



# AUSTRALIAN CARAVAN INSURANCE

## PRODUCT FEATURES GUIDE



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

For use by general insurance brokers only and not for distribution to clients





# AUSTRALIAN CARAVAN INSURANCE

## INSURANCE WORDING – BROKER ONLY



**Protect their prized investment**



**Protect their interest when in use  
or parked up**



**Peace of mind cover from  
a dedicated caravan insurer**



**Broker exclusive wording**

# Why Choose Australian Caravan Insurance?

NM Insurance has led the way in protection for Leisure Industry risks for over 15 years, this development has included enhancements changing the market for the good of your client, and your relationship with your client, knowing their prized caravanning activity has the protection they deserve.

Our new Australian Caravan Insurance wording continues to support this philosophy, backed by our in house claims support team, and our solid network of support salvors, adjusters and claims partners ready for all situations. With standard Australian wide usage coverage, from Hobart to Cairns, from Melbourne to Perth, you have the right partner to support your business, and your clients.

It's like fitting your brand new quality Australian built Caravan with cheaply made after market accessories, you might save a few dollars, but good owners seek quality supplies, just like you seek quality cover and support.

## THE PRODUCT HAS 3 COMPONENTS:



**Property Cover - Material Loss or Damage**



**Legal Liability Coverage - third party personal injury and / or property damage**



**Optional Alterations to Cover**



# Consider These Key Points

## SECTION 1 – PROPERTY COVER

### BASIS OF SETTLEMENT

<b>NEW CARAVANS</b>	2 year replacement cover (subject to availability and up to the sum insured)
<b>USED CARAVANS</b>	Automatic agreed value
<b>ANNEXES</b>	Under 5 years of age up to the allocated Sum insured. Over 5 years of Age MV

**Covered for Accidental Loss or damage, Fire, Australia wide Theft cover, Flood, Hail & Malicious damage**  
**Broad additional benefits offered as standard**

- ✓ Contents \$2,000 standard (with an option to increase)
- ✓ Machine or appliance motor burnout cover – up to 15 years of age
- ✓ Damaged food - \$500 limit
- ✓ Caravan Total Loss – Contents transport \$1,000 for shipping of contents in the event of total loss
- ✓ Tools and spare parts
- ✓ Emergency Repairs \$1,000 limit
- ✓ Removal and storage – following a claim
- ✓ Awning cover
- ✓ Temporary Accommodation costs
- ✓ Returning Your Caravan to Your Home \$5,000 limit
- ✓ Removal of debris \$5,000 limit
- ✓ Flyovers \$2,000 limit
- ✓ Emergency pet cover \$1,000 limit
- ✓ Repatriation cover \$5,000 limit
- ✓ Theft of mobile phones and Cash
- ✓ Off road excess waiver
- ✓ Action of trees and their roots

## SECTION 2 – LIABILITY COVER

### \$20M STANDARD LIMIT

Protection for liabilities arising from usage including third party personal injury and property damage. Death or Injury, collision, all included for these incidents.

## SECTION 3 – OPTIONAL ALTERATIONS TO COVER



Permanent on-site caravans



Lay up cover for seasonal usage which will reduce premium



Road, rail and sea transport extension



Annexe cover



Hire out cover extension



Increased contents cover

### Australian Caravan Insurance

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- > Local support across Australia
- > Backed by the strength and stability of Zurich

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