



*Caravan  
Insurance*

*hbf*

# *Why HBF?*

Insurance issued by CGU Insurance Limited (CGU) ABN 27 004 478 371 AFSL 238291. This is general advice only and does not take into account your individual circumstances. HBF Health Limited ABN 11 126 884 786 AR No. 406073 (HBF Health), is an authorised representative of and also acts under a binder from CGU, the issuer of general insurance products distributed by HBF Health. HBF Health will receive a commission up to 10% of the premium you pay (excluding taxes and charges) plus GST.

## Trusted Perth based claims team

Deal directly with our Perth based claims team. We'll have your claim resolved with a minimum of fuss. Our claims service is available 24 hours a day, 7 days a week.

## Optional Extras

Flexible policy options so you can select the level of cover you want and you only pay for what you need.

## Monthly or fortnightly instalments – at no extra cost

Choose to pay your premium by easy fortnightly or monthly instalments, now available at no extra cost.

## Exclusive member discounts

Take advantage of our multi-policy discounts including our exclusive 10% discount for Health members.

## Keep all your insurance needs under the one roof

Let us take care of your other insurance needs by consolidating all your policies under the one roof.

# Caravan Insurance Products Disclosure Statement and Policy

This Product Disclosure Statement (PDS) has been designed to help you get the most out of your policy.

Use the contents pages and index to help find what you are looking for. Important tasks such as taking out insurance or making a claim are explained in easy to follow steps. And we have included a glossary of words with a special meaning which are highlighted in *italics*.

When you take out an insurance policy with us, the cover we agree to provide you is set out in your current schedule, and described in this PDS, as well as any Supplementary PDS we may issue. Together, they make up the terms and conditions of your insurance contract with us. Read them carefully and store them together in a safe place. If you need more information about this PDS, please contact us or your insurance adviser.

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Insurer: CGU Insurance Limited  
ABN 27 004 478 371  
AFS License No. 238291

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# *About this insurance*

Caravan Insurance provides the choice of cover for *you* against loss or damage to *your caravan, annexe* and/or its *contents* from an *incident*, including theft, anywhere in Australia.

## The insurance cover you select

When *you* take out *your* insurance, *you* insure *your caravan*. *You* can also insure:

- The *annexe* of *your caravan*.
- *Contents* while in *your caravan* and/or *annexe*.
- Specified *contents* while in *your caravan* and/ or *annexe*.

*Your schedule* will show the cover *you* have selected.

*You* can select to insure *your property*:

- Australia-wide, including while it is being towed or used by *you* or an *authorised user*. We also cover *your property* while being towed or used by an *authorised user* even if the *authorised user* pays *you* a hiring fee.
- At one *site* only within Australia while it is being used by *you* or an *authorised user*. We also cover *your property* while being used by an *authorised user* even if the *authorised user* pays *you* a hiring fee.

*Your schedule* will show which one *you* have selected.

## No Claim Bonus

### Increasing your no claim bonus

We will increase the amount of *your no claim bonus* for each year that *you* are insured with *us*, as long as *you* do not make a claim. This will continue until *you* reach the maximum *no claim bonus* that *we* allow.

### Faultless no claim bonus

*Your no claim bonus* will not be affected if *your caravan* is involved in an accident and both of the following apply:

- *We* decide the accident was not *your* fault.
- *You* can provide *us* with the name and current address of the person who caused the accident.

### Decreasing your no claim bonus

We will reduce *your no claim bonus* for all other claims at the next renewal of *your policy*.

## Policy Excess

An *excess* is the amount *you* must pay when *you* make a claim under *your* insurance policy.

An *excess* is payable for each separate event *you* claim against.

The amount of *your excess* is shown on *your policy schedule*.

### When you must pay your excess

*You* must pay the amount of the *excess* for each claim unless *we* say so.

### When you do not need to pay your excess

*You* do not need to pay *your excess* if *you* are involved in an accident and both of the following apply:

- The accident was not *your* fault.
- *You* can provide *us* with the name and current address of the person who caused the accident.

We will decide who was at fault in the accident.

***What this  
policy covers***

# Your Property

## Your Caravan

### AUSTRALIA WIDE

We will cover the caravan described in *your schedule* while it is being towed or used by *you* or an *authorised user*. We also cover *your property* while being towed or used by an *authorised user* even if the *authorised user* pays *you* a hiring fee.

## Your Caravan

### ON-SITE ONLY

We will cover the caravan described in *your schedule* at one *site* only within Australia while it is being used by *you* or an *authorised user*. We also cover *your property* while being used by an *authorised user* even if the *authorised user* pays *you* a hiring fee.

*Your caravan* includes any

- Fixtures, fittings and appliances that are permanently installed
- standard tools and safety equipment, and
- items that normally stay with caravan when it is sold. This includes stoves, refrigerators, bottled gas equipment and fixed air conditioning.

## Your Annexe

### ON-SITE ONLY / AUSTRALIA WIDE

We will cover *your annexe* as described in *your schedule*. *Your annexe* is a structure that attaches to a caravan. This structure provides an additional area of use.

## Your Contents

### ON-SITE ONLY / AUSTRALIA WIDE

We will cover *contents* owned by *you* for loss or damage as a result of an *incident* we have agreed to cover up to the *sum insured* displayed on *your schedule* with the following limits:

*Contents* of *your caravan* include the following:

- fixtures, fittings and appliances that are not permanently installed
- camping furniture,
- bedding and clothing, and
- utensils, crockery and food

If *you* have selected to include *contents* insurance, this will be shown on *your schedule* along with the *sum insured* limit.

The most we will pay for any one *contents* item is \$500. *You* can insure any *contents* items that are worth more than \$500 each as specified *contents*. To do this *you* must advise *us* and the items will be listed on *your schedule*.

## Specified Contents

### ON-SITE ONLY / AUSTRALIA WIDE

With this option *you* can increase the maximum amount *we* will pay for any one content item by nominating an amount that is higher than \$500.

The most *we* will pay for this option is the individual amount *you* nominate, as listed on *your schedule* under 'Specified *contents*'.

'Specified *Contents*' will have a separate *excess* applicable.

## What we will pay for your property

This is *market value* policy. The most *we* will pay *you* for *your caravan, contents* and/or *annexe* is the *sum insured* shown on *your schedule* or the *market value*, whichever is the lesser.

## Incident Cover

### What we will pay for

We will pay for loss and/or damage to *your property* when:

- It is accidentally damaged, stolen or burnt. This does not include theft of *contents* from an *annexe*.
- *You* or an *authorised user* use *your property* for private purposes.

Under this policy we will cover *your caravan, annexe or contents* for loss or damage as a result of any incidents we have agreed to cover when *you* or an *authorised user* were using *your caravan* privately.

There are a number of incidents we will only cover under specific conditions. These are listed on the following pages.

When *you* make a claim for *incident cover*

- *your No Claim Bonus* may be reduced, and
- *you* will need to pay any *excess* that applies
- *your excess* is payable once per *incident* when *you* make a claim

**For exclusions to this cover, see page 14**

### Accidental Damage

**ON-SITE ONLY / AUSTRALIA WIDE**

We will cover *your property* for any accidental damage.

This includes, but is not limited to, damage caused

- as a result of a collision
- as a result of vandalism or a *malicious act*

### Fire or Explosion

**ON-SITE ONLY / AUSTRALIA WIDE**

We will cover *your property* for loss or damage as a result of fire or explosion.

We will not cover loss or damage caused by bushfire or grassfire within 48 hours of the start date of *your policy*, unless

- *you* took out *your* insurance with *us* immediately after another insurance policy covering the same caravan ended, without a break in cover, or
- *you* had entered into a contract of sale to purchase *your caravan*, or a contract to lease *your caravan*, and took out *your* insurance with *us* for the caravan prior to taking possession of the caravan.

## Storm, Rainwater or Wind

### ON-SITE ONLY / AUSTRALIA WIDE

We will cover *your property* for loss or damage as a result of storm, rainwater or wind.

We will not cover damage to *your property* caused by

- *flood* unless *you* have selected this optional cover and 'includes cover for *flood*' displays on *your schedule*
- water entering *your caravan* and/or *annexe* through an opening made for any repair work because of a structural defect, faulty design or faulty workmanship

We will not cover *your caravan* for loss or damage caused by a *named cyclone* within 48 hours of the start date of *your policy*, unless

- *you* took out *your* insurance with *us* immediately after another insurance policy covering the same property ended, without a break in cover
- *you* had entered into a contract of sale to purchase *your caravan* and/or *annexe*, or a contract to lease *your caravan* and/or *annexe*, and took out *your* insurance with *us* for the caravan and/or *annexe* prior to taking possession of the caravan and/or *annexe*.

## Burglary, Theft or Attempted Theft

### ON-SITE ONLY / AUSTRALIA WIDE

We will cover *your caravan*, *contents* and/or *annexe* for loss or damage as a result of burglary, theft or attempted theft.

We will **not** cover burglary, attempted theft or theft of *your contents* in *your annexe* unless *you* have selected this under optional cover.

**See page 12 for further details ►**

We will **not** cover burglary, attempted theft or theft of *your annexe* when

- it is not attached to *your caravan* (unless it is in a locked caravan, or a locked building, or a locked vehicle)
- the caravan has not been occupied in the previous 24-hour period, unless at the time of the theft, *your caravan* is located in a caravan park that has a full-time manager who lives at that caravan park

Any burglary, theft or attempted theft must be reported to the Police.

## For any incident described in this section, we will NOT cover

- Any other costs *you* incur because *your property* is in an accident, is stolen or burnt. (We do provide some additional cover for alternate accommodation. Refer to the 'Additional cover included in this insurance' section of this document).
- Reduction in value of *your property* due to its age and condition.
- Costs of any part or parts of *your property* that wear out.
- Rust or corrosion in, or on, *your property*.
- Failure of the body and frame of *your property*, or mechanical or electrical breakdown. We will only pay for the resultant damage to *your property* due to the failure or breakdown. We will not pay for the item that failed or broke down.
- Damage to *your property* that happened before this insurance started.
- Damage to the tyres on *your caravan* that occurs by applying the brakes, or by punctures, cuts or bursting of the tyres.
- Damage to *your property* caused by *flood* unless *you* have selected this optional cover and 'includes cover for *flood*' displays on *your schedule*. *Flood* is when water from a river, creek, lake, watercourse, reservoir, dam or navigable canal overflows onto normally dry land.
- *Your annexe* being stolen when:
  - It is not attached to *your caravan* unless it is in a locked caravan, or a locked building, or a locked vehicle.
  - It is attached to *your caravan* and the caravan has not been occupied in the previous 24-hour period. We will pay, if at the time of the theft, *your caravan* is located in a caravan park that has a full-time manager who lives at that caravan park.
- Damage to an *annexe* made of canvas, vinyl or fabric, when both of the following apply:
  - The *annexe* is more than 5 years old.
  - The damage is caused by storm or hail.
- Damage to any floor coverings in an *annexe* made of canvas, vinyl or fabric.
- Burglary or theft of *your contents* that are in *your annexe*

## Additional cover included in this insurance

Your insurance includes a range of covers we refer to as 'additional cover'. These covers are listed on the following pages. The additional cover provided may depend on whether *you* have Australia Wide or On-site only cover.

When *you* make a claim for additional cover

- *your No Claim Bonus* may be reduced, and
- *you* will need to pay any *excess* that applies
- *your excess* is payable once per *incident* when *you* make a claim

**For exclusions to this cover see page 14**

### Alternate Accommodation

**ON-SITE ONLY / AUSTRALIA WIDE**

We will pay the costs of alternate accommodation that *you* may incur after *you* have had a loss.

We will only pay this when the property is unable to be used after damage has occurred and when *you* or an *authorised user* is on vacation. The most we will pay is \$100 a day for five days.

### Electric Motors

**ON-SITE ONLY / AUSTRALIA WIDE**

If an electric motor that is part of *your caravan* burns out, we will repair, reinstate or replace it.

We decide which one we will do. We will do this if the electric motor is 10 years old or less.

If an electric motor that is part of *your contents* burns out, we will repair, reinstate or replace it.

We decide which one we will do. We will do this if the electric motor is 10 years old or less.

### Replacement Caravan

**ON SITE ONLY / AUSTRALIA WIDE**

The cover provided by *your policy* will end if *you* dispose of *your caravan* and/or *annexe*. We will provide the same cover for a replacement caravan and/or *annexe* if *you* obtain it within one month after *you* dispose of *your caravan* and/or *annexe*.

We will cover the replacement caravan and/or *annexe* for 14 days from the date *you* obtain it. If *you* wish to continue cover for *your* replacement caravan and/or *annexe* with us after the 14-day period, *you* must contact us and confirm continuation of cover. If we do continue the cover, we will advise *you* of any change in *premium* and/or terms of the insurance. If *you* do not contact us and confirm continuation of cover with us, *your* replacement caravan and/or *annexe* will not be insured with us after the 14-day period has ended.

## Replacing your caravan after a total loss

### ON SITE / AUSTRALIA WIDE

If *your property* is less than one year old and it is a *total loss* after an accident or it is stolen, or burnt, we will do both of the following:

- Replace *your property* with a replacement property, provided it is locally available.
- Pay the registration and dealer delivery fees.

If a replacement is not available, we will replace *your property* with the nearest equivalent property available.

## Optional cover

### Burglary, theft or attempted theft of your contents from your annexe

#### ON SITE ONLY / AUSTRALIA WIDE

Burglary or theft of *your contents* from inside *your* locked *annexe*. The loss must follow forcible and violent entry into the *annexe*.

We will not pay for theft of *contents* from an *annexe* made of canvas, vinyl or fabric.

## Towing Costs

### ON-SITE ONLY / AUSTRALIA WIDE

If *your caravan* is damaged, we will pay the cost of towing *your caravan* to the nearest repairer or any other place that we agree to.

## Transporting your Caravan

### ON SITE ONLY / AUSTRALIA WIDE

We will pay up to \$500 to have *your property* returned to *your home* if *your vehicle* is damaged in an accident and cannot be used. We will pay this when the accident happened more than 100 kilometres from *your home*, and either:

- The repairs to *your property* are completed in an area more than 100 kilometres from *your home*.
- *Your property* is returned to *your* local area for repairs.

*Your schedule* will show 'includes cover for burglary or theft of *contents* from *annexe*' if *you* have requested this option.

## Flood

### AUSTRALIA WIDE

Damage to *your property* by *flood*.

*Your schedule* will show 'includes cover for *flood*' if *you* have requested this option.

***Flood is defined in the glossary, see page 39***

# Liability cover

## Liability

### ON SITE ONLY / AUSTRALIA WIDE

We will pay the amount *you* are liable to pay up to \$30,000,000 (inclusive of GST) for any one *incident* following an accident involving *your property* which causes damage to property anywhere in Australia.

The accident that results in the claim must occur during the *period of insurance*. We also pay any legal costs *you* have to pay in relation to the accident. This includes costs awarded against *you*.

The most we will pay, including costs, for any single accident, or series of accidents arising out of the same event, is the amount shown in *your schedule*.

## When we will pay

- We will pay claims arising from *you* or an *authorised user*:
  - Towing *your caravan*.
  - Using or being in charge of *your property*.
  - Loading or unloading *your caravan*.
  - Erecting or dismantling the *annexe*.
- We will pay claims arising from goods falling from *your caravan*.

## Additional things we will pay for

- We will pay the amount *you* are liable to pay following an accident which causes death or bodily injury. We will only pay when death or bodily injury results from the use of *your caravan*.
- We will only pay when there is no insurance required by law that provides cover for death or bodily injury. We will not pay when this insurance is available and *you* do not take it.

Any cover we provide is subject to exclusions.

***For exclusions to this cover, see page 14***

# *Exclusions to your cover*

## Exclusions to your cover

Any cover *we* provide is subject to the following exclusions

### General Exclusions

#### Incident, additional and optional cover exclusions

*We* will not pay claims for loss, damage or liability arising from:

- *Your property* being:
  - Used for an unlawful purpose.
  - Used illegally.
  - Used for hire. This does not apply when *you* allow an *authorised user* to use *your property* and the *authorised user* pays a hiring fee.
  - Used for any purpose other than that for which *your property* was made.
  - Towed or carried by an *unlicensed driver* and the law requires a licence.
- War or warlike activity. War does not have to be declared. *We* do not provide cover for theft following this.
- Hostilities, rebellion, insurrection or revolution.
- Contamination by chemical and/or biological agents, which results from an act of *terrorism*. *Terrorism* is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.
- Lawful destruction or confiscation of *your property*.
- Anything nuclear or radioactive.
- Anything that *you* or anyone acting for *you* deliberately cause.
- *You* or an *authorised user*:
  - Towing or carrying *your caravan* while under the influence of alcohol or drugs.
  - Towing or carrying *your caravan* while having a blood alcohol level higher than the level allowed by law.
  - Refusing a test to determine alcohol or drugs levels in the blood. This only applies if *you* knew, or should have known, that the *authorised user* was under the influence of alcohol or drugs, or had a blood alcohol level higher than the level allowed by law, or refused a test. If *you* wish to claim under this policy, the law that will apply is the law of the state or territory where the loss, damage or liability occurred.
- *You* or an *authorised user* deliberately causing an accident. *We* will not pay for any liability that follows from this.
- *Your property* being used when it is in an unsafe condition and *you* knew or should have known that it was unsafe to use.

- *Your property* being damaged in an accident and *you* do not take reasonable steps to secure the property to prevent further loss or damage.  
This also applies if *your property* is stolen and then found, and *you* have been told where it is.
- Any event that does not occur within the *period of insurance*.
- Failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date. *We* will pay for any resultant loss or damage that is covered by this policy.
- An *authorised user* or any member of the *authorised user's* family who normally lives with that *authorised user*.
- Any person *you* or an *authorised user* employ.
- Personal injury to:
  - *You* or any member of *your family* who normally lives with *you*.
  - Any other person who normally lives with *you*.
  - An *authorised user* or any member of the *authorised user's* family who normally lives with that *authorised user*.
  - Any person *you* or an *authorised user* employ.
- Any disease that is transmitted by *you* or any member of *your family* who normally lives with *you*, or an *authorised user*.
- Any agreement or contract *you* enter into. If *you* would have been liable without the agreement or contract, *we* will pay for *your* liability.

## Liability Exclusions

*We* will not pay claims arising from:

- Penalties, fines or awards of aggravated, exemplary or punitive damages made against *you*, or an *authorised user*.
- Accidents when there is insurance required by law that provides cover for *your* liability.
- Damage to property that belongs to, or that is in the control of:
  - *You* or any member of *your family* who normally lives with *you*.
  - Any other person who normally lives with *you*.

***Your responsibilities  
to us***

## Your duty of disclosure

When *you* take out, renew, change or vary a policy, *you* have a duty to answer *our* questions truthfully and provide *us* with any information that could affect *our* decision to insure *you*, or the terms of *your policy*. This is called *your* 'duty of disclosure'.

### What you must tell us when you apply to take out this policy

When applying to take out insurance *we* will ask *you* certain questions.

When answering these questions, *you* must be honest, and *you* have a duty under the Insurance Contracts Act 1984 to tell *us* anything

- known to *you*, and
- which a reasonable person in the circumstances, would include in answer to any question

*We* will use *your* answers to help *us* decide whether to insure *you* and anyone else under this policy, and on what terms.

### Who you are answering the questions for

It is important that *you* understand *you* are answering the questions in this way on behalf of yourself and anyone else that *you* want to be covered by the policy.

### If you do not answer our questions in this way

If *you* do not answer *our* questions in this way, *we* may reduce or refuse to pay a claim, or cancel the policy. If *you* answer *our* questions fraudulently, *we* may refuse to pay a claim and treat the policy as never being in place.

## Renewal, variation, reinstatement or extension of your policy

When *your policy* is renewed, varied, reinstated or extended *you* have a duty, under the Insurance Contracts Act 1984, to tell *us* anything that *you*

- know, or
- could reasonably be expected to know is relevant to *our* decision whether to accept the risk of insurance and on what terms.

*Your* duty does not require disclosure of anything that

- diminishes the risk to be undertaken by *us*
- is of common knowledge
- *we* know or, in the ordinary course of business, ought to know, or
- is a matter that *we* indicate *your* duty has been waived by *us*.

## If you do not comply with your duty of disclosure

If *you* fail to comply with *your* duty of disclosure, *we* may be entitled to reduce *our* liability under the policy in respect of a claim, or *we* may cancel the policy.

If *your* non-disclosure is fraudulent, *we* may also have the option of avoiding the contract from its beginning.

## Your responsibilities when you are insured with us

In addition to *your* duty of disclosure, there are other responsibilities that *you* must meet when *you* are insured with *us*.

### *You must tell us if*

any changes have been made to

- the address where *your caravan* is usually kept
- how *your property* is used
- the regular drivers who will drive a vehicle to tow or carry *your caravan*
- *you* have added any modifications, manufacturer's options or *accessories to your caravan*

any drivers who regularly drive a vehicle that will tow or carry *your property* have

- committed any driving or criminal offence, or
- had their licence suspended, cancelled or restricted
- there are any changes in circumstances during the *period of insurance*

In addition, *you* must also

- be truthful and frank in any statement *you* make in connection with *your policy*
- pay *your premium*, including paying instalments regularly
- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on *your* behalf obeys all laws
- not make a fraudulent claim under this insurance policy or any other policy
- follow the conditions of this policy

## Your responsibilities when you make a claim

When *you* make a claim *you* must meet a number of responsibilities.

### *You must*

- be truthful and frank in any statement *you* make in connection with a claim
- take safe and reasonable steps to prevent any further loss, damage or liability occurring
- inform the Police as soon as possible if *your property* is lost, stolen, vandalised or maliciously damaged
- keep all damaged property so *we* can inspect it if required
- give *us* any information or assistance *we* require to investigate and process *your* claim
- this may include *you*, or any driver, or any other user of *your property* providing statements or information to investigators or assessors, even after a claim has been settled
- not pay or promise to pay for a claim, or admit responsibility for a claim
- not repair or replace any damaged property without *our* consent

### In addition, *you* also give *us your rights to claim from anyone else.*

- If *you* have a right to claim from anyone else for an *incident* covered by *us*, *you* give *us your* rights to make that claim, to conduct, defend or settle any legal action and to act in *your* name – *you* must not do anything which prevents *us* from doing this and *you* must give *us* all the information and cooperation that *we* require.

## If you do not meet your responsibilities

If *you* do not meet *your* responsibilities, *we* may refuse or reduce a claim, cancel *your policy*, or do both. If *we* cancel *your policy* *we* will advise *you* in writing.

***Our commitment  
to you***

# The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

## The objectives of the Code are

- to promote better, more informed relations between insurers and their customers
- to improve consumer confidence in the general insurance industry
- to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- to commit insurers and the professionals they rely upon to higher standards of customer service.

## Our commitment to you

*We* have adopted and support the Code and are committed to complying with it.

Please contact *us* if *you* would like more information about the Code.

***See back cover for contact details***

## Our Guarantee

*Our* Guarantee assures *you* of quality insurance and service at all times.

### Fair Dealing Guarantee

*We* will meet any claims covered by *your policy* fairly and promptly.

### Money Back Guarantee

If *you* change *your* mind, *we* provide a cooling-off period which lets *you* cancel *your policy* within 21 days with a full refund of *your premium*. However, *your* cooling-off period no longer applies if *you* make a claim within this time.

### Service Guarantee

*We* will provide *you* with the highest standard of service.

### Repair Guarantee

If repairs *we* have authorised for *your caravan* are faulty, and *we* have agreed they are faulty, *we* will arrange to have them fixed at no cost to *you*.

However, *you* must allow *us* to inspect the caravan before any faulty repairs are fixed.

This guarantee is for the life of the caravan while it is owned by *you*. This guarantee is in addition to any statutory rights and warranties that *you* may be entitled to.

Wear and tear is not covered by this guarantee.

## Financial Claims Scheme

*You* may be entitled to payment under the financial claims scheme in the event that CGU Insurance Ltd becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

## How we handle your personal information

We are committed to handling *your* personal information in accordance with the Privacy Act.

We need to collect, use and disclose *your* personal information in order to consider *your* application and to provide the cover *you* have chosen.

*You* can choose not to give *us* some or all of *your* personal information, but this may affect *our* ability to provide *you* with cover.

### When you provide your personal information to us

*You* acknowledge and consent to *us* collecting and using *your* information to

- consider *your* insurance application and any subsequent application for insurance
- underwrite and price any policy issued by *us* or *our* related entities
- calculate and offer discounts
- issue *you* with a policy
- administer the policy, and
- investigate, assess and pay any claim made by or against *you*

For these purposes, *you* acknowledge and consent to *us* collecting *your* personal information from, and disclosing it on a confidential basis to *your* intermediary or the third party who *you* have been dealing with in respect to this insurance policy and who referred *you* to *us*, other insurers, *our* related entities, insurance reference bureaus, law enforcement agencies, investigators and recovery agents, lawyers, any credit provider that has security over *your property*, assessors, repairers, suppliers retained by *us* to supply goods and services, advisers, and/or the agent of any of these.

## When you provide personal information to us about another person

*You* must be authorised to do so, and *you* must inform that person, unless informing them would pose a serious threat to the life or health of any individual

- who *we* are
- how *we* use and disclose their information, and
- that they can gain access to that information

## Privacy of your personal information – for marketing purposes

In order to enhance its relationship with *you*, *your* intermediary may use *your* personal information that *you* have provided *us* to offer *you* other products and services, which may be of benefit to *you*.

## When you provide your personal information to us – for marketing purposes

*You* acknowledge and consent to *your* personal information being used on a confidential basis by *us* or *your* intermediary to contact *you* by mail, phone, or email to provide *you* information on offers, products and services or for planning, market research and product development.

In using *your* personal information for these marketing purposes, *we* and *your* intermediary may use and disclose *your* personal information to offer *you our* or *your* intermediary's products and services directly, or to any other organisation to carry out the above marketing purposes on *our* or *your* intermediary's behalf. However CGU Insurance Ltd (CGU Insurance) and *your* intermediary will not use *your* information in this way if *you* have already told CGU Insurance or *your* intermediary not to. *You* must inform CGU Insurance or *your* intermediary if *you* do not want *your* personal information disclosed or used for these marketing purposes. The intermediary is a company or individual through which *you* purchased this insurance, or the company named on the inside front cover of this booklet.

# *How to take out insurance*

## How to apply for insurance

**1** If *you* are taking out a policy with *us* for the first time, contact *us* or *your* insurance adviser, or apply on line at [hbf.com.au](http://hbf.com.au). *You* can also send correspondence to GPO Box 9902, in *your* capital city

If *we* agree to insure *you*, *we* will send *you* a *schedule* setting out the details of *your* *policy*.

**Check your responsibilities, on page 17**

**2** Pay *your* *premium*

**See Your premium page 30**

## How to renew your insurance

**1** If *you* already have a policy with *us*, *we* may send *you* an offer to renew *your* insurance before *your* current policy expires

*We* will send *you* an updated *schedule* and quote a *premium* based on the information contained in *your* current policy.

**Contact us if you have any questions**

**2** Review the proposed policy and *premium* *we* offer

If *you* paid *your* last *premium* by instalments, *we* will continue to deduct payments from *your* nominated account.

If *you* paid *your* last *premium* in one lump sum, *we* must receive *your* payment by the due date otherwise *your* *property* will not be insured.

**Check your responsibilities, on page 17**

**3** Pay *your* *premium*

**See Your premium page 30**

## How to change your policy

- 1** Contact *us* or *your* insurance adviser to change or vary *your policy*

*You* will be sent an *endorsement schedule* that includes any changes or variations *you* have requested and *we* have agreed to, and any conditions *we* may have applied to that agreement.

- 2** Check the changes

- 3** Pay any additional *premium* if it has increased

*We* will tell *you* if *your premium* has increased. If *you* pay *your premium* by instalments, *we* will adjust *your* instalments and continue to deduct the new amount from *your* nominated account. If *you* pay *your premium* in one lump sum, *we* must receive *your* additional payment within one month.

## How to cancel your policy

- 1** If *you* want to cancel *your policy* contact *us*, or *your* insurance adviser

*We* may need *your* request in writing. If *you* cancel *your policy* before it ends, *we* will refund an amount for the unused *premium*.

## Your premium

### 1 How we calculate *your premium*

We will base *your premium* on the level of cover, options *you* have chosen, any NCB *you* are entitled to, any excesses or *special conditions* that apply, and on the value of *your caravan* and/or *annexe*, the age, make and model of *your caravan* and/or *annexe*, if there are any modifications, manufacturer's options or accessories, where *your caravan* is kept, and what *your caravan* is used for. *Your premium* is also affected by the age, driving experience and claims history of the drivers who will tow the caravan.

Premiums are also subject to Commonwealth and State taxes and/or charges. These include the Goods and Services Tax, Fire Services Levy and stamp duty.

*Your premium*, including any taxes and charges, will be listed on *your schedule*.

### 2 How to pay *your premium*

*You* may pay *your premium* in one lump sum, or by instalments.

If *you* pay in one lump sum *you* can pay by cash, cheque or credit card.

If *you* pay *your premium* by instalments *you* can pay by direct debit from a financial institution or from *your* credit card.

We may cancel *your policy*

- if *you* do not pay *your premium*
- if *your* cheque or credit card is dishonoured by *your* financial institution, or
- without notice if *you* pay *your premium* by instalments and *you* are more than one month behind

We may refuse to pay a claim if

- *you* pay by instalments and at least one instalment of the *premium* has remained unpaid for a period of at least 14 days

# *How to make a claim*

## How to make a claim

### **1** Make sure *you* have all the information *you* need to support *your* claim

*We* will need

- contact details of any people involved in the *incident*, including their name and current residential address and/or vehicle registration and who they are insured with
- any letters, notices or court documents about the *incident* within 72 hours of receiving them
- the *incident* report number for any claims in relation to theft or attempted theft, vandalism or a *malicious act*
- the Police will provide *you* with this number when *you* report the *incident* to them

### **2** Contact *us* or *your* insurance adviser to make a claim

*You* need to make *your* claim as soon as possible – any delays may reduce the amount that *we* pay, or prevent *us* from paying a claim.

*We* will give *you* immediate advice and assistance with *your* claim, 24 hours a day, 7 days a week.

*We* will ask *you* a range of questions to help *us* assess *your* claim. Remember that a claim made by one person is treated as a claim made by all of the people listed as the insured on *your* schedule.

*We* may

- ask *you* to provide *us* with proof of ownership of *your* property
- need to inspect *your* property
- need quotations from a repairer

***To find out about your responsibilities when you make a claim, see page 21***

## How we settle your claim

### **1** We will decide how we will settle *your* claim

If *your property* suffers loss or damage as a result of an *incident* that we have agreed to cover, we will decide whether to

- repair or replace *your property*,
- pay *you* the *market value* of *your property*. The *market value* is the amount of money it would cost to replace *your property* in *your* local area. We take into account the condition of *your property*.

We decide which one we will do.

### The most we will pay for your property

The most we will pay for any claim for *your property* is the *sum insured* shown on *your schedule*.

This does not apply to amounts payable under 'Additional Cover Included in this Insurance'.

If *you* make a claim *your No Claim Bonus* may be affected.

**To find out about your No Claim Bonus, Please read page 4**

### **2** If *you* need to pay an *excess*

We will tell *you* if *you* need to pay the *excess* to us, the repairer or the supplier. If we settle *your* claim we may deduct the amount of *excess* from the amount we settle *your* claim for.

**To find out what types of excess may apply, please read page 4**

### **3** If we decide *your property* should be repaired, *you* can choose *your* own repairer or we can help *you* find one. We will also assist by paying the cost of towing *your caravan* to the nearest repairer or any other place that we agree to.

If we authorise the repairer, we will deal directly with them about payment.

If we choose to pay *you*, we will pay *you* the fair and reasonable costs to repair *your property* after deducting

- any *excess*
- any input tax credit *you* are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

We will make these deductions from any amount that we pay for other items covered by *your policy*.

**4** If *your caravan and annexe* is a *total loss* and we decide to pay *you*

We will pay *you* up to the *sum insured* of *your caravan* and *annexe* as listed on *your schedule* after deducting

- any *excess*
- any unpaid *premium*
- any input tax credit *you* would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999, and

After we settle *your* claim for a *total loss*, *your policy* comes to an end and no refund of *your premium* is due. Any *salvage* becomes *our* property.

**5** If *your caravan* is a *total loss* and we have agreed to replace *your caravan*

We will replace *your caravan* with a caravan of the same make, model and series, provided it is available locally, or the nearest equivalent.

We will also cover

- the dealer delivery fee, and
- the first 12 months of registration and Compulsory Third Party (CTP) insurance, if applicable on the replacement caravan.

If *your caravan* is under finance, we will need written consent from *your financier* before we can offer *you* a replacement caravan.

You will need to pay

- any excesses that apply, and
- any unpaid *premium*

We will tell *you* who to pay these to.

After we settle *your* claim for a *total loss*, *your policy* comes to an end and no refund of *your premium* is due. Any *salvage* becomes *our* property.

**For details of when we will replace your caravan, Please read page 12**

**6** Following a claim, *you* are fully insured again to the limits shown in *your schedule* under *Incident* cover

This does not apply when *your* claim is for a *total loss* as the cover for *your property* will end then and there will be no refund of *premium*.

## Claim payment examples

These claim payment examples show *you* how a claim settlement may be calculated based on some practical scenarios. Any actual claim settlement amount will depend upon the facts of each case. For the purpose of the scenarios, *you* are not registered for GST.

### 1 Repairing *your caravan*

We decide to repair *your caravan* and pay the repairer the cost of repairs.

The cost of repairs is \$5,000 and *your excess* is \$250

**You pay the \$250 excess to the repairer**

**We pay the repairer \$4750 (\$5,000 - \$250)**

### 2 *Your caravan is a total loss*

We decide *your caravan* is a *total loss* after a fire.

The *market value* is \$10,000 and *your excess* is \$250 and there is an unpaid *premium* of \$200

**We will pay you \$9,550 (\$10,000-\$250-\$200)**

### 3 New replacement caravan

We decide *your caravan* is a *total loss* after a storm. The caravan was less than one year old and purchased 10 months prior to the storm. A new replacement will cost *us* \$25,000. *You* have an *excess* of

\$250 and no unpaid *premium*.

**We pay the manufacturer to replace the caravan \$25,000.**

**You will pay us \$250**

### 4 Contents Cover

*Your new television* is stolen from *your caravan* in a burglary. The cost to replace the television is \$500 and *you* have an *excess* of \$250

**We pay to replace the television \$500**

**You will pay us \$250**

### 5 Liability Cover

A court decides *you* are liable to pay \$10,000 for a claim made by another person against *you*. We have paid *our* lawyers \$1000 to defend *you* and *you* have an *excess* of \$250.

**We pay the person claiming against you \$10,00**

**We pay our lawyers \$1,000**

**You will pay us \$250**

# *How to resolve a complaint or dispute*

### **1** Talk to us first

If *you* have a complaint, the first thing *you* or *your* insurance adviser should do is speak to one of *our* staff. If *your* complaint relates specifically to a claim, speak with the claims officer managing *your* claim.

#### **See back cover for contact details**

If the staff member or claims officer are unable to resolve the matter for *you*, *you* or *your* insurance adviser may speak to a manager. If *you* are not satisfied with *our* response *you* can go to step 2.

### **2** Seek a review

If the matter is still not resolved the manager will refer *you* or *your* insurance adviser to the relevant dispute handling department or area who will conduct a review of *your* dispute.

If *you* are still not satisfied with *our* response to *your* dispute *you* can go to step 3.

### **3** Seek an external review

*You* are entitled to seek an external review of *our* decision. *We* will provide *you* with information about option(s) available to *you*, including, if appropriate, referring *you* to the external dispute resolution scheme administered by the Financial Ombudsman Service Limited (FOS).

Further information about *our* complaint and dispute resolution procedures is available by contacting *us*.

#### **See back cover for contact details**

***Glossary of  
words with a  
special meaning***

**accessory**

any alteration or addition to the caravan that adds value to the caravan but does not enhance the performance or alter the safety or handling of the caravan

**annexe**

a structure attached to *your caravan* for the purpose of providing an additional area of use,

**at-fault claim**

incidents caused by the driver, or incidents not caused by the driver when the driver is unable to identify and provide the name, current residential address details and vehicle registration of the person that caused the *incident*. It does not include an *incident* where loss or damage is caused by a storm or other naturally occurring event.

**authorised user**

A person *you* allow to use *your property* and

- to whom *you* are related, or
- whom *you* know personally

**camping equipment**

Tents, sleeping bags, camping table and chairs and first aid kit

**contents**

*contents of your caravan* include the following and are limited to \$500 per item:

- fixtures, fittings and appliances that are not permanently installed
- camping furniture,
- bedding and clothing, and
- utensils, crockery and food

**emergency repairs**

repairs which are essential for *you* to be able to tow *your caravan* safely from the *incident*

**endorsement schedule**

a document that includes any information from the existing *schedule* that has not changed or varied, and confirms any

alteration to the coverage, and terms and conditions of *your policy*

**excess**

the amount *you* pay when *you* make a claim on *your policy*. The amount and type of *excess* that may apply to *your policy* is shown on *your schedule*.

**fixtures and fittings**

any items or equipment that are permanently attached to *your caravan*, including but not limited to built in furniture, refrigerator, stove, air conditioning unit, floor coverings, fixed awnings, television aerials, gas cylinder and solar panels.

**flood**

the covering of normally dry land by water escaping or released from the normal confines of a watercourse or lake, whether or not it is altered or modified. *Flood* also includes water escaping from the confines of any reservoir, channel, canal or dam.

**goods you use for earning your income**

stock and tools of trade. *You* would normally receive a tax deduction for these items.

**incident**

a single occurrence or a series of occurrences, including an *incident* or series of incidents, – not including a breakdown – arising out of one event

**malicious act**

an act done with intent and without *your* consent

**market value**

the amount of money it would cost to replace *your property* in *your* local area. *We* take into account the condition of *your property*. This amount includes any GST and stamp duty *you* must pay for the transfer of ownership of the replacement

property.

**modification**

any alteration or addition to the caravan which enhances the performance or alters the safety or handling of the caravan

**named cyclone**

when cyclonic conditions reach a certain intensity the storm will be given a name. This is referred to as a “*named cyclone*”

**No Claim Bonus**

a discount that *we* apply to caravan *premium* for each year that *you* do not make an *at-fault claim*

**omission**

is a failure to act and includes a failure to do or say something

**on-site caravan**

means *your caravan* while kept permanently at the *site* specified on *your schedule*.

It does not include a *touring caravan*

**period of insurance**

the length of time between the start date and end date of *your policy* as listed on *your current schedule*

**permanent residence**

*your permanent residence* is where *you* normally reside

**premium**

the total amount *you* pay for *your* insurance that includes applicable government taxes such as GST, and any duties or charges payable by *you*. It is shown on *your current schedule*. *You* can pay *your premium* annually in one lump sum, or by instalments.

**private use**

means *your caravan* being used:

- for social, domestic and leisure purposes

- in connection with repair or servicing *private use* does not mean
- hire
- use in connection with an occupation or business
- use in connection with the caravan hire business or caravan trade or motor trade

**salvage**

what is left of *your caravan* following a *total loss*. *We* will take possession of any *salvage* after *we* have settled *your claim*.

**schedule**

The document *we* give *you* which sets out the details of *your* insurance cover. *You* receive a *schedule* when *you* first take out *your* insurance and again when the policy is renewed or changed.

**site**

the area of land *you* lease from a caravan park licensed by the relevant state or local government authority, or

- the residential property, or
- any other location agreed by *us* that is specified in *your current schedule* as the location where *your on-site caravan* and *annexe* are kept

**special conditions**

exclusions, restrictions or extensions to cover that are imposed on specific matters or people, before *we* will provide insurance.

**sporting equipment**

equipment designed to be used in a leisure activity that involves some element of physical activity or competition, excluding pedal cycles.

**standard equipment**

the *standard equipment* fitted to *your caravan* at the time of manufacture. It does not include any modifications, manufacturer’s options, or accessories.

**sum insured**

*your* nominated replacement value at today's prices for *your caravan, annexe or contents*. This will be listed on *your schedule*.

**Supplementary Product Disclosure Statement (SPDS)**

a separate document that updates, corrects or adds to the information contained in this PDS

**terrorism**

any act which may, or may not, involve the use of, or threat of, force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

**total loss**

when *we* decide that it is uneconomical to repair *your caravan*.

**touring caravan**

a caravan used for touring around Australia and is not a *your caravan* used as a *permanent residence* or stored at a permanent location.

**unlicensed driver**

an *unlicensed driver* includes a driver who

- does not hold a licence
- is a cancelled, suspended, or disqualified driver
- is a learner driver not accompanied by a licensed driver (who holds the class of licence required by the learner's permit)
- does not hold the appropriate class of licence for the vehicle used or driven

**us, we and our**

refers to: CGU Insurance Limited  
ABN 27 004 478 371

**you and your**

the person or persons named as the insured on *your current schedule*. If more than one person is named as the insured, *we* will treat a statement, act, claim or a failure to act, including a failure to do, or say something by any one of these people as a statement, act, *omission* or claim by them all.

**your caravan**

a caravan, or folding trailer unit, or a detachable camping body.

Caravan includes but is not limited to

- fixtures, fittings, fixed roll out awnings, solar panels and appliances that are permanently installed,
- standard tools,
- items that normally stay with a caravan when it is sold. This includes stoves, refrigerators, bottled gas equipment and fixed air conditioning.

**your family**

is *your* spouse (legal or de facto) and any member of *your family* or *your* spouse's family who normally lives with *you*

**your home**

*your* usual residential address in Australia

**your policy**

the contract between *you* and *us* which provides *you* with insurance cover in exchange for a *premium*. *Your policy* is made up of two documents

- this Product Disclosure Statement and Policy Booklet (PDS) and any supplementary PDS, plus
- *your current schedule*

**your property**

the caravan, *annexe, contents* and specified *contents*

**your vehicle**

the vehicle used to tow or carry *your caravan*

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## Intermediary Remuneration

CGU Insurance Limited pays remuneration to insurance intermediaries when *we* issue, renew or vary a policy the intermediary has arranged or referred to *us*. The type and amount of remuneration varies and may include commission and other payments. If *you* require more information about remuneration *we* may pay *your* intermediary, *you* should ask *your* intermediary.

Information in this PDS may need to be updated from time to time where required and permitted by law. *You* can obtain a paper copy of any updated information without charge by calling *us* on the contact details provided in this document. If the update is to correct a misleading or deceptive statement or an *omission* that is materially adverse from the point of view of a reasonable person deciding whether to acquire the Policy, *we* will provide *you* with a new PDS or a Supplementary PDS.





## Telephone Enquiries

**133 423**

Monday to Friday: 8am to 6pm

Saturday: 9am to 12pm

**hbf.com.au**

## Head Office

GPO Box C101 Perth 6809

## HBF Branch Hours

Monday to Friday: 9am to 5pm

\*Saturday: 9am to 12.30pm

## Regional Branches

### **Albany**

21 Albany Highway  
Telephone 9845 7000

### **Bunbury**

12 Arthur Street  
Telephone 9722 6300

### **Busselton**

2/90-92 Queen Street  
Telephone 9781 1800

### **Geraldton**

Northgate Shopping Centre  
Telephone 9920 8200

## Metropolitan Branches

### **Perth**

96 William Street

### **Belmont**

Belmont Forum Shopping Centre

### **Booragoon**

Garden City Shopping Centre\*

### **Cannington**

Carousel Shopping Centre\*

### **Fremantle**

82 High Street

### **Hillarys**

Whitford City Shopping Centre

### **Innaloo**

Innaloo Shopping Centre

### **Joondalup**

115 Grand Boulevard

### **Karrinyup**

Karrinyup Shopping Centre\*

### **Mandurah**

32 Pinjarra Road

### **Midland**

18/53 The Crescent

### **Morley**

Galleria Shopping Centre\*

### **Rockingham**

Rockingham Shopping Centre

### **Subiaco**

513 Hay Street

### **Success**

Cockburn Gateway Shopping Centre