



Touring

Caravan and Trailer Insurance

Policy Document and Product Disclosure Statement



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insurance

integrity and responsibility

This insurance is provided by Allianz Australia Insurance Limited ABN 15 000 122 850 (referred to as Allianz), AFSL No 234708, 2 Market Street, Sydney NSW 2000. This insurance is arranged by Ansva Insurance Limited ABN 21 007 216 506 AFSL No 237826, Ansva House, Level12, 432 St Kilda Road, Melbourne VIC 3004 as an agent for Allianz. Nothing in this PDS is, or may be relied upon, as a representation of Ansva Insurance Limited or any of its related bodies corporate. Neither Ansva Insurance nor any of its related bodies corporate guarantees or accepts liability for any products offered by Allianz.

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Our Product Disclosure Statement

This policy document is also a Product Disclosure Statement (PDS). A PDS is a document required by the Corporations Act and contains information designed to help you decide whether to buy the policy.

Understanding your policy and its important terms and conditions

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- about each of the available types of cover and benefits in the relevant sections, including any endorsements (remember certain words have special meanings – see the “Introduction” section);
- “When we will not pay your claim” section (this restricts the cover and benefits);
- “Conditions of cover” and “Making a claim” sections (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- “Other information” section (this contains important information on your duty of disclosure, our privacy policy and our dispute resolution process).

When you apply for the policy by completing our application we agree with you on things such as: the period of insurance; your premium; what property you want to cover; the limits you want for certain covers (if optional); excesses that will apply to you or others and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the schedule we issue to you.

The base premium we charge varies according to your risk profile (e.g. where you live, the type of property being insured, amount of cover required, other persons insured and relevant claims history etc). In some cases discounts may apply if you meet certain criteria we set. You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) and Fire Services Levy (where applicable) plus any additional charges we tell you of. In some cases a service fee will apply where you pay your premium by instalments. We tell you the total amount payable when you apply and if you effect cover, the amounts due will be confirmed in your schedule.

If you pay your premium by instalments refer to the “Conditions of cover” section for important details on your and our rights and obligations. Note that an instalment premium outstanding for 14 days may result in our refusal to pay a claim.

This policy sets out the cover we are able to provide you with. You need to decide if the limits, type and level of cover are appropriate for you and will cover your potential loss. If they are not, you may be underinsured and have to bear part of any loss you are not covered for yourself. To avoid this, people seek to set the sum insured for the relevant property being insured at its estimated replacement value.

You should also read the GST notice to understand how GST is applied to a claim.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover.

Cooling off period and cancellation rights

Even after you have decided, you have a cooling off period and cancellation rights (see “Conditions of cover” section for details).

Updating the PDS

Information in the PDS may need to be updated from time to time. You can obtain a paper copy of any updated information without charge by calling us on the contact details provided on the back cover of this policy 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 this policy, we will provide you with a new PDS or a supplementary PDS.

Introduction

Welcome and thank you for choosing Allianz, one of Australia's largest general insurers. We utilise years of local expertise, combined with global experience to offer a range of multi featured products and services to our customers. As members of the worldwide Allianz Group, we are committed to continuous improvement of our products and services and strive to achieve this through knowledge transfer within the Group; dedicated technical research units; sharing globally new product developments and a wide range of risk management services. We also aspire to Insurance Industry best practise procedures in all aspects of our business.

What the policy consists of

Your policy consists of:

- this printed Allianz Caravan and Trailer insurance policy document which sets out details of your cover and its limitations, and
- a schedule, approved by us, which sets out who is insured, the cover(s) selected, the period of insurance, the limits of liability, excesses and other important information. This is referred to as the current schedule in the policy document.

You should carefully read and retain your insurance policy document and current schedule. These documents should be read together as they jointly form the contract of insurance between you and us. Any new or replacement schedule we may send you, detailing changes to your insurance or the period of insurance, will become the current schedule, which you should carefully read and retain.

Our agreement with you

We will insure you for accidental loss, damage or liability which occurs within Australia arising out of any

of the events set out in your policy under “What your caravan and trailer insurance policy covers” during the period of insurance.

This cover will be given on the basis:

- that you have paid or agreed to pay us the premium for the cover you have selected when you applied for cover and which the current schedule indicates is in force,
- of the verbal and/or written information provided by you which you gave after having been advised of your duty of disclosure either verbally or in writing. If you failed 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 your policy. If you have told us something which is fraudulent, we also have the option of avoiding your policy from the effective date stated in the current schedule.

For your assistance we have provided a full explanation of your duty of disclosure and the consequences of non-disclosure, under the heading “Your Duty of Disclosure”, on page 32.

Words with special meanings

Some of the words in your policy have special meanings wherever they appear. These words and their meanings are defined below.

“caravan or trailer” means the registered caravan or trailer shown on your current schedule.

Caravan or trailer also includes:

- the permanent fixtures, fittings, furniture, furnishings and bottled gas equipment contained in or on your caravan or trailer which would normally be sold with it, and/or,

- an annex or canvas awning which is securely attached to your caravan or trailer at the time of any loss or damage.

Caravan or trailer does not include:

- a caravan permanently on site or which is used as a permanent residence, or
- a motorised caravan, campervan, or motor home.

“contents” means property which belongs to your family (or for which your family is legally responsible) consisting of your family’s camping furniture, bedding, utensils, crockery, provisions, household goods, clothing and personal effects all of which are carried in your caravan.

Contents do not include:

- a. any item that is included in the definition of caravan or trailer;
- b. motor vehicles (including motor cycles) their parts and accessories other than those specifically insured by this policy;
- c. motorised mini-bikes, bicycles, tricycles, boats, sailboards, surfboards, skis, water skis, wind surfers, surf mats, surf skis or diving equipment their parts and accessories;
- d. fishing tackle or sporting equipment;
- e. works of art, antiques, curios, uncut gems or stones, precious metals, jewellery or furs;
- f. cameras or binoculars;
- g. musical instruments;
- h. growing plants, animals, birds or fish;
- i. cash, credit cards, coins, medals or stamps, documents, deeds or manuscripts;
- j. tents;
- k. mobile phones.

“excess” means the amount shown in the current schedule which you must pay when you make a claim under your policy.

“family” means the persons who live with you permanently who are any of the following:

- your legal spouse or defacto (meaning a defacto relationship where you and your partner are living together in a genuine, domestic relationship), or
- your own and your spouse’s or defacto’s unmarried children.

“market value” means the value of your caravan or trailer immediately prior to any loss or damage, less an amount for depreciation, wear and tear.

“period of insurance” means the period of time commencing on the effective date stated in the current schedule and ending on the expiry date stated in the current schedule or the date of cancellation of the policy, whichever is the earlier.

“we”, “our” or “us” means Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 of 2 Market Street, Sydney, NSW, 2000.

“you” or “your” means the person(s) named in the current schedule as the insured.

What your caravan and trailer insurance policy covers

Cover for accidental loss or damage to your caravan or trailer

We will cover you for accidental loss (including theft) or damage to your caravan or trailer.

At our option we will:

- a. repair your caravan or trailer;
- b. pay the reasonable cost of repairing your caravan or trailer;
- c. pay you the market value of your caravan/trailer when the current schedule shows that your caravan/trailer is insured for market value; or
- d. pay you the agreed value of your caravan/trailer when the current schedule shows that your caravan/trailer is insured for an agreed value.

We will adjust your claims payment in accordance with the GST provision shown under the heading “Conditions of cover”, “GST notice” on page 25.

Replacement of new caravan or trailer after a total loss

If your caravan or trailer was purchased new by you and becomes a total loss within two years of the starting date of the original registration, we will replace your caravan or trailer with a new caravan or trailer of the same make, model and series. If a replacement caravan or trailer is not currently available, we will pay you either the market value or agreed value of your caravan or trailer, whichever is shown in the current schedule.

If we replace your caravan or trailer, this policy will continue to cover your new replacement caravan or trailer until the end of the period of insurance. We will not require you to pay any additional premium for this cover.

Cover for damage to other people's property (legal liability)

We will cover your legal liability to pay compensation for loss or damage to someone else's property caused by an accident which is partly or fully your fault. This cover will only apply if your legal liability arises out of the use of your caravan or trailer.

We will also cover the legal liability for loss or damage to someone else's property of:

- a. any person who is using or in charge of your caravan or trailer with your permission;
- b. a passenger who is getting into or out of your caravan or trailer;
- c. your employer, principal or partner arising out of your use of your caravan or trailer.

The maximum amount we will pay arising from any one accident involving your caravan or trailer is \$10,000,000.

We will not cover legal liability:

- a. when the loss or damage occurs to your own property, your spouse's or defacto's property or to property which is in your possession, custody or control; or
- b. which is insurable under a statutory or compulsory insurance policy or compulsory insurance or compensation scheme or fund covering such legal liability.

No cover for legal liability after a total loss

On the date we confirm that we will pay your claim for the total loss of your caravan or trailer, all cover under the policy for that caravan or trailer will cease.

Other benefits we will pay

1. Contents

We will pay for loss of or damage to your contents caused by or arising from:

- a. an accident, in which your caravan or trailer is accidentally damaged at the same time; or
- b. theft following forcible and violent entry to your caravan or trailer.

We will not pay for theft or attempted theft from your caravan, trailer or annexe if:

- it is not securely locked; or
- there is no physical evidence of forcible and violent entry; or
- the theft or attempted theft is by someone who is in your caravan or trailer with your consent; or
- the theft or attempted theft is from an annexe, awning or other part of the caravan or trailer, which is made of canvas, vinyl or similar soft materials.

How we will settle your contents claim

At our option, we will:

- a. repair or replace your lost or damaged contents; or
- b. pay you the reasonable cost of repair or replacement;
or
- c. pay you up to the amount of the sum insured.

We may deduct an amount from any claim settlement for depreciation, wear and tear, based on age and condition.

We will adjust your claims payment in accordance with the GST provision shown under the heading “Conditions of cover”, “GST notice” on page 25.

2. Depreciation value of annexe after a total/partial loss

If your annexe is greater than five years old and a total/partial loss occurs, and we decide to replace or pay you the costs of replacing it, we may subtract an amount of depreciation. This depreciation is calculated on the age and condition of the annexe at the time of loss. However we will not pay for any annexe that is greater than ten years in age.

3. Legal costs

Provided we agree in writing, we will pay for all legal costs and expenses in defending any court proceedings which may arise from accidental loss, damage or liability covered by your policy.

We will not pay for legal costs and expenses relating to any criminal or traffic proceedings.

4. Towing

Following an accident or theft of your caravan or trailer, we will pay the reasonable cost of protection, removal and towing of your caravan or trailer to the nearest repairer, place of safety or any other secure place which we agree to.

5. Emergency repairs

We will reimburse you for the cost of emergency repairs which may be necessary to enable you to tow your caravan or trailer to its intended destination after it is involved in an accident covered by this policy.

The maximum we will pay in respect of any one accident which results in a claim is \$500.

6. Stolen caravan or trailer

If your caravan or trailer is stolen, we will pay the reasonable costs of recovery from any place within Australia. Our maximum payment will be the lesser of:

- a. the market value of your caravan or trailer at the time it was stolen; or
- b. the sum insured.

7. Temporary accommodation

Following an accident which causes your caravan or camper trailer to be uninhabitable, we will reimburse you for the reasonable costs of necessary temporary accommodation for you and your family.

The maximum we will pay in respect of any one accident which results in a claim is \$400.

8. Transportation costs

If your caravan or trailer can not be safely driven home after being:

- a. involved in an accident; or
- b. subject to malicious damage; or
- c. stolen and recovered in a damaged condition;

we will reimburse you for the cost of:

- travel necessary to return you, your spouse, your defacto and/or dependant children to your home and/or,
- transportation to collect your caravan or trailer when it has been repaired.

The maximum we will pay in respect of any one accident giving rise to a claim is \$400.

9. Spoilage of food

When we pay a claim for loss or damage to your caravan or trailer or contents, we will pay up to \$200 for food that is damaged by the same event and cannot be eaten.

Policy option

Your current schedule will show if the following policy option applies:

1. Fusion

If your current schedule shows that the fusion option applies and an electrical current damages the electrical motor of one of your contents during the period of insurance we will, at our option, either pay the reasonable cost to rewind the motor or replace the motor.

We will not pay for:

- a. any associated repair or replacement costs for items such as fuses, switches, electrical components, printed circuit boards, bearings, lighting or heating elements, protection devices or electrical contacts at which sparking or arching occurs in ordinary working;
- b. the cost of repair or replacement of rectifiers and transformers;
- c. motors under any warranty or manufacturers' guarantee; or
- d. motors more than 10 years old.

The most we will pay for fusion is \$300.

When we will not pay your claim

We will not pay your claim if, at the time of any accidental loss, damage or liability which results in a claim, your caravan or trailer was:

1. Unlicensed driver

being towed by or attached to a vehicle which was being driven by any person including you who was not licensed to drive the vehicle.

We will not refuse your claim if you can prove that you did not know the driver was unlicensed.

2. Driver under the influence

being towed by or attached to a vehicle which was being driven by you, or any other person:

- a. under the influence of any drug or intoxicating alcohol; or
- b. who, as a result of the accident, is convicted of driving under the influence of intoxicating liquor; or
- c. who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the State or Territory where the accident occurred; or
- d. who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police.

We will not refuse your claim if you can satisfy us you had no reason to suspect that the driver of the vehicle which was towing or attached to your caravan or trailer was affected by any alcohol or drug.

3. Overloaded towing vehicle, caravan or trailer

- a. being used to carry a load, greater than that for which it was constructed; and/or
- b. being towed by a vehicle which was being used to:
 - carry a number of passengers; or
 - carry or tow a load

greater than that for which the vehicle was constructed.

We will not refuse your claim if you can prove that the accidental loss, damage or liability was not caused or contributed to by the greater load.

4. Not equipped to tow your caravan or trailer

being towed by or was attached to a vehicle which was not equipped to tow your caravan or trailer according to all relevant laws, by-laws and regulations.

5. Unsafe caravan or trailer

being used in an unsafe or unroadworthy condition or was being towed by an unsafe or unroadworthy vehicle.

We will not refuse your claim if you can prove that the accidental loss, damage or liability was not caused or contributed to by the unsafe or unroadworthy condition of:

- your caravan or trailer, or
- the towing vehicle.

6. Hire or business

being used for hire or for any business purposes.

7. Motor sport

being used for any motor sport or time trial or was being tested in preparation for any motor sport or time trial.

8. Motor trade

being used in connection with the motor trade for experiments, tests, trials or demonstration purposes.

We will not pay any claim for accidental loss, damage or liability arising out of:

9. Deliberate, intentional, malicious or criminal act

a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused by or involving:

- a. you; or any other person named in the current schedule, or
- b. any person who is acting with your express or implied consent.

10. War

any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, act of foreign enemy or popular or military rising.

11. Nuclear

ionising radiation or contamination by radioactivity from:

- a. any nuclear fuel or from any nuclear waste;
- b. the combustion of nuclear fuel (including any self-sustained process of nuclear fission); or
- c. nuclear weapons material.

Nor will we pay for:

12. Loss of use

any loss of use of your caravan or trailer or its insured contents except for temporary accommodation as set out under “Other benefits we will pay”, “Temporary accommodation” on page 15.

13. Depreciation

any loss or damage caused by depreciation, wear and tear, rust, corrosion, vermin or insects to your caravan or trailer and its insured contents.

14. Breakdown

mechanical or electrical breakdowns, failures or breakages to your caravan or trailer.

15. Tyres

damage to the tyres caused by application of the brakes or by road punctures, cuts or bursts.

16. Lawful seizure

accidental loss or damage as a result of the lawful seizure of your caravan or trailer.

17. Safeguarding your caravan or trailer

accidental loss or damage to your caravan or trailer after an accident, theft or breakdown unless you have taken reasonable steps to protect or safeguard it.

18. Renting a caravan or trailer

- a. any costs associated with the loan of a caravan or trailer, or
- b. the cost of renting a caravan or trailer, unless cover is available under “Other benefits we will pay”, “Temporary accommodation” on page 15.

19. Failure of computer or similar equipment

loss or damage to any machinery, equipment, part, accessory or other property which:

- a. is a computer or which contains or comprises any computer technology (including computer chip or control logic); and

- b. fails to perform or function in the precise manner for which it was designed for any reason arising from the performance or functionality of such computer technology (including computer chip or control logic); or
- c. arises directly or indirectly from the importation of any software virus whether the importation was malicious, negligent or accidental.

20. Terrorism exclusion

This policy does not cover loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of or in any way connected with:

- a. any act of terrorism arising directly or indirectly out of or in any way connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion; or
- b. any act of controlling, preventing, suppressing, retaliating against, or responding to any act referred to in (a) above.

An act of terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- a. influence a government or any political division within it for any purpose, and/or
- b. influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

21. Absolute asbestos exclusion

We will not cover your legal liability for claims arising directly or indirectly out of or in any way connected with the existence, at any time, of asbestos.

Conditions of cover

1. Changes to your insurance details what you must tell us

You must tell us immediately if during the period of insurance:

- a. the regular drivers of the towing vehicle change; or
- b. the place where your caravan or trailer is regularly kept changes; or
- c. your caravan or trailer is modified in a manner that affects its value or performance in any way; or
- d. the caravan or trailer usage changes from private to business.

When we receive this information, we may:

- alter the terms and conditions of your policy,
- charge you additional premium, and/or
- decide not to offer to renew your policy.

If you do not provide the information immediately we may not pay a claim under the policy.

Before we agree to renew your policy you must tell us if, during the current period of insurance, you or any person who is a regular driver of the towing vehicle has:

- had any fines or penalties imposed for a traffic offence, other than a parking fine, or
- been convicted of any traffic offences, or
- had a driver's licence cancelled or suspended or been disqualified from holding a driver's licence for any period, or
- been responsible for causing any motor vehicle accident, or
- had any motor vehicle, caravan or trailer damaged or stolen.

For your assistance we have provided a full explanation of your duty of disclosure and the consequences of non-disclosure, under the heading “Other Information”, “Your Duty of Disclosure”, on page 32.

2. If you replace your caravan or trailer

If you permanently replace your caravan or trailer, we will provide temporary cover for the replacement caravan or trailer from the date of purchase to a maximum of 14 days. If cover is to continue on the replacement caravan or trailer:

- a. you must give us full written details of the replacement caravan or trailer during the 14 day temporary cover period,
- b. you must obtain our agreement to cover your replacement caravan or trailer; and
- c. you must pay any extra premium we require.

Cover on the replaced caravan or trailer ceases from the date of purchase of the replacement caravan or trailer.

3. Cooling off and cancellation rights under the policy

- a. You may cancel this policy at any time by telephoning us;
- b. We have the right to cancel this policy in certain circumstances.

These include:

- if you failed to comply with your duty of disclosure, or
- where you have made a misrepresentation to us during negotiations prior to the issue of this policy, or
- where you have failed to comply with a provision of your policy, including the term relating to payment of premium, or

- where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you, or
- where we agree to accept payment of premium by periodic instalment and at least one instalment remains unpaid in excess of one month from the date on which it was due and payable,

and we may do so by giving you three days notice in writing of the date from which the policy will be cancelled. The notification may be delivered personally or posted to you at the address last notified to us;

- c. If you or we cancel the policy we may deduct a pro rata proportion of the premium for time on risk, reasonable administrative costs related to the acquisition and termination of the policy and any government taxes or duties we cannot recover.
- d. In the event that you have made a claim under this policy and we have agreed to pay the full sum insured for your property no return of premium will be made for any unused portion of the premium.

4. Keeping evidence of the value of the insured property

You should keep evidence of the value of all property covered under your insurance policy. You should also keep evidence of the amount of any accidental loss, damage or destruction.

5. Premium payment by direct debit

You may have chosen to pay the premium for this insurance by direct debit from a financial institution holding your account or your credit card account. If you choose this option, the financial institution may dishonour the direct debit payment due to lack of funds in your account. If this occurs, we will charge you for any direct and indirect costs which we incur arising from the payment being dishonoured.

6. Prevention of loss or damage

We may not pay your claim if you do not take all reasonable precautions to prevent injury, loss or damage, including securing your caravan or trailer against unauthorised entry when it is unattended. It is a condition of this policy that your caravan or trailer be kept in good repair.

7. GST notice

This policy has a GST provision in relation to premium and our payment to you for claims. It may have an impact on how you determine the amount of insurance you need. Please read it carefully. Seek professional advice if you have any queries about GST and your insurance.

Sums insured

All monetary limits in this policy may be increased for GST in some circumstances (see below).

Claim settlements – Where we agree to pay

When we calculate the amount we will pay you, we will have regard to the items below:

- Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy) we will pay for the GST amount.

We will pay the GST amount in addition to the sum insured/limit of indemnity or other limits shown in the policy or in this schedule.

If your sum insured/limit of liability is not sufficient to cover your loss, we will only pay the GST amount that relates to our settlement of your claim.

We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled.

- Where we make a payment under this policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.
- Where the policy insures business interruption, we will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by your business that is relevant to your claim.

Disclosure – Input tax credit entitlement

If you register, or are registered, for GST you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

Making a claim

What you must do

We may not pay your claim if you do not act as follows:

1. Do not admit liability

You must not:

- a. admit guilt or liability, or make a promise or offer of payment in connection with any claim; or
- b. offer or agree to settle any claim, without our written consent.

We are entitled to take over and conduct the defence of any claim made against you for damages by a third party. We have full discretion in conducting any negotiations, proceedings and the settlement of claims.

If the claim is for legal liability, you may make a written request to us to agree that you are covered in respect of the claim.

2. Prevent further damage

You must take all reasonable precautions to prevent any further loss, damage or liability.

3. Contact the police

Depending on the laws of the State or Territory in which the accident occurs, you must:

- a. contact the police if any person was injured as a result of the accident;
- b. request the police to attend the scene of the accident;
- c. go to the local police station to complete a 'Self Reporting Collision Form' if the police inform you that it is not necessary for them to attend the scene of the accident.

You must contact the police immediately if your caravan or trailer is stolen or maliciously damaged.

4. Contact us as soon as possible

If there is any accidental loss, damage or liability which is likely to result in a claim, you must give us immediate notice with the full details of any accidental loss, damage or anticipated or alleged liability.

You or your representative must give us full details in the manner we request which will be either:

- a. in writing by completing our claim form which will be supplied to you when you contact us; or
- b. verbally.

If your caravan or trailer is damaged and you are covered under this policy for the cost of repairing such damage you must obtain two repair quotations from different caravan or trailer repairers. The process for authorising repairs to your caravan or trailer is explained on page 29 under “Making a claim”, “Authorising repairs”.

Any correspondence you receive regarding the accident or event must be sent to us immediately. You must advise us immediately of:

- a. any notice of impending prosecution;
- b. details of any inquest or official enquiry.

What happens after you make a claim

1. Excess

An excess is the amount shown in the current schedule which you must pay when you make a claim under your policy unless we state an excess does not apply. The payment of an excess helps to keep the cost of your premium down by reducing the number of small claims. The excess which applies to your policy is shown on the current schedule under the heading ‘Excess applicable to claims’.

When you do not have to pay an excess

You will not have to pay an excess if:

- a. the driver of your vehicle at the time of the accident did not contribute to the cause of the accident; or
- b. your vehicle was damaged while parked.

And you supply us with:

- (i) the name, address and licence number of each responsible party, and
- (ii) the registration number of the other vehicle(s) involved in the accident.

2. No claim bonus

Your no claim bonus entitlement will not be affected if:

- a. the driver of your vehicle or the towing vehicle at the time of the accident did not contribute to the cause of the accident; or
- b. your caravan or trailer was damaged while parked,

And you supply us with:

- (i) the name, address and licence number of each responsible party, and
- (ii) the registration number of the other vehicle(s) involved in the accident.

3. Deciding who is at fault

We will be solely responsible for deciding whether you contributed to the cause of an accident.

4. Authorising repairs

- a. You may only authorise emergency repairs as detailed on page 14 under “Other benefits we will pay”, “Emergency repairs”. You cannot authorise further repairs to your caravan or trailer without our prior consent;

- b. Before we make a decision regarding your claim and repairs to your caravan or trailer, we may need to inspect your vehicle. An assessor will be appointed by us. We or our assessor will make the necessary arrangements with you.

5. Spare parts, extras and accessories

We will not pay any amount greater than the maker's last list price in Australia (together with a reasonable charge for fitting) for the supply of any spare part, extra or accessory. In the event that any spare part, extra or accessory cannot be obtained immediately, we may choose to pay you the value of the spare part, extra or accessory (together with a reasonable charge for fitting) rather than supply the spare part, extra or accessory.

6. Assist us with your claim

You must assist us with your claim. This means give us all the information and assistance with your claim which we may reasonably require. If you do not we may not pay your claim or provide cover.

If we have the right to recover any amount payable under this policy from any other person, you must co-operate with us in any action we may take.

7. Our rights of recovery

- a. We have the right to recover from any person, in your name, the amount of any claim paid under this policy and we have full discretion in the conduct, settlement or defence of any claim in your name. If we recover more than the amount we have paid to you or on your behalf, we will pay you the balance;
- b. The amount of excess you have paid will only be refunded when we have recovered the total amount we have paid under your claim, unless we have agreed otherwise.

8. Salvage of caravan or trailer when it is a total loss

If your caravan or trailer is a total loss and we have agreed to pay the market value or sum insured for your caravan or trailer:

- the wreckage of your caravan or trailer will become our property, and
- we will keep the proceeds of any salvage sale.

9. Payment of unpaid premium when the caravan or trailer is a total loss

If your caravan or trailer is a total loss and we have agreed to pay the market value or the sum insured for your caravan or trailer:

- the amount of any unpaid premium for the period of insurance will be deducted from the amount payable to you, and
- if we are replacing the caravan or trailer, you must pay us the balance of any unpaid premium or instalments for the period of insurance.

10. No return of premium after a total loss

If your caravan or trailer is a total loss and we have agreed to pay the market value or the sum insured for your caravan or trailer, no return of premium will be made for any unused portion of the premium.

11. GST

We will adjust your claims payment in accordance with the GST provision noted under “Conditions of Cover”, “GST notice” on page 25.

Other information

Renewal procedure

Before this policy expires we will normally offer renewal by sending a renewal invitation advising the amount payable to renew this policy. It is important that you check the information shown before renewing each year to satisfy yourself that the details are correct.

Your Duty of Disclosure

Before you enter into the policy with us, the Insurance Contracts Act 1984 requires you to provide us with the information we need to enable us to decide whether and on what terms your application for insurance is acceptable and to calculate how much premium is required for your insurance.

The Act imposes a different duty the first time you enter into the policy with us to that which applies when you renew, vary, extend, reinstate or replace the policy. We set these two duties out below.

Your Duty of Disclosure when you enter into the policy with us for the first time or when you vary, extend, reinstate or replace the policy

You will be asked various questions when you first apply for the Policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything that you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

Your Duty of Disclosure when you renew the policy

When you renew the policy, your duty is to tell us before the renewal is made, every matter which:

- you know, or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to the policy.

What you do not need to tell us for either duty

You do not need to tell us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- that we know or should know as an insurer; or
- that we tell you we do not need to know.

Who does the duty apply to?

The duty of disclosure applies to you and everyone that is an insured under the Policy. If you provide information for another insured, it is as if they provided it to us.

What happens if the duty of disclosure is not complied with?

If the duty of disclosure is not complied with we may cancel the Policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the Policy as if it never existed, and pay nothing.

Privacy Act 1988 – Information

We collect your personal information directly from you where reasonably practicable or if not, from other sources. We collect it to provide our various services and products (e.g. to market, arrange and administer insurance and to handle and settle claims) and to conduct market or customer research. We also use it to develop and identify services of our related companies and alliance partners that may interest you (but you can

opt out of this by calling the Allianz Direct Marketing Privacy Service Line on 13 2664 EST 8am-6pm, Monday to Friday or indicate your decision in the appropriate area of the Privacy section of our website at www.allianz.com.au). If you do not provide the information we require we may not be able to provide you with this service.

We disclose information to third parties who assist us in the above (e.g. insurers, insurance intermediaries, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, your agents and other persons where required by law). We also provide this information to financiers and motor vehicle manufacturers if we have a relationship or insurance scheme in place with them under which you purchased your policy. We prohibit them from using it for purposes other than those we supplied it for.

Where you provide us with information about another person for the above purposes, you must tell us if you haven't got their consent to this. If you wish to gain access to your personal information (including to correct or update it), have a complaint about a breach of your privacy or you have any query on how your personal information is collected or used, or any other query relating to Privacy, contact us on 13 2664 EST 8am-6pm, Monday to Friday.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. We keenly support the standards set out in the Code. You can obtain more information on the Code of Practice and how it assists you by contacting us on 13 2664 EST 8am-6pm, Monday-Friday.

Dispute resolution process – helping you solve any problems

We have a free internal complaints resolution process that can be accessed by contacting us on 13 2664 EST 8am-6pm, Monday to Friday or by using the details on the back cover. If this process doesn't resolve the complaint we will give you information about how to access available external dispute resolution schemes.

If this insurance has been issued through an insurance intermediary

If your policy has been issued through our agent, or a broker who is acting under a binder arrangement with us, then they are acting as our agent and not as your agent.

If your policy has been issued by a broker, other than a broker acting under a binder arrangement with us, then the broker is acting as your agent.

Where this policy has been arranged through an intermediary a commission is payable by us to them for arranging the insurance.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Phoning for assistance

If you need to clarify any of the information contained in this policy wording or you have any other queries regarding your insurance policy, please use the contact details on the back cover.

Hints for vehicle security and safe driving

1. Ensure that your caravan or trailer is locked whenever it is left unattended.
2. Use security devices, such as alarms, steering locks and immobilisers.
3. If you are parking on a street at night, park under a street light.
4. Ensure that your caravan or trailer and the towing vehicle is kept in good mechanical condition. Inspect brakes and tyres and replace them if they have been subject to excessive wear.
5. Do not drive after drinking alcohol. Take public transport instead.
6. Observe speed limits and warning signs.
7. When driving long distances take a break every two hours. Consider alternating drivers.
8. Plan your trip and allow adequate time.
9. When it is raining, or in fog, reduce speed.
10. Ensure the caravan or trailer is securely attached and that the load is evenly balanced.

Ansvar Insurance
ansvar.com.au

Quotes and New Business Enquiries
1300 650 540

Existing Policy, General Service and Claims Enquiries
1300 761 060

EM insure@ansvar.com.au

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