

CAMPING EQUIPMENT 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。

من هذه الوثيقة هامة. إذا كنت لا تفيد الإنكليزية، يرجى استعمال مترجم كي يشرحها لك قبل أن نبتل 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.

ΕΙΣΑΓΩΓΗ ΤΗΣ ΕΥΡΩΠΑΪΚΗΣ ΟΜΟΣΠΟΝΔΙΑΣ ΤΩΝ ΑΣΦΑΛΙΣΤΩΝ
ΕΥΡΩΠΑΪΚΗΣ ΟΜΟΣΠΟΝΔΙΑΣ ΤΩΝ ΑΣΦΑΛΙΣΤΩΝ
ΕΥΡΩΠΑΪΚΗΣ ΟΜΟΣΠΟΝΔΙΑΣ ΤΩΝ ΑΣΦΑΛΙΣΤΩΝ

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 Triple Guarantee

Our triple 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 fifteen 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. The following people are also insured, as long as they normally live with that person named in the schedule:

- that person's partner,
- unmarried children of that person,
- unmarried children of that person's partner,
- that person's parents,
- that person's partner's parents.

In this policy all these people are called "you" or "your".

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. If the meaning of a word is not shown below, we tell you on what page the meaning is printed. Wherever a word with a special meaning is printed in this policy, it will be shown in **bold** print.

Excess This is the amount of money you will pay if you have a claim. We will reduce the amount we pay you by the excess. The amount of your excess is shown on your schedule.

Schedule This is 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.

Valuable items This is on page 10 under “What are valuable items”.

What Is Insured



When we will pay

Your **valuable items** are insured for any accidental damage or accidental loss. The accidental damage or accidental loss must occur within Australia or New Zealand.

When we will NOT pay

We will not pay if the accidental damage or accidental loss is caused by the following:

- rust, corrosion, gradual deterioration, depreciation, wear or tear.
- a defect in the item.
- rats, mice or insects.
- processes of cleaning involving the use of chemicals other than domestic household chemicals.
- mechanical or electrical breakdown other than an electric motor burning out. We will pay for any resultant damage following mechanical or electrical breakdown.

We will not pay claims for accidental damage or accidental loss arising from:

- 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.
- damage to a heating element. We will pay for any resultant damage covered by this policy following damage to a heating element.
- mildew, atmospheric or climatic conditions.
- damage, loss or injury that you or anyone acting for you deliberately caused.
- flood, storm surge, the action of the sea, tidal wave, high water, tsunami or erosion.

Flood is when water from a river, creek, lake, watercourse, reservoir, dam or navigable canal overflows onto normally dry land. Water that escapes from an irrigation canal is not flood.

- landslide or subsidence.
- 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, other than resultant loss or damage to computer equipment or computer software.

We will not pay claims for accidental damage or accidental loss to:

- equipment for taking photographs, including accessories and unprocessed film while they are being used:

- underwater, or
 - to earn your income.
- sporting equipment while it is being used.

What are valuable items

- Items you have specified, and are listed on your **schedule**.
- Any of the following unspecified items:
- Jewellery and watches.
 - Items that contain gold or silver.
 - Furs.
 - Collections of stamps, money or medals.
 - Items able to be powered by battery as listed:
 - cassette players — compact disc players
 - electronic diaries — mobile or portable phones
 - portable computers — radios
 - record players — tape recorders
 - televisions — video recorders or cameras.
 - Equipment for taking photographs, including accessories and unprocessed film. These are not covered while they are being used:
 - underwater, or
 - to earn your income.
 - Sporting equipment designed to be used in a leisure activity that involves some element of physical activity or competition. This does not include pedal cycles. Sporting equipment is not covered while it is being used.

What are NOT valuable items

- Unset precious and semi-precious stones.
- Items thinly covered with gold or silver.
- Motor vehicles, motor cycles, mini bikes, caravans, trailers, aircraft, watercraft or accessories or spare parts of any of these items.



Policy excess

For each claim we will reduce the amount we pay you for your claim by the **excess**. The amount of your **excess** is shown on your **schedule**.

The most we will pay for your valuable items

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

How we pay a claim for a valuable item

When damage or loss occurs to a **valuable item** we will do one of the following:

- replace the item with the nearest equivalent new item, or
- repair the item to the condition it was in when new, or
- pay you the cost of replacement or repair.

We decide which one we will do.

When a **valuable item** is part of a pair, set, system or collection, we will only pay the value of the item itself. The most we will pay is the value that the item has as a proportion of the combined pair, set, system or

collection. We will only pay the cost of replacing the item even though the pair, set, system or collection to which it belongs is less valuable because it is incomplete.

Limit for valuable items

The most we will pay for any one item, pair, set, collection or system is \$1,250. You can insure items, pairs, sets, collections or systems that are worth more than \$1,250 each for their actual value as “special valuable” items. To do this you must advise us and the items will be listed on your **schedule**. The most we will pay in total for all **valuable items** is the amount shown in your **schedule**.



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

- You must pay us the premium for this insurance.
- You must tell us as soon as possible of anything that changes the facts or circumstances relating to your insurance.
- You must take reasonable precautions to prevent anything which could result in a claim under this policy.
- You must make sure that anyone doing anything on your behalf obeys all laws.
- You 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 cancel this policy if you fail to notify 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 to you 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 that applies to the period that the policy was in force.
- we will return to you the premium that applies to 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 for which you believe you can claim.

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 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

In this policy there are words that have a special meaning. Where **Valuable items** are listed, this shall also include **Camping Equipment**. Page 10 of your policy shall also include camping equipment as part of “what are valuable items”, as further defined below.

Camping Equipment - may include any of the following items;

- Tents and associated equipment
- Portable camping stoves
- Portable fridges
- Portable lanterns
- Portable generators
- Camping cookware
- Groundsheets
- Sleeping bags

And similar items which are owned by you. The most we will pay for any one item, pair, set, collection or system is \$500. You can insure items, pairs, and sets, collections or systems that are worth more than \$500 each for their actual value. To do this you must advise us and the item will be listed on your schedule.

Flood - Damage to your property by **flood**. This policy includes cover for Flood.

Broker:

TCIS Insurance Brokers Pty Ltd
ACN 071 275 306

Insurer:

CGU Insurance Limited
ABN 27 004 478 371