-style-type: none"> <li>• bicycles – \$1,000;</li> <li>• fishing equipment – \$1,000;</li> <li>• binoculars – \$1,000;</li> <li>• photographic equipment (including cameras) – \$1,000; and</li> <li>• any one individual Contents item not included in the above – \$1,000 per item.</li> </ul> <p>If Optional Alteration to Cover 1. Permanent On-Site Caravans is shown on Your Schedule, Garden Shed(s) located on the site of the insured on-site caravan fall within the definition of Caravan. Cover for Garden Shed(s) is limited to \$500 in total for all claims during the Period of Insurance. See page 32 for more detail on Permanent On-Site Caravans.</p> <p>Each of the above sub-limits is still subject to such amounts being available under the Aggregate limit stated above.</p> <p>If We agree to pay a claim or claim(s) for the total Contents Sum Insured, Your cover under Section 1 A) Contents will end unless You ask Us to reinstate additional cover for Your Contents and pay any additional premium We require.</p> <p><b>B) CARAVAN</b></p> <p>We will not pay any more than the applicable Sum Insured shown on Your Schedule for all claims for Loss to Your Caravan occurring during the Period of Insurance (unless We expressly state otherwise). For any other limits that may apply see 'Settlement of claims' on page 21.</p>

**OUR EXCLUSIONS – YOU ARE NOT COVERED FOR: (See also General Exclusions on pages 34-35 which are applicable to all sections of cover)**

**SPECIFIC EXCLUSIONS APPLICABLE TO SECTION 1 A) CONTENTS AND B) CARAVAN**

You are not covered for:

1. repairs done prior to obtaining Our written consent to such repairs (except, in the case of Section 1 B) Caravan, as provided for under additional benefit 5. Emergency Repairs – see page 25 for details.
2. Loss that occurs because You cannot use Your Caravan (including any consequential Loss or any Loss of profit).
3. any Loss:
  - a) caused when modifying, repairing, erecting or dismantling Your Annexe;
  - b) to Your Annexe or Contents kept in Your Annexe caused by a Cyclone, unless Your Annexe has a hard roof and Hard Walls;
  - c) caused by You failing to protect Your Caravan after it is Damaged in an Accident, breaks down or is stolen and later found;
  - d) caused by an electrical fault in Your Caravan’s wiring where it does not comply with the Standards Association Code for Electrical Installation in caravans;
  - e) not caused by the Insured Event You are claiming for;
  - f) that is otherwise excluded under the Policy.
4. malicious Damage, theft or attempted theft by a person who is in Your Caravan with Your permission;
5. Your Caravan or Contents being misplaced or lost (unless stolen);
6. Loss to Your Caravan or Contents caused by animals of any kind that You own or are in Your possession, custody or control.

**FURTHER SPECIFIC EXCLUSIONS APPLICABLE TO SECTION 1 A) CONTENTS**

You are not covered for:

7. Loss caused by theft or attempted theft from Your Caravan (or if applicable, Your Garden Shed) where there is no physical evidence of forcible or violent entry;
8. Loss caused by theft or attempted theft from Your Caravan (or if applicable, Your Garden Shed) that is not securely locked;
9. Loss caused by theft or attempted theft from Your Annexe that does not have Hard Walls and is not securely locked.
10. Loss of Your Contents occurring when You have hired out Your Caravan for reward, regardless of whether You have chosen Optional Alteration to Cover 2. Hire Out Cover.

**FURTHER SPECIFIC EXCLUSIONS APPLICABLE TO B) CARAVAN**

You are not covered for:

11. Loss caused by theft or attempted theft of:
  - a) Your Caravan Fixtures and Fittings where there is no physical evidence of Forcible and Violent Entry or Your Caravan is not securely locked; or
  - b) Your Annexe if:
    - i. it is left unattended for 8 or more consecutive days anywhere other than a caravan park that has a resident manager; or
    - ii. it is not securely locked away whilst it is not erected;
12. if Optional Alteration to Cover 1. Permanent On-Site Caravans is shown on Your Schedule as selected – any Loss of Your Caravan caused by a Cyclone.

**OUR  
EXCLUSIONS  
– YOU  
ARE NOT  
COVERED  
FOR:  
(See also  
General  
Exclusions  
on pages 34-  
35 which are  
applicable to  
all sections  
of cover)**

13. any consequential Loss or Loss of profit that occurs directly or indirectly as a result of a Loss;
14. any costs of fixing faulty repairs where the fixing of the faulty repairs is performed prior to the start date of the first Period of Insurance of the Policy;
15. tyre Damage caused by bursts, punctures, road cuts or the application of brakes;
16. Loss caused by tar flecks or stone chips or from the road;
17. Loss caused by wear and tear, gradual deterioration, (including, but not limited to, any Loss caused by wear and tear to or deterioration of body or roof seals).
18. Loss caused by corrosion or rust;
19. Gas, electronic, electrical, mechanical or structural, failure, breakdown or breakage, but We will pay the resultant Damage to the property due to the failure or breakdown;
20. Loss of Your Caravan caused by faulty repairs and workmanship (not expressly authorised by Us), manufacturing faults or faulty warranty repairs;
21. Loss of use of or Damage to fuses or protective devices, heating elements or lighting elements;
22. any costs of repairing or replacing a defective or faulty part, appliance or product, or
23. Loss of Your Caravan occurring when You have hired out Your Caravan for reward unless Optional Alteration to Cover 2. Hire Out Cover is shown in Your Schedule as included; and
24. Loss caused by or consisting of any odour or residue that was caused by food spoilage.

## Section 1 – Settlement Of Claims

### A) CONTENTS

If We agree to pay a claim under A) Contents, We will at Our option:

- repair or replace the item of Contents. In doing so, We will try to match parts or material used in the original item, but reserve the right to use an equivalent/similar part or material if it is not practicable to do so; or
- pay You the lesser of:
  - the reasonable cost for Us or You, to repair or replace the item of Contents; or
  - the applicable limit(s) of cover.

Where the item of Contents the subject of a valid claim is part of a set or collection We will only pay in respect of, or replace that item, not the entire set.

If We pay the costs of replacing Your Contents, any Damaged or recovered Contents become Our property.

## B) CARAVAN

### CLAIMS FOR PARTIAL LOSS

If We agree to pay a claim for Partial Loss of Your Caravan, We will at Our option:

- repair Your Caravan, or any part thereof. Any parts used in the repair will be new or consistent with the age and condition of Your Caravan. In doing so, We will try to match materials used in the original, but reserve the right to use equivalent/similar materials if this is not possible. We will not pay for matching materials to achieve a uniform effect; or
- replace any part of Your Caravan; or
- pay You the lesser of:
  - the reasonable cost for Us or You, to repair or replace Your Caravan or Annexe, or any part thereof according to the quote from the repairer You choose with any reasonable adjustments made by Our assessor for example (without limitation) to take into account the age and condition of Your Caravan or Annexe (as relevant) immediately prior to the Loss; or
  - the relevant Sum Insured of Your Caravan and/or Annexe.

A valid claim for Partial Loss of Your Caravan does not reduce Your Sum Insured for any future claims.

Any repairs to Your Caravan that We arrange under a claim are guaranteed by Us against any defect due to workmanship or faulty material for the life of Your Caravan provided You still own it.

We will not pay for any:

1. undamaged panel, sheeting, internal or external cladding which cannot be matched to the replacement material; or
2. repair or replacement that results in an improvement of Your Caravan's condition from its condition immediately prior to the Loss. If this occurs, We may require You to contribute to the repair cost and in doing so will always explain why, tell You the cost amount and give You payment instructions.

### RESTRICTIONS ON REPLACEMENT

If We choose to replace parts, accessories or awnings and they are not readily available in Australia, We will at Our option pay:

- the last list price of these items in Australia; or
- the cost of similar comparable items,

plus the reasonable cost of fitting.

Where an item the subject of a valid claim forms part of a set, We will only pay in respect of the replacement value of that item, not the entire set.

### REPAIRER PROCEDURE

If We approve a claim for Partial Loss to Your Caravan and We choose to repair it, You may obtain a repair quote from any licensed repairer. We reserve the right to request a second quote and/or move Your Caravan to another repairer acceptable to both of Us.

Our assessor will review the quote(s) and We will authorise any repairs to Your Caravan that are reasonably required. You are not permitted to authorise the repair of Your Caravan or any part of it unless You obtain Our prior consent (not to be unreasonably withheld). A repairer We authorise may sub-contract some of the repairs if necessary e.g. if a specialised repairer is required to do the repairs.

# TOTAL LOSS

If We agree to pay a claim for Total Loss of Your Caravan (including if We decide Your Caravan cannot be Economically Repaired) either option a) Replacement or b) Sum Insured below (both subject to the criteria and limitations stated below) may be offered.

Either option is subject to any Excess(es) that may apply.

## A) REPLACEMENT

If Your Caravan is a Total Loss under the Policy and You are the first registered owner, We will replace it with a new caravan of the same make, model or series (or the closest available equivalent) within 3 years (36 months) of the date of purchase. The replacement will include similar tools, fixtures and fittings, Annexe and/or awning (if listed in Your Schedule), and spare parts, subject to the following conditions:

- Australian Caravan Insurance was taken out by You at the time the Caravan was purchased.
- Australian Caravan Insurance has been consistently held by You up to the time of the Loss.
- If Your Caravan is financed, the financier agrees with Your Caravan being replaced.
- The Replacement caravan must be locally available within 90 days of Your Caravan being declared a Total Loss.

If We do replace Your Caravan We will also pay for registration, statutory insurance, dealer delivery fees, government stamp duty and the Goods and Services Tax.

Should You not wish to receive a replacement Caravan or agreement cannot be reached on a new caravan We will pay You the Sum Insured shown on Your Policy Schedule or the cost for Us to replacement Your Caravan with a new Caravan of the same make, model or series, whichever is the greater.

The cover under this benefit will end as soon as one of the following occurs:

- Your Policy is cancelled.
- Your Caravan is no longer covered by the Policy.
- 36 months has passed from the Caravan's original registration.
- Your Caravan has been sold.

If We replace Your Caravan, or make a payment for the costs of replacing Your Caravan, Your Caravan becomes Our property.

## B) SUM INSURED

We will pay:

- any finance amount that You may owe on Your Caravan to a financier up to the applicable Sum Insured; and/or
- if there is any balance of the applicable Sum Insured following payment of the finance amount – that balance to You (or if Your Caravan is not financed, pay You the Sum Insured) less any applicable Excess.

## CONSEQUENCES OF A CARAVAN TOTAL LOSS

Your Policy ends when a Total Loss claim is settled. You are not entitled to any premium refund.

If We pay for a Total Loss of Your Caravan, Your Caravan or its wreck becomes Our property, however We will give You the first choice to buy it back at a price established by a salvage company or auction that You and We agree to.

If You do buy Your Caravan or its wreck back in accordance with this clause We will pay to move Your Caravan to Your Home or another place of Your choice, up to a maximum of \$1,000.

# Section 1 – Table Of Additional Benefits

All of the limitations, exclusions, terms and conditions of the Policy apply to the additional benefits listed below, unless expressly stated otherwise.

<p><b>ADDITIONAL BENEFIT APPLICABLE TO: A) CONTENTS AND B) CARAVAN</b></p>	<p><b>1. MACHINE OR APPLIANCE MOTOR BURNOUT COVER</b></p> <p>If the motor of a household electrical machine or appliance that forms part of Your Contents, or Caravan is burnt out by an electric current while it is in Your Caravan during the Period of Insurance:</p> <p>We will at Our option:</p> <ul style="list-style-type: none"> <li>• repair or replace the motor; or</li> <li>• pay You the amount it would cost Us to repair or replace the motor, provided</li> </ul> <p>We will not pay:</p> <ul style="list-style-type: none"> <li>• in respect of any motor that is more than 15 years old;</li> <li>• for Damage to any mechanical parts that occurred as a result of the motor burning out;</li> <li>• to replace lighting elements or heating elements, fuses or protective devices, contacts, starter switches or other parts where sparking or arcing occurs during their ordinary use; or</li> <li>• for hire costs for a replacement appliance or machine.</li> </ul>
<p><b>ADDITIONAL BENEFIT APPLICABLE TO: A) CONTENTS; AND B) CARAVAN</b></p>	<p><b>2. DAMAGED FOOD</b></p> <p>If We agree to pay a claim for Loss of Your Contents or Caravan, We will pay up to \$1,000 in the aggregate for food that is Damaged by the same Insured Event and cannot be eaten, however We will not pay any amount in respect of food that cannot be eaten due to:</p> <ul style="list-style-type: none"> <li>• an act or omission by You or Your Relatives causing frozen or refrigerated food to spoil; or</li> <li>• a strike directly causing an interruption to electricity supply.</li> </ul> <p>No amount is payable in respect of any Loss or Damage to a refrigerator or freezer from any food spoilage.</p> <p>No Excess applies to this benefit.</p>
<p><b>ADDITIONAL BENEFITS APPLICABLE TO: B) CARAVAN ONLY</b></p>	<p><b>3. CARAVAN TOTAL LOSS – CONTENTS TRANSPORT</b></p> <p>If:</p> <ul style="list-style-type: none"> <li>• We agree to settle a claim for Your Caravan’s Total Loss; and</li> <li>• Your Caravan is over 100 kilometres from Your Home when it becomes a Total Loss,</li> </ul> <p>We will pay up to \$1,000 in the aggregate to transport Your Contents to Your Home if You are unable to transport them Home Yourself.</p>

**ADDITIONAL BENEFITS  
APPLICABLE TO:  
B) CARAVAN ONLY**

**If We agree to pay a claim under Section 1 B) Caravan We will cover:**

**4. TOOLS AND SPARE PARTS**

If Loss to tools occurs during the Period of Insurance supplied by the manufacturer of Your Caravan as original equipment and spare parts for Your Caravan provided they were in or on Your Caravan at the time of Loss to Your Caravan. We will pay up to \$250 in the aggregate for this additional benefit.

**5. EMERGENCY REPAIRS**

If We agree to pay a claim for Loss to Your Caravan, We will cover the reasonable costs of Emergency Repairs that are essential to allow You to return Your Caravan to Your Home.

**6. REMOVAL AND STORAGE**

If We agree to pay a claim for Loss to Your Caravan, We will cover the reasonable costs to have Your Caravan removed and stored during the Period of Insurance when Your Caravan cannot be towed in the period between the relevant Loss and the time the claim for the relevant Loss is settled.

**7. TEMPORARY ACCOMMODATION COSTS**

The cost of Temporary Accommodation for You where the Loss occurs to Your Caravan when it is either:

- more than 100 kilometres from Your Home (in which case a limit of \$200 per day and \$2,000 in the aggregate for all claims in each Period of Insurance applies); or
- Your Usual Home (in which case a limit of \$200 per day and \$2,400 in the aggregate for all claims in each Period of Insurance applies),

We will not pay any costs for Temporary Accommodation after Your Caravan has been replaced or repaired.

**8. RETURNING YOUR CARAVAN TO YOU**

Where Your Caravan has been repaired at a location more than 100 kilometres from Your Home, We may elect to pay for either one of the following options:

- (a) Your reasonable travel costs to collect Your Caravan; or
- (b) the delivery cost of returning Your Caravan to You or Your Home after repairs have been completed.

**9. RETURNING YOUR CARAVAN TO YOUR HOME**

The reasonable costs (up to \$5,000 in the aggregate) of returning Your Caravan to Your Home if during the Period of Insurance:

- You are unable to drive the vehicle towing Your Caravan due to You suffering an illness or Accidental Injury more than 100 kilometres from Your Home and You can provide evidence that You were unable to drive (e.g. a medical certificate); or
- the vehicle towing Your Caravan is involved in an Accident, more than 100 kilometres from Your Home, and cannot be driven.

**10. UNEXPIRED REGISTRATION**

The amount of the unexpired portion of registration You have paid on Your Caravan if it is a Total Loss, unless it can be recovered from the appropriate authorities.

**ADDITIONAL BENEFITS  
APPLICABLE TO:  
B) CARAVAN ONLY**

**11. REMOVAL OF DEBRIS**

If the reasonable costs incurred in the removal of debris which require removal because of an Insured Event the subject of a valid claim up to \$5,000 in total for any one Insured Event.

**12. PURCHASE OF A CARAVAN REPLACEMENT**

If You have sold Your Caravan and purchased a Caravan Replacement, cover under the Policy extends to the Caravan Replacement for 14 days from the date of its purchase, provided any claim in relation to it shall not exceed the purchase price of the Caravan Replacement or the Sum Insured (whichever is the lesser).

After this 14 day period, the Caravan Replacement is not covered unless You request and We agree to cover it and You pay any extra premium We require.

**13. FLYOVERS**

If there is a Loss to Your Flyover which:

- occurs during the Period of Insurance; and
- arose from the same Insured Event for which We agreed to pay Your claim under Section 1B) Caravan.

We will pay for such Loss up to a maximum of \$2,000 for any one claim and in the aggregate during the Period of Insurance.

**The following additional benefits apply regardless of whether Your Caravan has suffered a Loss:**

**14. YOUR LIABILITY UNDER MARITIME LAW**

We will pay up to a maximum of the Sum Insured for Your liability under maritime law for:

- general average (i.e. 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/or
- costs incurred in recovering a marooned or disabled ship,

where such liability arises when You are travelling during the Period of Insurance with Your Caravan by sea between places within Australia.

**15. EMERGENCY PET COVER**

If Your pet animal is with You and first becomes sick or is injured when You are more than 100 kilometres from Your Home whilst using Your Caravan We will pay up to \$1,000 toward veterinarian fees. No Excess applies to this benefit.

**16. REPATRIATION AND FUNERAL COST COVER**

If You suffer Accidental death when using Your Caravan and are more than 100 kilometres from Your Home We will pay up to \$5,000 towards repatriation and funeral costs. No Excess applies to this benefit.

**17. THEFT OF MOBILE PHONES AND CASH**

We will cover You for Theft of Your mobile phone and cash if it is stolen from Your Caravan and there is evidence of Forcible and Violent Entry into the locked Caravan up to a limit of \$1,000. A special Excess of \$100 applies to this benefit.

**ADDITIONAL BENEFITS  
APPLICABLE TO:  
B) CARAVAN ONLY**

**18. LOAN BALANCE ASSISTANCE**

If during the Period of Insurance We accept a claim for a Total Loss to Your Caravan and an Interested Party receives a Total Loss Payout under Your Policy, We will pay to the Interested Party any remaining balance due for Your Caravan under Your loan up to a maximum \$5,000.

**19. TYRE AND RIM COVER**

We will cover You for Loss or Damage to Your Caravan's Tyre/s and or Rim/s due to impact which causes the tyre to puncture, burst or blow out, or Damage to the Rim so the Tyre cannot be inflated, during the Period of Insurance. This benefit is subject to a Sub Limit per claim of \$500 and a maximum benefit of \$1,000. Failure of the Tyre/s or Rim/s due to wear and tear or gradual deterioration are not covered. No Excess applies with this benefit.

**20. ACTION OF TREES AND THEIR ROOTS**

The Policy extends to cover Damage to Your Caravan for falling trees, limbs, branches and their roots. The Excess noted on the Certificate of Insurance applies.

**21. ROAD, RAIL AND SEA TRANSPORT**

We will pay for Loss or Damage to Your Caravan and/or Contents, while they are being transported by road, rail or sea.

We will not pay for Loss caused by:

1. Loading or unloading Your Caravan;
2. Your Contents moving, rubbing, vibrating or scratching if they are not in secured cupboards or lockers of Your Caravan.

## Section 2 – Liability

### A) LEGAL LIABILITY

If as a result of an Accident, You are legally liable to pay compensation for:

- Loss to property owned and controlled by another person; or
- death of, or bodily injury to, another person.

We will pay a claim in respect of Your liability provided that the Accident giving rise to the liability:

- occurs in Australia and during the Period of Insurance;
- is caused by You owning, using or being in charge of Your Caravan; and
- was not expected or intended to give rise to such legal liability.

Cover under Section 2 A) Legal Liability is extended to apply to any person who is using Your Caravan with Your consent so that the provisions of this Section apply to them as if they were You. This does not increase the Limits of Cover under the Policy.

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### SPECIAL DEFINITION

In respect of this Section 2 A) only, Caravan includes Your Caravan's Annexe.

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### B) LIABILITY WHILST RESIDING

If as a result of an Accident, You or Your Relative(s) are legally liable to pay compensation for:

- Loss to property owned by someone other than You or Your Relatives; or
- bodily injury to, or death of, someone other than You or Your Relatives.

We will pay a claim in respect of that liability provided that the Accident giving rise to liability:

- occurs in Australia and during the Period of Insurance;
- occurs whilst You or Your Relative (as relevant) is temporarily or permanently residing in Your Caravan; and
- was not expected or intended to give rise to such legal liability.

## LIMITS OF COVER

For cover under Section 2 A) Legal Liability and Section 2 B) Liability Whilst Residing, We will not pay more than \$20 million in total for all claims by all persons in the aggregate, inclusive of any costs (legal or otherwise) We agree to pay as part of any claim.

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## CONDITIONS

1. You can only claim under either Section 2 A) Legal Liability or Section 2 B) Liability Whilst Residing in respect of any liability arising out of the same Accident, not both.
  2. When someone other than You makes a claim for Section 2 A) Legal Liability or Section 2 B) Liability Whilst Residing they must observe the full terms and conditions of the Policy just as You have to, including (without limitation) condition 1 above.
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## HOW WE SETTLE LIABILITY CLAIMS

If We agree that You or any other person covered under 2 A) Legal Liability or B) Liability Whilst Residing has a claim under Section 2 A) or Section 2 B) We have the right to:

- settle, or attempt to settle any claim;
- make or accept any offer or payment, or in any other way admit You, or any other person covered is liable;
- defend any claim on Your behalf or on behalf of any other person who makes a claim under this Section; or
- represent You or any other person who makes a claim under the Policy at an inquest, official enquiry or court proceedings.

You must:

- provide Us with a copy of any notice, letter, claim, writ or summons as soon as possible after You receive it, and notify Us as soon as reasonably practicable; and
- co-operate with Us in investigating, defending and settling Your claim.

## Section 2 – Table Of Exclusions

<p><b>SPECIFIC EXCLUSIONS APPLICABLE TO SECTION 2 A) LEGAL LIABILITY AND SECTION 2 B) LIABILITY WHILST RESIDING (See also General Exclusions on pages 34-35 which are applicable to all sections of cover)</b></p>	<p>We will not pay:</p> <ol style="list-style-type: none"> <li>1. in connection with any contractually assumed liability;</li> <li>2. for the death of or bodily injury to:             <ol style="list-style-type: none"> <li>a) You;</li> <li>b) any person covered by the Policy;</li> <li>c) any relative of, or any person who usually lives with, (a) or (b) above;</li> <li>d) the employees of (a) or (b) above if the Accident that gives rise to the liability arises out of or in the course of their employment;</li> </ol> </li> <li>3. for any costs (legal or otherwise) incurred without Our prior written agreement;</li> <li>4. in connection with any liability arising from the actions of animals of any kind, other than Your domestic animals.</li> </ol>
<p><b>FURTHER EXCLUSIONS APPLICABLE TO SECTION 2 A) LEGAL LIABILITY (See also General Exclusions on pages 34-35 which are applicable to all sections of cover)</b></p>	<p>We will not pay:</p> <ol style="list-style-type: none"> <li>1. for:             <ol style="list-style-type: none"> <li>a) Loss to any property owned or controlled by You or the person who is legally liable, including Your Caravan;</li> <li>b) punitive, exemplary, multiple or aggravated damages or any penalties or fines; or</li> <li>c) legal liability in connection with actions brought outside Australia or actions in a court or other judicial body that does not usually apply the laws of an Australian state or territory.</li> </ol> </li> <li>2. if You or any other person covered under Section 2 has accepted liability without first obtaining Our agreement (not to be unreasonably withheld);</li> <li>3. if at the time of the Accident, or immediately before the Accident Your Caravan was attached to a registered motor vehicle, or an unregistered motor vehicle;</li> <li>4. where the legal liability is required to be insured by any relevant law;</li> <li>5. if You have hired out Your Caravan for reward (unless Optional Alteration to Cover 2. Hire Out Cover is shown in Your Schedule as included).</li> </ol> <p>No cover is available under this Section 2 A) Legal Liability if We have agreed that You or any other person covered under Section 2 has a claim under Section 2 B) Liability Whilst Residing.</p>
<p><b>FURTHER EXCLUSIONS APPLICABLE TO B) LIABILITY WHILST RESIDING (See also General Exclusions on pages 34-35 which are applicable to all sections of cover)</b></p>	<p>We will not pay:</p> <ol style="list-style-type: none"> <li>1. for Loss to any property You or Your Relative, employer or Your employer's employees own or control;</li> <li>2. for any liability arising from:             <ol style="list-style-type: none"> <li>a) the ownership of buildings, structures or land;</li> <li>b) the ownership, custody, or use of any lift, aerial device or aircraft (other than toy kites or model aircraft), aircraft landing area, a Caravan (other than a surfboard, surf ski, canoe or sailboard) that is over 3 metres long or motorized watercraft over 10 horsepower; or</li> <li>c) any workers compensation legislation, industrial award or agreement, or statutory Accident compensation scheme;</li> </ol> </li> <li>3. for Loss or injury intentionally caused by You, Your Relative or a person acting with Your or Your Relative's consent;</li> <li>4. for liability incurred in connection with hiring Your Caravan for reward, regardless of whether You have chosen Optional Alteration to Cover 2. Hire Out Cover.</li> </ol> <p>No cover is available under this Section 2 B) Liability Whilst Residing if We have agreed that You or any other person covered under Section 2 has a claim under Section 2 A) Legal Liability.</p>

## Section 3 – Optional Alterations To Cover

The following cover(s) will only apply if You have selected that cover, paid the applicable premium and it is shown as covered on Your Schedule. All of the terms, conditions, limitations, exclusions and Excess(es) of the Policy apply to the covers listed below, unless expressly stated otherwise.

OPTIONAL COVER	THE COVER (WHETHER ADDITIONAL OR RESTRICTED)	SPECIFIC EXCLUSIONS (IN ADDITION TO THOSE CONTAINED ELSEWHERE IN THE POLICY)
<p><b>1. PERMANENT ON-SITE CARAVANS</b></p>	<p>If You select this option and it is shown on Your Schedule, cover under Sections 1 and 2 of the Policy is only available if Your Caravan and Annexe are at the location shown in Your Schedule when the Loss or the Accident giving rise to legal liability occurs.</p> <p>If this Optional Alteration to Cover is selected and shown on Your Schedule, We will also:</p> <p><b>REMOVAL OF DEBRIS</b></p> <p>Pay for the reasonable costs of removing debris from the location if We have paid a claim.</p> <p>Cover for Removal of Debris is limited to a maximum of \$1,000 for any and all claims in the Period of Insurance.</p> <p><b>GARDEN SHEDS</b></p> <p>Cover You for Loss to Your Garden Shed occurring during the Period of Insurance which is caused by one or more of the Insured Events You are covered for set out in Section 1.</p> <p>Cover for Garden Sheds is limited to a maximum of \$500 for any and all claims in the Period of Insurance, and is subject to the other terms, conditions, exclusions and Excess(es) of the Policy as though it were a claim under Section 1 B) Caravan.</p> <p>A claim for Loss to Your Garden Shed will not activate the additional benefits of Section 1.</p>	<p>We will not pay for any of the Additional Benefits listed in the table on pages 24-27 except for 7. Temporary Accommodation costs.</p>

<p><b>2. HIRE OUT COVER</b></p>	<p>If You select this option and it is shown on Your Schedule, We will pay a claim that would otherwise be covered under:</p> <ul style="list-style-type: none"> <li>• Section 1 B) Caravan; and</li> <li>• Section 2 A) Legal liability, but only in respect of Your liability as the owner of Your Caravan as detailed in that section,</li> </ul> <p>if at the time of the Loss or the Accident giving rise to legal liability You have hired out Your Caravan for reward.</p> <p>You have no cover under Sections 1 A) Contents and 2 B) Liability Whilst Residing of the Policy in respect of any claim where the relevant Accident, Insured Event, Loss, Damage or liability giving rise to the claim arose when Your Caravan was hired out for reward.</p> <p>This product is not designed for commercial hire out or registered hire out businesses.</p>	<p>We will not pay for:</p> <ol style="list-style-type: none"> <li>1. Theft of Your Caravan or Annexe by the person hiring it (the Lessee) unless:             <ol style="list-style-type: none"> <li>a) You took reasonable care to check the lessee's identification was true;</li> <li>b) You reported the theft to the police as soon as reasonably practicable;</li> <li>c) You took all reasonable steps to locate Your Caravan and the lessee; and</li> <li>d) Your Caravan and the lessee cannot be found within 3 months of You reporting the theft to Us;</li> </ol> </li> <li>2. Theft of Fixtures and Fittings from Your Caravan unless Your entire Caravan is stolen in its entirety and We agree to pay a claim for it;</li> <li>3. Loss of Your Caravan caused by the malicious acts of someone who hires Your Caravan, or uses it with Your permission or the permission of the person hiring it;</li> <li>4. Any amount under additional benefit 7. Temporary Accommodation costs if the Hire Out Cover option is chosen and shown on Your Schedule; or</li> <li>5. Loss of Your Annexe if Your Annexe does not have Hard Walls and a hard roof.</li> </ol>
<p><b>3. LAY UP COVER</b></p>	<p>If You take this option:</p> <ul style="list-style-type: none"> <li>• The cover under Section 1 A) and B) (if applicable) is restricted to Loss arising from Accidental Damage, fire and theft occurring while Your Caravan is within the gates, walls or fences of the location agreed and noted on Your Schedule as the Lay Up Address; and</li> <li>• There will be no cover under Section 2 of the Policy for any Accident giving rise to liability which occurs during the period of time You have taken up this option.</li> </ul> <p>This restriction of cover gives You a discount per month (pro rata if necessary) or such other amount as notified by Us from time to time off Your base premium for the period it is specified as selected in Your Schedule, and only applies during the period specified on Your Schedule, and for up to a maximum of 8 months during the Period of Insurance.</p> <p>This cover (and any associated discounts) does not apply and is not available if Your Caravan is Your Usual Home.</p>	<p>You are not covered for any Loss or Accident giving rise to liability while Your Caravan is outside the location agreed and noted on Your Schedule as Lay Up Address under any section of the Policy whilst Lay Up Cover applies, unless Your Caravan is being taken to or from a caravan dealership or repair facility for service or repair.</p>

# General Exclusions

These exclusions apply to all sections of the Policy, in addition to any terms, conditions, exclusions and limits contained in a relevant specific section or elsewhere in the Policy.

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## WE DO NOT COVER YOU FOR:

1. any Loss, Accident or liability:
  - occurring or incurred outside Australia;
  - incurred in connection with Your Caravan being used other than for Private Purposes (except to the extent Optional Alteration to Cover 2. Hire Out Cover applies if You have selected this cover and it is shown on Your Schedule. Note – this Optional Alteration to Cover does not provide cover under all sections. See page 33 for details);
  - intentionally caused by You or a person acting with Your consent;
2. any Loss caused by:
  - Flood, a Cyclone, bushfire or grassfire occurring within 72 hours of Your Policy's first inception date, unless Your Policy commenced on the day You bought Your Caravan or immediately after another Policy covering the same caravan expired (not by cancellation) with no break in cover in between.
  - actions or movements of the sea, storm surge, tidal wave, a high tide or king tide.
3. any Loss caused by, involving or arising from:
  - inherent defect, wear and tear or lack of maintenance;
  - any person or organisation who lawfully destroys or takes possession of Your Caravan;
  - property undergoing any process involving the application of heat;
  - any war, whether it has been formally declared or not, any hostilities, uprising, insurrection, revolt, rebellion, usurped power, revolution or coup d'état, or theft or confiscation of property as a result of any of these;
  - mould, rot, damp, mildew, or the effects of the climate or weather, unless as a direct result of an incident for which we have accepted a claim;
  - radio-activity or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste.
  - the presence of asbestos or other airborne contaminants;
  - insects, moths, termites, vermin, birds and bats.
4. any Loss, Accident, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or by contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism.

## IN ADDITION, WE WILL REFUSE TO PAY A CLAIM UNDER THE POLICY IF:

1. Your Caravan is being towed:
    - a. while it is unregistered, or the towing vehicle is unregistered;
    - b. in contravention of any law;
    - c. by any person who:
      - i. has their faculties impaired by any drug and/or intoxicating liquor;
      - ii. has a blood alcohol level in excess of the legal limit prescribed by law in the place where the Loss or Accident occurs;
      - iii. refuses to allow police to conduct a breath or blood test (for determining their blood alcohol content), or a random drug test; or
      - iv. refuses to accompany police to undergo a drug test, unless Your Caravan was stolen.
    - d. by any person who does not hold a current driver's licence that allows them to drive a vehicle for the purpose for which it is being used, or does not comply with all conditions imposed on their licence (unless Your Caravan was stolen);
    - e. while in an unroadworthy or unsafe condition, unless You can prove that:
      - i. that condition did not contribute to the Loss, Accident or liability; or
      - ii. You could not reasonably have detected that condition;
  2. Your Caravan is being towed or used other than for Private Purposes unless You have selected the Optional Alteration to Cover Hire Out Cover and it is shown on Your Schedule (Note – this Optional Alteration to Cover does not provide cover under all sections. See page 33 for details);
  3. Your Caravan is used for an unlawful purpose by You or someone using Your Caravan with Your consent;
  4. Your Caravan is used to carry explosives, flammable substances or chemicals (other than for normal domestic purposes);
  5. Your Caravan has been converted or modified by someone other than the manufacturer (except where noted on Your Schedule);
  6. Your Caravan or the way it is loaded, interferes with the proper control of Your Caravan or the vehicle towing it.
- 

## SANCTIONS:

We will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Us, Our parent company, or Our ultimate controlling entity to any penalty under any sanctions law or regulation.

# General Conditions

You must adhere to these general conditions or We may refuse to pay a claim or reduce the amount payable under any section of the Policy.

You must:

1. when applying for the Policy or making a claim:
  - a. be truthful;
  - b. give Us full details as reasonably required;
  - c. in the case of applying for the Policy – comply with Your Duty to Take Reasonable Care Not to Make a Misrepresentation (see page 11);
2. at all times:
  - a. keep Your Caravan in good condition and ensure it is structurally sound, water tight and well maintained;
  - b. protect Your Caravan and Contents against any initial or further Loss or Damage;
  - c. obey any laws or regulations safeguarding people or their property;
3. co-operate with enquiries and give assistance, especially where claims are under investigation, and provide Us with documents and information We may need to assist with Our decision in relation to a claim;
4. make a report to the police, as soon as possible, about:
  - a. any Accident involving Your Caravan (if required by law to report it);
  - b. any theft or attempted theft; or
  - c. any malicious Damage;
5. not do any of the following without first obtaining Our consent (not to be unreasonably withheld):
  - a. settle, or attempt to settle any claim;
  - b. make or accept any offer or payment, or in any other way admit You are liable; and
  - c. defend any claim;
6. not agree to waive any rights to seek compensation from a person who may be liable to compensate You; and
7. inform Us if there has been a relevant change in the risk (see Change of Risk on page 13).

# Claims Conditions

## WHAT TO DO IN THE EVENT OF AN ACCIDENT OR LOSS

Do not discuss responsibility – avoid any discussions with witnesses or anyone else involved in the Accident about who was responsible.

### CONTACT THE POLICE IMMEDIATELY IF:

- there are injuries as a result of the Accident, or
- any driver involved is under the influence of alcohol or any drugs, or
- within 24 hours of the incident if there is any Loss involving malicious Damage, theft or attempted theft of Your Caravan, Annexe or Contents.

If You are in doubt, call the police.

We may require a written statement from the police confirming the report.

### OBTAIN THE OTHER PARTY/IES' DETAILS – YOU MUST GIVE US THE FOLLOWING WHERE ANOTHER VEHICLE IS INVOLVED:

- name, current address and driving licence number of the other driver(s),
- the registration number of the other vehicle, a general description of it along with a description of the Damage to their vehicle,
- details of any injuries, and
- the name(s) and address(s) of any witness(s).

Where other property suffers Loss, We will need You to supply the following details:

- name and postal address of the owner of the property that suffered Loss,
- the address of the property that suffered Loss, along with a description of the Loss, and
- the name(s), and address(s) of any witness(s).

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## CONTACT US

Contact Us as soon as possible after the Accident or Loss on 1300 940 767. We will explain Your next steps and may arrange to have Your Caravan removed and taken to the nearest repairer if it cannot be towed.

Any delay in notifying Us of an Accident or Loss may prejudice Your claim.

## DAMAGED OR STOLEN PROPERTY

You must retain where reasonably possible any:

- Damaged property, or
- stolen and recovered property, and let Us inspect it, on reasonable notice, if We require to do so.

In the event of a claim, We take over Your legal right to Damaged property and to recover the property insured.

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## EVIDENCE

When making a claim, You must provide Us (if We request) with evidence to reasonably substantiate value and ownership, or We may reduce or refuse Your claim. This may include:

- proof of purchase, including sales receipts, credit card or bank statements showing the purchase transaction details. The proof of purchase should include the item description or code, purchase price, date purchased and purchase location;
- professional valuations;
- service or maintenance records;
- model and serial numbers and original instruction booklets and owner's manuals;
- photographs that clearly depict the item being used or worn by You.

## Excesses Payable In The Event Of A Claim

Excesses are the amount You must first bear in relation to a claim – We will either deduct them from the amount We pay You or may require You to pay the amount to Us, a repairer or a supplier before settling Your claim. Multiple excesses can apply where applicable.

The Excesses applicable to the Policy and the circumstances when they apply are set out in the table below – You may have to bear more than one in relation to a claim. Please also see the additional benefits for any applicable excess waiver.

The amount of each Excess (if applicable) will be shown on Your Schedule.

EXCESS TYPE	WHEN IT APPLIES
<b>BASIC EXCESS</b>	Payable for each claim You make under any section of the Policy, unless otherwise stated.
<b>AGE EXCESS (16-20 YEAR OLD DRIVER)</b>	Payable if the person driving the vehicle at the time of the Loss is aged 16 to 20 years old, unless the claim is for: <ul style="list-style-type: none"> <li>Loss caused by theft, attempted theft, malicious Damage, or Loss whilst parked;</li> <li>Loss caused directly by hail, Flood, storm, and other natural disasters; or</li> <li>A broken windscreen or window.</li> </ul>
<b>AGE EXCESS (21-24 YEAR OLD DRIVER)</b>	Payable if the person driving the vehicle at the time of the Loss is aged 21 to 24 years old, unless the claim is for: <ul style="list-style-type: none"> <li>Loss caused by theft, attempted theft, malicious Damage, or Loss whilst parked;</li> <li>Loss caused directly by hail, Flood, storm, and other natural disasters; or</li> <li>A broken windscreen or window.</li> </ul>
<b>INEXPERIENCED DRIVER EXCESS</b>	Payable if the person driving the vehicle at the time of the Loss is over 25 years old but has been licensed to drive for less than 2 years, unless the claim is for: <ul style="list-style-type: none"> <li>Loss caused by theft, attempted theft, malicious Damage or Loss whilst parked;</li> <li>Loss caused directly by hail, Flood, storm, and other natural disasters; or</li> <li>a broken windscreen or window.</li> </ul>
<b>TRANSIT EXCESS</b>	Payable in addition to the basic Excess for any Loss to Your Caravan where it is being transported by road (other than by towing), rail or sea.
<b>HIRE OUT EXCESS</b>	Payable for every claim if Your Caravan is hired out for the use of another party (and Optional Alteration to Cover 2. Hire Out Cover is shown on Your Schedule).
<b>ADDITIONAL RISK EXCESS</b>	Payable for every claim if shown on Your Schedule. This additional Excess may be imposed based on driving history and/or claims experience.
<b>MOBILE PHONE AND CASH THEFT EXCESS</b>	Payable where the Theft of mobile phone or cash additional benefit applies (in place of the Basic Excess).

## NO FAULT EXCESS WAIVER

We will waive Your requirement to pay any Excess if:

- An Accident You are claiming for is not Your fault;
  - You provide Us with the name, current address and vehicle registration number of the person responsible for the Accident; and
  - there is reasonable evidence to conclude that the person was completely responsible for the Accident.
- 

## GOODS AND SERVICES TAX (GST)

Any claim payments made under this insurance will be based on GST inclusive costs, up to the relevant Sum Insured, Agreed Value or maximum amount that We pay as these amounts specified are GST inclusive amounts. However, if You are or would be entitled to claim any input tax credit for the repair or replacement of the insured property or for other things covered, We will reduce any payment for a claim under the Policy by the amount of such input tax credit. You must advise Us of Your correct input tax credit percentage where You are registered for GST. You are liable to Us for any GST liability We incur arising from Your any incorrect advice concerning or omission to tell Us about, Your GST registration or entitlement to input tax credits.

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## ASSIGNMENT

You must not assign the Policy, or any rights under the Policy, without Our prior written consent (not to be unreasonably withheld).

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## CURRENCY

All amounts shown are in Australian dollars. If costs are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount to be paid will be the rate of exchange published in the Australian Financial Review on the date the costs are incurred or the Loss is sustained, or the Accident giving rise to liability occurs. All claims will be paid in Australian dollars.

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## OTHER INSURANCE

If You make a claim You must advise Us of any other insurance policies that may be available to pay or partially pay that claim.

If You are entitled to claim under another policy for the same Insured event that can be claimed under the Policy, to the extent permitted by law, We may refuse to pay under the Policy to the extent You are covered under the other insurance.

## GOVERNING LAW AND JURISDICTION

The construction, interpretation and meaning of the provisions of the Policy will be determined in accordance with the laws of the State or Territory of Australia in which the Policy was issued.

In the event of any dispute arising under the Policy, including but not limited to its construction, interpretation, validity or performance, the parties to the Policy submit to the exclusive jurisdiction of any competent State, Territory, or Federal court in the Commonwealth of Australia.

A reference to any statute, regulation or subordinate legislation includes any amendment, replacement, successor or equivalent to or of that statute, regulation or subordinate legislation.

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## SUBROGATION

In the event of payment under the Policy for loss in respect of a claim, We shall be subrogated to the extent of such payment to all of Your rights of recovery in respect of payment and We may elect to pursue and exercise such rights in Your name. You shall provide Us with all reasonable assistance and co-operation, including the execution of all papers required and shall do everything that may be required to secure any rights and including the execution of any documents necessary to enable Us effectively to bring suit in Your name, whether such acts shall be or become necessary before or after payment by Us. Where We elect to exercise these rights We will, where it is reasonable to do so, consult with You and take into account Your interests or concerns regarding enforcement of such rights. You shall do nothing to prejudice Our rights.

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## COMMUNICABLE DISEASE

Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any actual or alleged loss, liability, damage, compensation, injury, sickness, disease, medical payment, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder,

and includes, but is not limited to, a disease that is or becomes listed on the National Notifiable Disease List and/or is or becomes a temporary addition to the National Notifiable Disease List and/or has or could give rise to a public health event of national significance and/or is or becomes a listed human disease (where National Notifiable Disease List means the list established and in force from time to time under section 11 of the National Health Security Act 2007 (Cth) and listed human disease has the meaning given by section 42 of the Biosecurity Act 2015 (Cth), or in each case any subsequent amendment, replacement or successor legislation of the Commonwealth of Australia).

# What Do Our Words Really Mean?

## DEFINITIONS

Words and phrases that are capitalised in the Policy have special meaning, as set out below.

### **Accident / Accidental**

Accident / Accidental means an Accidental collision or other impact, which occurs suddenly and at a definite place and time.

### **Accidental Injury**

Accidental Injury means a bodily injury caused by a sudden and unexpected event.

### **Agreed Value**

Agreed Value means the amount(s) We have agreed to insure Your Caravan for as shown on Your Schedule.

### **Annexe**

Annexe means the structure designed to be attached to a caravan for the purpose of providing additional accommodation including:

- soft annexes; and
- hard annexes attached to a caravan permanently.

### **Caravan**

Caravan means the caravan shown in Your Schedule, including:

- any Annexe;
- any of its Fixtures and Fittings;
- standard equipment fitted by the original manufacturer for the particular make and model of caravan;
- any accessories or optional extras included in the Sum Insured; and
- gas cylinder(s).

Provided that each of the following do not fall within the definition of Caravan:

- a Garden Shed;
- a converted bus;
- a motorhome;
- Flyovers;
- a motorised caravan;

- a horsefloat; or
- a semitrailer.

## Caravan Replacement

Caravan Replacement means a caravan You have bought to replace Your Caravan after You have sold it.

## Contents

Contents mean any of the following:

- bicycles;
- binoculars;
- clothing and personal belongings;
- fishing equipment;
- generators;
- home appliances;
- personal computers and their equipment;
- photographic equipment (including cameras);
- removable carpets, furnishings and rugs;
- removable furniture;
- sports equipment;
- standard software; and provided:
- they are in Your Caravan or Annexe when the relevant Loss occurs; and
- You either own or are legally responsible for them; and
- they do not fall within any of the following categories of excluded Contents:
  - aircraft, aircraft equipment or drones;
  - alcohol;
  - animals of any kind;
  - Annexe(s);
  - antiques, curios, furs, collections of coins, medals, stamps, or other collectables;
  - bullion, money, credit cards or negotiable instruments;
  - Caravan(s);
  - data or custom written software of any kind;
  - diving equipment or accessories;
  - lawns, hedges, trees, shrubs, plants;
  - satellite phones or CB radios;
  - motor vehicles, motorcycles, motorised scooters;
  - trail bikes, mini bikes, trailers, or any of their equipment;
  - musical instruments;
  - pictures or works of art;

- precious metals and any items made of precious metals;
- surfboards, skis, surf-skis, wind-surfers, surf-mats, other surfing equipment or accessories;
- tents;
- uncut gems and stones;
- unlicensed or unregistered firearms; or
- watercraft and watercraft equipment.

### **Cyclone**

Cyclone means cyclonic conditions for which the Bureau of Meteorology has issued a cyclone warning and given a name.

### **Damage/Damaged**

Damage/Damaged means any form of physical harm that occurs during the Period of Insurance, excluding any normal wear and tear or any Damage evident prior to the Policy being incepted.

### **Economically Repaired**

Economically Repaired means that it costs less to repair than to replace.

### **Emergency Repairs**

Emergency Repairs means repairs that are essential for You to be able to tow Your Caravan safely from the Accident or Insured Event causing the Loss to Your Caravan.

### **Excess(es)**

Excess(es) mean the amount You need to pay or bear towards a claim under the Policy. You may need to pay more than one. We list any Excess(es) on Your Schedule (see pages 38-39 for more details).

### **Fixtures and Fittings**

Fixtures and Fittings mean any of the following that are built into Your Caravan:

- refrigerators;
- floor coverings;
- furniture;
- stoves;
- air conditioning units;
- solar panels; and
- fixed awnings.

## **Flood**

Flood means the covering of normally dry land by water that has escaped or been released from the usual 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; or
- a dam.

## **Flyover**

Flyover means a free standing roof structure which is owned by You and is:

- demountable or moveable;
- not used principally or primarily as a place of residence, or for domestic purposes (being purposes related to the use of Your principal residence);
- permanently installed at the regular storage site of Your Caravan; and
- designed to provide protection for Your Caravan from the elements.

## **Forcible and Violent Entry**

Forcible and Violent Entry means when there is physical evidence that a person has used something other than a key or remote control device to get into Your Caravan.

## **Garden Shed**

Garden Shed means a garden shed located on the site of Your insured on-site Caravan which is owned by You and is:

- demountable or moveable; and
- not used principally or primarily as a place of residence, or for domestic purposes (being purposes related to the use of Your principal residence).

## **GST**

GST has the meaning given in the A New Tax System (Goods and Services Tax) Act 1999 (Cth).

## **Hard Walls**

Hard Walls means walls that are not made of canvas, vinyl or similar materials that are not hard.

## **Home**

Home means Your residential address shown on Your Schedule.

## **Insured Event**

Insured Event means an Event listed in the Table Of Insured Events, Limits And Specific Exclusions in Section 1.

## **Interested Party**

Interested Party means the credit provider or other party noted in the Schedule.

## **Input Tax Credit**

Input Tax Credit has the meaning given in the A New Tax System (Goods and Services Tax) Act 1999 (Cth).

## **Loss**

Loss means the item/property is Damaged, stolen or destroyed. Loss does not mean the item/property is misplaced or lost.

## **Partial Loss**

Partial Loss means any Loss which is not a Total Loss.

## **Period of Insurance**

Period of Insurance means the period specified in Your Schedule or such shorter period if the Policy ends earlier in accordance with its terms or the law.

Each renewal results in a new contract and new Period of Insurance.

## **Policy**

Policy means Our contract with You, including this Product Disclosure Statement (PDS), any Supplementary PDS, Your Schedule and any other document that We agree with You forms part of the Policy.

## **Private Purposes**

Private Purposes means use for personal, domestic or leisure purposes. This does not include use in conjunction with the caravan trade, motor trade, an occupation or business.

## **Relative**

Relative means Your parents, grandparents, spouse, de-facto spouse, children, grandchildren, brothers and sisters if they normally live with You.

## **Rim**

Rim means the rim of the wheel(s) (other than a spare wheel) attached to the Caravan at the commencement of the Period of Insurance. Rim excludes any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.

## **Schedule**

Schedule means the Policy Schedule issued by Us for the Policy setting out details specific to You and other important information.

## **Sum Insured**

Sum Insured means Your Caravan's Agreed Value as shown on Your Schedule.

## **Temporary Accommodation**

Temporary Accommodation means accommodation You pay for a limited period of time with a professional accommodation provider or establishment, for example, a hotel, motel or holiday park.

### **Total Loss**

Total Loss means Your Caravan is stolen and not recovered, or is Damaged or destroyed so badly that the amount it would cost to repair it exceeds the Sum Insured of Your Caravan less the salvage value of the Caravan or its wreck.

### **Total Loss Payout**

Total Loss Payout means a payout of the full Sum Insured in respect of the Total Loss of Your Caravan.

### **Tyre**

Tyre means any tyre that is attached to a Rim on Your Caravan (other than a Rim on a spare wheel).

### **Usual Home**

Usual Home means You are travelling in Your Caravan for recreational leisure purposes for more than six (6) consecutive months.

### **We, Us or Our**

We, Us or Our means Zurich Australian Insurance Limited (ZAIL) or NM Insurance acting as an agent of ZAIL.

### **You or Your**

You or Your means the insured named on Your Schedule.

# Our Obligations To You

## RENEWING THE POLICY

At least 14 days before the Policy expires, We will send You a renewal notice advising whether We are prepared to renew the Policy and if so, on what terms.

Our renewal notice may tell You that We will automatically renew the Policy on the terms contained in it and any other Policy documents that accompany it.

Before Policy renewal:

- You must comply with Your Duty to Take Reasonable Care Not to Make a Misrepresentation – this includes telling Us if any information in Our renewal notice is incorrect or incomplete; and
- You should check the amount of Your Sum Insured to ensure Your level of insurance cover is still appropriate for You.

You are not obliged to renew the Policy with Us and can contact Us at any time prior to its expiry, to ask Us not to renew it.

Your cooling off period continues to apply on each renewal. Each renewal is a separate contract of insurance and not an extension of the prior contract.

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## CANCELLING YOUR INSURANCE

You may cancel this Policy at any time by notifying Us via

E: [customerservice@nmininsurance.com.au](mailto:customerservice@nmininsurance.com.au)

T: 1300 748 767

We may cancel this Policy by notifying You in writing, if You are in breach of any of the terms or conditions, or for any other reason available at law.

Our notice of cancellation takes effect at the earlier of the following times:

- i. the time when another Policy of insurance has been entered into by You, being a Policy that is intended to replace this Policy; or
- ii. a time in accordance with the Insurance Contracts Act 1984 (Cth)







NM Insurance Pty Ltd

**ABN:** 34 100 633 038 **AFSL:** 227 186 **Ph:** 1300 748 767

**Email:** [info@austcaravaninsurance.com.au](mailto:info@austcaravaninsurance.com.au) **Address:** Level 7, 99 Walker St. North Sydney, NSW 2060

**[www.nminsurace.com.au](http://www.nminsurace.com.au)**

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**[www.austcaravaninsurance.com.au](http://www.austcaravaninsurance.com.au)**

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