

CARAVAN CAMPER TRAILER INSURANCE

POLICY

Broker:



Insurer:



This is an important document. If you cannot read and understand English, please use an interpreter to explain it to you before entering into this contract of insurance.

Questo è un documento importante. Se non avete una buona conoscenza dell'Inglese, per favore fatevelo spiegare da un interprete prima di concludere un contratto di assicurazione.

Αυτό είναι πολύ σπουδαίο έγγραφο. Αν έχετε δυσκολία με τα Αγγλικά, παρακαλείστε να μεταχειρισθείτε διερμηνέα να σας το εξηγήσει προτού συνάψετε μια ασφαλιστική συμφωνία.

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

ان هذه الوثيقة هامة. إذا كنت لا تجيد الإنكليزية، يُرجى استعمال مترجم كي يشرحها لك قبل أن تدخل طرفاً في عقد تأمين.

Dies ist ein wichtiges Dokument. Falls Sie die englische Sprache nicht beherrschen, lassen Sie es sich von einem Dolmetscher erklären, bevor Sie einen Versicherungsvertrag eingehen.

Đây là một văn kiện quan trọng. Nếu quý vị không thông thạo tiếng Anh, xin vui lòng nhờ thông dịch viên giải thích để quý vị hiểu rõ trước khi ký tên vào hợp đồng bảo hiểm.

Este es un documento importante. Si Ud. No tiene conocimientos sólidos de inglés, pida a un intérprete que le explique el documento antes de contratar el seguro.

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកពុំសូវចេះភាសាអង់គេសច្បាស់លាស់ទេ សូមស្នើសុំអ្នកបកប្រែភាសាឲ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

Welcome To The Security Of CGU Insurance

**THIS POLICY
BOOKLET IS
IMPORTANT**

Please read this policy booklet before you apply for insurance.

This booklet sets out the terms, conditions and limits that apply for the insurance we offer to you. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

Our agreement with you is made up of your application, this policy booklet, the schedules and endorsements we send to you. Endorsements are notices we send to confirm any change to your insurance.

Keep this booklet in a safe place. You may want to refer to it from time to time.

We recommend that you keep receipts for major items you purchase.

If you need more information about this insurance policy, please contact your insurance adviser. We are happy to give you personal attention and service in relation to this or any other insurance enquiry.

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CGU Insurance Guarantee

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

Service Guarantee

We will provide you with the highest standards of service.

Fair Dealing Guarantee

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

Money Back Guarantee

You have twenty one days after you receive your numbered policy schedule to be sure you have the cover you require. If it is not the cover you require, you can cancel the policy. To do this, you must advise us in writing and return the schedule and policy booklet to your nearest CGU Insurance office. You will receive a full refund of the premium paid, providing nothing has occurred for which a claim is payable under the policy.

General Insurance Code Of Practice

CGU Insurance proudly supports 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 Code aims to improve:

- the quality, comprehension and accuracy of policy documents and other information provided to consumers.
- employee and agent training and supervision.
- claims handling and dispute resolution.

Brochures on the Code are available from your nearest CGU Insurance office.



What you need to tell us

You must tell us anything that you know, or should know, could affect our decision to insure you and/or the terms on which we insure you. You must do this when you apply for a policy, renew your policy or when you change or reinstate your policy. When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that every person who will be insured by the policy answers all questions in this way. These requirements are part of the Insurance Contracts Act 1984.

What you do NOT need to tell us

You do not need to tell us anything that:

- reduces our risk.
- is of common knowledge.
- we know, or as an insurer should know.
- we indicate that we do not want to know.

What will happen if you do not tell us

If you withhold relevant information or you do not answer our questions in the way we have described, we can reduce the amount we pay you for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, or your answers are untruthful, we can treat your policy as if it never existed.

When you are insured

Your insurance begins when we accept your application. The commencement date of your insurance will be shown on the schedule we will send you.

The insurance applies for the period for which you have paid us (or agreed to pay us) the premium. You may pay your premium by cash, cheque or credit card. If your cheque or credit card is dishonoured by your financial institution, you are not insured.

You can also pay your premium by instalments direct from a financial institution account or from your credit card. You cannot make a claim under this policy if you owed us more than one month's premium when the event you want to claim for happened.

If you pay your premium by instalments and you are more than one month behind, we can cancel your policy without notice.

If you have a total loss, we shall deduct the instalments for the remaining period of insurance from the amount we pay you.

Who is insured under this policy

The person whose name is set out in the schedule is insured. In this policy that person is called "you" or "your".

Any person you allow to use your property is also insured for Part B - Liability of this policy. This applies when they use the property that is shown on your schedule.

Who is the insurer

CGU Insurance Limited is the insurer. Our Australian Business Number is 27 004 478 371. In this policy the insurer is called "we", "us" or "our".

Words that have a special meaning

In this policy there are words that have a special meaning. These words are listed below. Wherever a word with a special meaning is printed in this policy, it will be shown in **bold** print.

Annexe A structure that attaches to a **caravan**. This structure provides an additional area of use.

Authorised user A person you allow to use your property and:

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

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

Caravan includes:

- fixtures, fittings 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.

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

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

Excess	An amount of money you will pay whenever you make a claim. We will reduce the amount we pay you for your claim by the excess.
Market Value	The amount of money it would cost to replace your caravan in your local area. We take into account the condition of your caravan .
Property	The caravan, annexe, contents and specified contents.
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.
Vehicle	The vehicle used to tow or carry your caravan .

The insurance cover you select

- When you take out your insurance you insure your **caravan**. You can also insure:
 - the **annexe** of the **caravan**.
 - **contents** while in the **caravan** and/or **annexe**.
 - specified **contents** while in the **caravan** and/or **annexe**.

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

- You can select to insure your **property**:
 - Australia wide 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.



The amount of your **excess** is shown on your **schedule**.
When a claim is paid for more than one item of **property**, the **excess** will only be taken off once.

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
 - the accident was not your fault; and
 - 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.

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;
 - we decide the accident was not your fault; and
 - 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.

Replacing Your Caravan And/Or Annexe



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. You must tell us within that 14 day period that you have replaced your **caravan** and/or **annexe**. We will advise you if we wish to continue cover for your new **caravan** and/or **annexe**. If we do continue the cover we will advise you of any change to the premium or terms of the insurance.

Part A



LOSS OR DAMAGE TO YOUR PROPERTY

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** made of canvas, vinyl or fabric.
- you or an **authorised user** use your **property** for private purposes.

What we will NOT pay for

We will not pay for:

- 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 “Additional things we will pay for”).
- 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.

We do not provide cover for damage by flood. 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
 - the **annexe** is more than 5 years old; and
 - 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 things we will pay for

- 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 5 days.

- You are fully insured again for the amount shown in your **schedule** following a claim. 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.
- 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.
- 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
 - the repairs to your **property** are completed in an area more than 100 kilometres from your home; or
 - your **property** is returned to your local area for repairs.
- 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.

Options that you can select

- 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.

- Damage to your **property** by flood.

Your **schedule** will show “includes cover for flood” if you have requested this option. Flood is defined in Part A of this policy.

How we pay a claim for your property

If your **caravan** is damaged, stolen or burnt we will do one of the following:

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

We decide which one we will do.

If your **annexe** and/or **contents** are damaged, stolen or burnt, we will do one of the following:

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

We decide which one we will do.

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**.

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 the following:

- pay you the cost of replacement property provided it is locally available; and
- pay the registration and dealer delivery fees.

We will pay the cost of the nearest equivalent **property** available if replacement property is not available.

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 things we will pay for”, under Part A of this policy – Loss or damage to your property.



YOUR LIABILITY COVER

We will pay the amount you are liable to pay 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 the **caravan**.
 - using or being in charge of the **property**.
 - loading or unloading the **caravan**.
 - erecting or dismantling the **annexe**.
- We will pay claims arising from goods falling from the **caravan**.

When we will NOT pay

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.

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.



What this policy does NOT cover

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. We do not provide cover for theft following these events.
- 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 causes.
- you or an **authorised user**:
 - towing or carrying the **caravan** while under the influence of alcohol or drugs.
 - towing or carrying the **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.

You cannot give your rights away

You cannot give anyone else an interest in this policy without our written consent.

What you are required to do for us

Failure to do any of these things may affect our decision to continue your insurance cover. Changes to the property or circumstances of the risk may also affect our decision to continue your insurance cover.

- You must pay us the premium for this insurance.
- You must tell us as soon as possible of any changes to;
 - the address where your **property** is normally kept; and
 - how your **property** is used; and
 - regular drivers who will drive a **vehicle** to tow or carry your **property**.
- You must tell us as soon as possible of any;
 - modifications that are made to your **property**; and
 - accessories that are added to your **property**; and
 - driving or criminal offences that have been committed by anyone who regularly drives a **vehicle** that will tow or carry your **property**. You do not need to tell us about any parking offences that a regular driver may receive; and
 - drivers who regularly tow or carry your **property** that have their licence suspended, cancelled or restricted by endorsement.
- You must take reasonable precautions to prevent anything that could result in a claim under this policy.
- You must make sure that anyone doing anything on your behalf obeys all laws.
- You and anyone who is insured by this policy must comply with the conditions of this policy.

Cancelling your policy before the due date

You can cancel this policy at any time. To do this you must ask us in writing. The policy will end when we receive your request.

We can cancel this policy if you do any of the following:

- make a misleading statement to us when you apply for your insurance.
- fail to tell us anything you should tell us when you apply for this policy, renew this policy and when you change or reinstate this policy.
- fail to comply with the conditions of this policy.
- fail to pay the premium for this insurance.
- are not fair and open in your dealings with us.
- make a claim during the period of this policy that is not true. The claim does not have to be under this policy and can be with us or another insurance company.

We may also cancel this policy if you fail to tell us of a change in the circumstances of the risk during the period of insurance.

If we cancel this policy we will advise you in writing. To do this, a notice will be delivered or posted to you.

Return of premium if your policy is cancelled before due date

If your policy is cancelled before the due date:

- we will keep the premium for the period that the policy was in force.
- we will return to you the premium for the period from the date the policy ended to the due date of the policy.

How the Goods and Services Tax affects your claim

Where we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, or would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is actually made.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.

The law that applies to this policy

Any disputes arising from this policy will be determined by the courts, and in accordance with the laws, of the State or Territory of Australia where this policy is issued.

The way we handle your personal information

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you contact us.

How To Make A Claim



Please contact your nearest CGU Insurance office when something happens that you believe you can claim for.

What you must do when you make a claim

You must make your claim as soon as possible after you suffer a loss. If you do not make it within 30 days, we may reduce what we pay you by an amount to take account of any disadvantage we suffer by the delay.

You must also:

- take all reasonable steps to stop any further loss from occurring.
- advise the nearest police station if your **property** is lost or stolen, vandalised or maliciously damaged. We may ask you to give us a written report from the police.
- keep the **property** that has been damaged so we can inspect it.
- tell us about any prosecution or inquest that may be held.
- send us any document relating to your claim within 72 hours of you receiving the document.

What you must NOT do when you make a claim

You must not do any of the following:

- repair or replace any damaged **property** without our consent.
- pay, promise to pay, or offer payment, or admit responsibility for a claim.

You give us your rights to claim from anyone else

If you have a right to claim against someone else for a claim you made under this policy, you give us your rights to make that claim. You also give us your rights 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 co-operation that we require.

Our Service Commitment



CGU Insurance is proud of its service standards and supports the General Insurance Code of Practice.

If you are not satisfied with:

- one of our products; or
- our service; or
- the service of our agents, loss adjusters or investigators; or
- our decision on your claim,

please contact your nearest CGU Insurance office where our staff will help you in any way they can. If they are unable to satisfy you they will refer it to their manager who will immediately deal with the matter.

If the manager cannot resolve the matter, it can be dealt with through our Internal Dispute Resolution process. You need to ask our manager to refer the matter to a Dispute Resolution Officer.

The Dispute Resolution Officer will investigate and try to reach a satisfactory outcome. You will be advised in writing of our final decision, normally within 21 days. Our Dispute Resolution process is a free service to you.

If your dispute is about a claim and you do not agree with our decision, your claim can be reviewed through the insurance industry's Claims Review Panel. This Panel is administered by the Insurance Enquiries and Complaints Ltd (IEC) ABN 23 062 284 888.

The Panel is an impartial body that is independent of this Company. It will investigate your claim and make its decision at no cost to you.

Brochures outlining the operations of IEC are available from the Insurance Council of Australia in your State.

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IMPORTANT - PLEASE READ

NOTICE OF AMENDMENT TO YOUR POLICY

Words that have a special meaning

In this policy there are words that have a special meaning. Where **Caravan** is listed this shall also mean **Camper Trailer**, which is further defined below.

Camper Trailer - means a **camper trailer** or pop-top **caravan** registered for use on a public street, and its camper trailer accessories and fittings. A camper trailer consists of the trailer and the enclosed canvas structure permanently attached to the trailer. This does not include fixtures, fittings, accessories and appliances that are not permanently installed.

Your Policy provides Australia-Wide cover, if your **camper trailer** is damaged, we will do one of the following:

- Repair or replace your **camper trailer**; or
- Pay you the market value of your **camper trailer**. The market value is the amount of money it would cost to replace your **camper trailer** in your local area. We take in to account the condition of your **camper trailer**.

We decide which one we will do.

Flood - Damage to your property by flood. Your schedule will show "includes cover for flood".

Broker:

TCIS Insurance Brokers Pty Ltd
ACN 071 275 306

Insurer:

CGU Insurance Limited
ABN 27 004 478 371