



Caravan Insurance

Product Disclosure Statement

hbf

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Why HBF?

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, available at no extra cost.

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 product 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 topic 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.

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.

Preparation date: 01/06/2019

Insurer: Insurance Australia Limited, trading as CGU Insurance

ABN 11 000 016 722

AFS License No. 227681

GPO Box 9902

In your capital city

Enquiries: 131 532

Website: www.cgu.com.au

About this insurance

A brief overview

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 13

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 11 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 13

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.

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.

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.

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 27

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 13

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 data, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any data. We will pay for any resultant loss or damage that is covered by this policy.

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.
 - 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.

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. 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.

How CGU protects your privacy

We use information provided by our customers to allow us to offer our products and services. This means we may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

CGU will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us

or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact us at privacy@cgu.com.au or 13 15 32 and we will send you a copy. We recommend that you obtain a copy of this policy and read it carefully.

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited (trading as CGU Insurance) 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 www.apra.gov.au and the APRA hotline on 1300 55 88 49.

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 apply online at 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 15

2. Pay your premium

See Your premium page 22

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.

Please 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 15

3. Pay your premium

See Your premium page 22

How to change your policy

1. Contact us 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

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.

3. Interest on unallocated premium

If we are unable to issue your insurance when we receive your application, we are required to hold your Premium in a trust account on your behalf until your insurance can be issued. We will retain any interest payable by our bank to meet, among other things, bank fees and other bank costs we incur in operating the account.

All about claiming

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, current residential address and 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 17

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 5

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 6

Continued over page >

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 11

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 \$5000 and your excess is \$250.

We pay the \$250 excess to the repairer.

We pay the repairer \$4750 (\$5000 – \$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 \$9550 (\$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 \$10,000.

We pay our lawyers \$1000

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 Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

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

See back cover for contact details

Glossary

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

Insurance Australia Limited (trading as CGU Insurance). Our Australian Business Number is 11 000 016 722. Our Australian Financial Services Number is 227681. In this policy the insurer is called 'we', 'us' or 'our'.

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

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 (trading as CGU Insurance) 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.



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