

Caravan Insurance Policy

Product Disclosure Statement



Welcome to RACQ Insurance.

Thank you for insuring with RACQ Insurance.

We are delighted to have you as a customer. Please do not hesitate to contact us if you have any questions about insurance or need help in making a claim.

RACQ Insurance is one of the largest providers of motor vehicle and household insurance in Queensland. Customers have access to a network of branches and agents throughout Queensland and a 24 hour, seven day-a-week call centre.

If you need more information or help with any of our products or services you can contact us:

- *7 days a week by telephone*

<i>Policy related enquiries</i>	<i>13 1905 or any Branch</i>
<i>Claims related enquiries</i>	<i>13 7202 or any Branch</i>
- *Visit any branch office during business hours*
- *Visit our website at racqinsurance.com.au*

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How this policy works

RACQ Insurance Caravan Insurance Policy is designed to provide you with comprehensive cover for your vehicle in the case of an accident/event and/or accidental damage to other people's property.

This policy provides cover for:

- Caravan comprehensive insurance
- The additional benefits for your vehicle listed on pages 11 to 12
- Caravan third party liability insurance

All policy limits and values include all relevant statutory charges and taxes. This policy does not cover you for everything. For further details of the cover and the amounts we will pay for any claim, please read this Product Disclosure Statement (PDS).

If you decide to take out insurance with us, we will provide you with the cover you have chosen as described on your current certificate of insurance and this PDS.

We will send you a notice before the policy expiry date and we will tell you of any changes to this PDS in writing by providing you with a Supplementary PDS (SPDS).

Important information about your policy

Policy benefits

The table shown below is a summary of the policy benefits available, please read the PDS for details of the extent of cover provided.

<i>Cover Provided</i>	<i>Benefit</i>	<i>Page</i>
<i>Accidental damage to other people's property</i>	Up to \$20,000,000	13
<i>Alternative accommodation</i>	Up to 7 days, maximum of \$100 per day	11
<i>Change of vehicle</i>	Up to 14 days cover for your replacement vehicle when you change your vehicle	11
<i>Contents</i>	Up to \$500	10
<i>Death benefit</i>	\$7,500	11
<i>Emergency repairs</i>	Up to \$500	11
<i>Ground transport</i>	Up to \$500	11
<i>Lifetime guarantee</i>	Guarantee the quality of repairs completed by RACQ Insurance Selected Repairers for as long as you or your family is the owner of the vehicle	12
<i>Loss or damage to your vehicle</i>	The lower of the sum insured shown on your certificate of insurance or the market value	9
<i>Tools and/or accessories not fitted by the manufacturer</i>	Up to \$500	12
<i>Towing and storage costs</i>	Up to 30 days, maximum of \$100 per day	12
<i>Valuables</i>	Up to \$500	12

Important information about your policy

Policy discounts that you may be entitled to

Discount type	Benefit
<i>Combined discount</i>	If you combine two (2) vehicles onto the one policy, you may be entitled to a combined premium discount of up to 4%.
<i>Membership loyalty discount</i>	You may be entitled to a premium discount of up to 15% based on your current RACQ Membership level.
<i>Multi-policy discount</i>	If you have three (3) or more qualifying policies/covers, currently with RACQ Insurance, you may be entitled to a premium discount of up to 5% for each qualifying cover.
<i>No claim discount</i>	You may be entitled to a no claim premium discount of up to 60% as a reward for a claims free record.

The PDS and SPDS describe the types of insurance cover available to you. Please read these documents carefully and keep in a safe place along with your certificate of insurance.

The certificate of insurance is a separate document that forms part of your policy. It describes the type of insurance you have taken out and identifies the vehicle covered under your policy. It also specifies its parts, accessories and equipment, the limits of cover, additional benefits, the period of insurance, any special conditions, details of any excesses that apply and premium payment. Please check any certificate of insurance you receive when you start your policy and each time you vary or renew it.

RACQ Insurance Limited is the issuer of this insurance and is responsible for the obligations set out in our PDS and any SPDS documents.

Important information about your policy

Cooling-off period

When you take out or renew a policy with RACQ Insurance we provide a cooling-off period of up to 21 days. The cooling-off period starts from the date and time this policy was issued, or from midnight immediately preceding any renewal date.

If you wish to take advantage of the cooling-off period and cancel this policy from the date and time this policy was issued, you must advise us during the cooling-off period and the premium paid for the policy will be refunded in full providing a claim has not been made.

Duty of Disclosure

The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. Before entering a contract of insurance with us, and each time you vary or renew your policy, we will ask you a number of specific questions.

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, or which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

Important information about your policy

Duty of Disclosure

If you do not tell us

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

If you do not understand

If you do not understand your duty, please contact us.

Personal information

The personal information you give us is used to set-up and administer your Caravan Insurance Policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining fair and competitive premiums. If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim. To obtain a copy of our Privacy Statement please visit our website at www.racqinsurance.com.au

General Insurance Code of Practice

The purpose of the General Insurance Code of Practice is to establish standards of practice for insurers that we at RACQ Insurance adhere to and support. You may obtain a copy of the Code from the Insurance Council of Australia website at www.insurancecouncil.com.au or by phoning them on 1300 728 228.

Words / terms with special meanings

<i>Word / term</i>	<i>Meaning</i>
<i>Accident/event</i>	Is an accident/event that is unexpected and unintended from your point of view.
<i>Annexe</i>	A structure attached to your vehicle designed to provide additional accommodation.
<i>Authorised use</i>	The use of your vehicle for private, social, domestic or pleasure purposes.
<i>Contents</i>	<p>The household goods located inside your vehicle consisting of:</p> <ul style="list-style-type: none">✗ unfixed furniture and furnishings;✗ domestic goods;✗ clothing;✗ personal effects. <p>Contents does not include:</p> <ul style="list-style-type: none">✗ valuables;✗ money, negotiable instruments, cheques, credit cards;✗ mobile phones;✗ collections of any kind;✗ cut or uncut gems or stones;✗ musical instruments;✗ pets or livestock;✗ plants;✗ sporting goods, hang gliders, watercraft, surfboards, surf or water skis, sailboards or their accessories or parts;✗ motor vehicles, trailers, motor cycles, push bikes, trail bikes, mini bikes or their accessories or parts;✗ stock in trade relating to any businesses.
<i>Dangerous goods</i>	As defined in the Australian Code for the Transport of Dangerous Goods by Road and Rail in any related State or other legislation.
<i>Excess</i>	An excess is an amount you have to pay us or bear towards the cost of a claim under your policy. Details of the amount and type of excess is shown on your certificate of insurance. See page 19 for the types of excess that may apply.

✗ *Not covered*

Words / terms with special meanings

<i>Word / term</i>	<i>Meaning</i>
<i>Market Value</i>	The cost of purchasing on the second hand market at the time of the accident/event or theft, a vehicle with tools and accessories the same as or similar to the make, model and condition as your vehicle.
<i>Policy</i>	The contract includes: <ul style="list-style-type: none">• your application for insurance and any application for renewal;• this PDS;• the certificate of insurance;• any issued SPDS.
<i>Premium</i>	The amount you pay to obtain the insurance cover. It includes any compulsory government statutory charges, levies, duties and taxes where applicable.
<i>Terrorism</i>	An act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from the nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes, including the intention to influence any government and/or puts the public, or any section of the public in fear.
<i>Total loss</i>	We consider it is uneconomical or unsafe to repair your vehicle having regard for its: <ul style="list-style-type: none">• market value or sum insured;• assessed cost of repairs;• assessed salvage value; or• the vehicle has been stolen and not recovered.
<i>Valuables</i>	Personal items located inside your vehicle which belong to you or your immediate family limited to: <ul style="list-style-type: none">• jewellery, watches;• gold or silver article;• ornament;• work of art;• fur;• display item;• portable electronic equipment excluding mobile phones and their accessories;• computer equipment including licenced software.

Words / terms with special meanings

<i>Word / term</i>	<i>Meaning</i>
<i>Vehicle</i>	The caravan or trailer described in your certificate of insurance including: <ul style="list-style-type: none">• fixtures, fittings and appliances that are permanently installed;• water tanks and pumps;• generator plant and bottled gas cylinders and its enclosure when it is in or attached to your caravan;• tools, accessories and spare parts fitted by the manufacturer as standard equipment;• annexe.
<i>We, us</i>	RACQ Insurance Limited A.B.N. 50 009 704 152 AFS Licence Number 233082
<i>You, your</i>	Person or persons shown as the policyholders on the certificate of insurance.
<i>Your property</i>	Your vehicle and your contents.

Caravan comprehensive insurance

Settling your claim

If *Caravan comprehensive insurance* is shown on your certificate of insurance, we insure you against loss or damage to your property caused by an accident/event or theft, during the period of insurance. We may choose at our option to:

- repair or replace your property; or
- pay you the reasonable cost to repair or replace your property as at the time of the accident/event or theft.

If your property is a total loss, pay you or any financier who has a financial interest in the property the lesser of:

- the market value of your property at the time of the accident/event or theft; or
- the sum insured shown on your certificate of insurance.

We may require you to contribute to the cost of replacement or repairs if as a result of the replacement or repairs your property is in a better condition than before the accident/event.

If we pay the maximum amount for loss or damage, your policy ends automatically. You are not entitled to any refund of premium. If you have been paying by monthly direct debit instalments, we will deduct from the claim payment an amount equal to the outstanding monthly instalments for the period of insurance shown on your certificate of insurance.

The terms and conditions of this policy apply to a financier or other credit provider in the same manner as they apply to you.

When repairs are uneconomical, we may keep the damaged or stolen property if recovered and in addition the proceeds of the unexpired portion of the vehicle registration.

Caravan comprehensive insurance

What is not covered

- ✘ any excess shown on your certificate of insurance;
- ✘ loss or damage to your vehicle if being used outside of Australia;
- ✘ loss or damage:
 - to tyres of your vehicle caused by the application of brakes;
 - to exterior paintwork caused by the action of water, sand or rain;
 - caused by biting, chewing or scratching by birds, animals or insects;
 - resulting from wear, tear, corrosion, rust or deterioration;
 - resulting from structural failure or mechanical, electrical or electronic breakdown or failure;
 - to external aerials or masts attached to your vehicle;
 - to an annexe not constructed from metal or fibreglass that is more than 5 years old.
- ✘ loss of use of your vehicle or any financial loss because you cannot use it;
- ✘ reduction in the value of your repaired vehicle;
- ✘ more than \$500 for any one claim for your contents unless you have requested a higher sum insured and it is displayed on your certificate of insurance;
- ✘ theft or burglary of your contents from an annexe that is not constructed from metal or fibreglass and securely locked;
- ✘ theft of your contents without signs of forcible entry;
- ✘ loss or damage to your contents located in an annexe from storm, tempest, wind or flood;
- ✘ loss or damage to your contents caused by electrical current to lighting, heating devices, fuses or other electrical or electronic equipment;
- ✘ replacing contents that are obsolete;
- ✘ modifying or painting undamaged parts to create a uniform appearance;
- ✘ loss or damage to your property caused by rot, mould, action of light or atmospheric or climatic conditions including damage caused by wind, rain or sand happening over an extended period of time;
- ✘ the cost of rectifying previous repairs as a result of poor workmanship.

✘ *Not covered*

Caravan comprehensive insurance

Additional benefits we provide for you

We provide you with these additional benefits if we have agreed to accept your claim.

<i>What is covered</i>	<i>What is not covered</i>
Alternative accommodation If your vehicle is unfit to live in as a result of loss or damage caused by an accident/event for which we have agreed to pay, we will reimburse you for temporary accommodation costs incurred by you and any family members travelling with you for up to seven days.	We will not pay for: <ul style="list-style-type: none">✘ any amount in excess of \$100 per day;✘ any accommodation costs incurred if you are within 100 km from your residence.
Change of vehicle If you sell your vehicle and replace it with a similar type of vehicle during the period of insurance, we cover the replacement vehicle for 14 days from the date of its purchase if you: <ul style="list-style-type: none">• tell us within 14 days of buying the new vehicle; and• pay any additional premium we require.	We will not pay for: <ul style="list-style-type: none">✘ any amount in excess of the market value or the purchase price of the replacement vehicle whichever is the lesser.
Death benefit If your death or the death of a family member travelling with you is the direct and sole result of an injury caused by an accident/event: <ul style="list-style-type: none">• whilst in control of your vehicle; and• occurs within 90 days of the accident/event, we will pay \$7,500 to your or that person's estate.	
Emergency repairs You may have emergency repairs up to a cost of \$500 carried out without consulting us but you must get our written consent before you authorise any other repairs.	
Ground transport If the motor vehicle towing your vehicle is not driveable as a direct result of an accident/event, we will pay up to \$500 after we deduct any applicable excess to move your vehicle from its location to your residence.	We will not pay for: <ul style="list-style-type: none">✘ any transport costs incurred if you are within 100km of your residence.

✘ Not covered

Caravan comprehensive insurance

Additional benefits we provide for you

<i>What is covered</i>	<i>What is not covered</i>
<p>Lifetime guarantee We guarantee the quality of repairs authorised by us and completed by an RACQ Insurance Selected Repairer for as long as you or your family is the owner of the vehicle.</p> <p>Our guarantee confirms that we will correct any faulty workmanship at no cost to you.</p>	<ul style="list-style-type: none">✗ the repair is not covered against wear and tear, damage due to saltwater, chemicals or damage caused as a result of your or others' negligence;✗ repairs authorised by us and completed by a repairer of your choice.
<p>Tools and/or accessories not fitted by the manufacturer We will pay up to \$500 after we deduct any applicable excess for loss or damage to tools and/or accessories not fitted by the manufacturer attached to or located in your vehicle caused by an accident/event or theft.</p>	
<p>Towing and storage costs If your vehicle is not towable following an accident/event or theft we will pay the reasonable cost to move your vehicle to the nearest repairer or place of safety. We will also pay reasonable associated storage costs.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none">✗ any amount in excess of \$100 per day;✗ storage costs in excess of 30 days;✗ any storage costs incurred prior to you lodging a claim with us.
<p>Valuables We will pay up to \$500 after we deduct any applicable excess for any one claim for loss or damage to your valuables belonging to you or for which you are legally liable caused by an accident/event or theft.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none">✗ theft without signs of forcible entry;✗ theft from an annexe not constructed from metal or fibreglass and securely locked;✗ loss or damage to your valuables located in an annexe from storm, tempest, wind or flood.

✗ Not covered

Caravan third party liability insurance

What is covered

If *Caravan comprehensive insurance* is shown on your certificate of insurance we insure you for up to \$20,000,000 for all the amounts you are legally liable to pay another person in compensation for:

- death or bodily injury;
- loss or damage to their property resulting from an accident/event occurring during the period of insurance and directly caused by:
 - the use of your vehicle;
 - the loading or unloading of your vehicle, but not beyond the limits of any public road or public thoroughfare;
 - legal costs incurred by us or by you with our written consent in defending any claim made against you for third party liability.

The cover provided for the liability of other persons is conditional upon the terms and conditions of this policy:

- applying to those persons; and
- being complied with by those persons as far as they may apply to them as if they were you.

What is not covered

- ✘ Any amount that exceeds \$20,000,000 less any excess that may apply. This is the maximum we pay regardless of the number of claims arising out of or resulting from any one accident/event and is inclusive of all legal costs including those we incur.

However, we will not cover any amount that exceeds \$25,000 for third party liability cover less any excess that may apply, if your vehicle was being used for, or attached to, a vehicle used for the transport of dangerous goods.

- ✘ *Not covered*

Caravan third party liability insurance

What is not covered

- ✘ Death, bodily injury or damage to property arising from the use of your vehicle while it is attached to a motor vehicle;
- ✘ Any excess shown on your certificate of insurance;
- ✘ Loss or damage to property belonging to you or in your custody or control or that of any person covered by your policy;
- ✘ Death or bodily injury to:
 - you or anyone towing, or in charge of, or in control of your vehicle;
 - any person who is a member of your family or any person who normally lives with you;
 - any person who is required by law to be insured against death or bodily injury under another policy of insurance.
- ✘ Death, bodily injury or damage arising from the emission of exhaust gases or the use of any chemicals;
- ✘ Death, bodily injury or damage resulting from an accident that is caused or contributed to by a defect in your vehicle;
- ✘ Liability for which you or any other person are entitled to be indemnified or covered under a statutory scheme or would have been entitled to if you had complied with your obligations in accordance with such scheme or law;
- ✘ Your taking on a liability by agreement, unless the liability would have been incurred without the agreement existing;
- ✘ The interest of another person in the insured vehicle unless that interest is shown on your certificate of insurance.

✘ *Not covered*

When you are not covered – general exclusions

Application of exclusions

The provisions of this section apply to you or any other person in charge or control of your vehicle.

<i>Exclusions</i>	<i>When you are not covered</i>
<i>Driver</i>	<p>You and any other person in charge of or in control of your vehicle, is not covered for loss, damage or legal liability, if at the time of an accident/event you or that person in charge of or in control of your vehicle:</p> <ul style="list-style-type: none">✘ was under the influence of any alcohol or drug or both;✘ had in their breath or blood an amount of alcohol or drug equalling or exceeding that limit prescribed by law;✘ refused to take a legal test for alcohol or drugs;✘ did not without a reasonable cause remain at the scene of the accident/event until the Police arrived or when required by law to do so;✘ was unlicensed to tow your vehicle irrespective of where it was being towed;✘ failed to comply with any condition of the driver's licence or learner's permit. <p>However, you will be covered if you were not the person in charge of or in control of your vehicle at the time of the accident/event, and the person in charge of or in control of your vehicle was not named as an insured on your certificate of insurance and was not:</p> <ul style="list-style-type: none">• a family member; or• a person who resides with you; and• you can satisfy us that you did not know, and could not reasonably have been aware, of any of these circumstances.
<i>General</i>	<p>You or any person in charge of or in control of your vehicle is not covered under any part of your policy for loss, damage, theft or legal liability if it is being used:</p> <ul style="list-style-type: none">✘ for a purpose that is not an authorised use;✘ or forms part of a person's or motor dealer's stock in trade;✘ in connection with the motor trade for an experiment, test, trial or demonstration;✘ for letting or hiring;✘ for carrying or towing a heavier load or carrying more passengers than it is designed for or permitted by law;✘ in an unroadworthy or unsafe condition or is being towed by a vehicle in an unroadworthy or unsafe condition;

✘ Not covered

When you are not covered – general exclusions

Application of exclusions

Exclusions	When you are not covered
General	<ul style="list-style-type: none">✘ outside of Australia;✘ for an unlawful purpose;✘ for the bulk transport of dangerous goods;✘ to carry or tow dangerous goods contrary to the law or is being driven by a driver not duly licensed to carry or tow them;✘ to carry or tow nuclear material or waste. <p>If you or any other person is in charge of or in control of your vehicle and any loss, damage, theft or legal liability arises directly or indirectly out of:</p> <ul style="list-style-type: none">✘ failure by you or that person to take reasonable precautions for the safety and security of your vehicle;✘ failure by you to do everything you reasonably can do to limit and prevent further loss or damage. For example: if you continue to tow your vehicle after it is damaged or your vehicle shows signs of mechanical problems or becomes unsafe or unroadworthy;✘ your or that person's intentional acts;✘ the intentional acts of any person who has entered your vehicle with your permission or the permission of a person residing in your vehicle;✘ repossession by any person from whom the insured vehicle is hired or leased or who has a financial interest in it;✘ the lawful seizure, confiscation, nationalisation or requisition of your vehicle;✘ any gas bottle which does not comply with relevant law;✘ war or other acts of foreign enemy (whether war is declared or not), revolution or other civil disturbances;✘ an act of terrorism directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination caused by the aforementioned;✘ radioactivity or the use, existence or escape of nuclear fuel, material or the action of nuclear fission;✘ water or rain entering your vehicle through an opening in its roof or walls including doors, windows, vents or skylights, unless the opening has been caused by a storm.✘ failure of any computer processor or electronic system to process any form of data including day or date functions properly and accurately.

✘ Not covered

Important information about the cost of this policy

How we calculate your premium

Rating criteria	Affect on premium
Vehicle type	Vehicle repair and parts costs, handling and safety can vary between makes, this can impact the number and cost of claims and therefore the premium that we may charge.
Garaged location	Likelihood of vehicle theft or malicious damage can vary dependant on location and if the vehicle is garaged.
Accessories and modifications	Accessories can attract thieves, whilst modifications can affect vehicle performance, handling and braking ability.
Claims history	Previous claims history can be indicative of the likelihood of future claims.

How your premium can change

Action	Your premium may increase if:	Your premium may decrease if:
You change your vehicle	Your new vehicle is worth more or has additional accessories installed.	Your new vehicle is worth less.
You change where you live	You move to a suburb that has a history of vehicle theft or malicious damage.	You move to a suburb with a low risk of vehicle theft or malicious damage.
Your contents value	You increase your contents sum insured.	You decrease your contents sum insured.
No claim discount	You are entitled to a lower no claim discount.	You are entitled to a higher no claim discount.

Important information about the cost of this policy

Policy costs and charges

<i>Excess</i>	Details of the amount and type of excess is shown on your certificate of insurance. See page 19 for the types of excess that may apply.
<i>Cancellation fee</i>	<p>If you cancel your policy during the period of cover (apart from the 21 day cooling-off period) and you have paid an annual premium then the refund will be calculated on a pro rata basis for the unexpired period of cover less 10% for administrative costs (a maximum fee of \$80.00 would apply, with a minimum fee of \$10.00 when the pro rata cancellation refund is under \$100.00).</p> <p>There is no refund if you have been paying monthly.</p>
<i>Pay by the month</i>	<p>If you choose to pay by the month using the direct debit method, an annual fee may apply. The applicable fee or fees are shown on your certificate of insurance.</p> <p>Please note our premium discounts do not apply to such fees.</p>
<i>Contribute to the cost of repairs</i>	<p>We may require you to contribute to the cost if the repairs put your vehicle in a better condition than before the damage occurred.</p> <p>For example: if the paint finish on your vehicle has deteriorated and if an accident/event required your vehicle to be resprayed following repairs, then we may ask you to contribute to the repairs.</p>
<i>Claim costs that you may have to bear</i>	Where a claim is made that would otherwise be covered by your policy, but the claim amount (assessed by us) is less than the excess you have to pay, we will not manage or pay these claims.

When excesses apply

What types of excess may apply

When you make a claim and you are required to pay an excess to us, we tell you when to pay that excess, how to pay it and we may direct you to pay it to a third party on our behalf. In some cases, we may deduct the excess from the benefit we pay you including when we pay the maximum amount following a total loss. Depending on the circumstances of your claim, you might have to pay more than one type of excess.

<i>Basic excess</i>	The standard excess amount you have to pay on each claim you make under your policy.
<i>Non-removable excess</i>	Is additional to other applicable excesses and is shown on your certificate of insurance. The excess is based on the type of vehicle.
<i>Listed driver excess</i>	Is additional to other applicable excesses and is shown next to or corresponding with a person named on your certificate of insurance. You have to pay that excess if that person was driving or was in charge of your vehicle at the time of an accident/event.

Reimbursement of excess

Where we exercise a right to recover costs from another party, depending on the extent of such recovery you may be entitled to reimbursement of part or all of any excess you have paid.

When excesses apply

When is an excess not payable

<i>Have we determined you to be at fault for the accident or event?</i>	<i>Can you provide us the correct name, address, make, type and registration number of the other vehicle?</i>	<i>Will any excess be payable?</i>
No	Yes	No
No	No	Yes, because we have to make a payment for damages to your vehicle that cannot be recovered from the person responsible.
No	No, because... <ul style="list-style-type: none">• your vehicle was stolen;• your vehicle was damaged whilst parked;• your vehicle was damaged by animals or weather conditions;• your vehicle was maliciously damaged.	Yes, because we have to make a payment for damages to your vehicle that cannot be recovered from the person responsible.
Yes	-	Yes

Direction to pay excess

In the case of a repair or the supply of goods and services, unless we advise you otherwise, you are required to pay the excess, if any, to us or to the repairer as our agent when you pick up your vehicle. When you make a claim under your policy, we will advise you to pay the excess either to the repairer or directly to us. Your appointment as our agent is for the sole purpose of paying to the repairer the excess which you owe us.

Claims information and requirements

How to make a claim

If your vehicle is damaged or stolen, or an event happens that might lead to a claim simply call us on 13 7202 or go into any RACQ Branch office.

Our consultants are available to help you 24 hours, 7 days a week. We will explain what the claim process is, organise an assessment of your vehicle and explain the repair process. We will also advise you of what you need to do to assist the efficient progress of your claim.

In most cases a claim form is not required. You will be provided with one if it is required.

If you are registered for Goods and Services Tax (GST), you must provide us with your Australian Business Number (ABN) and Input Tax Credits (ITC) percentage before your claim can be lodged.

What you must do

If your vehicle is damaged in an accident/event involving another vehicle:

- get the full names, residential addresses and phone numbers of all drivers. You will also need the vehicle registration numbers and insurance details;
- you must do everything you reasonably can to limit and prevent further loss or damage.

If your vehicle has been stolen or if a criminal act may have been the cause of the damage you must:

- immediately contact the Police. The Police officer will give you an Incident Number when you make the report; and
- you will need to tell us the details of the Police officer and the station you made the report to with the Incident Number.

Claims information and requirements

If your vehicle is towable:

- telephone 13 7202 or contact any RACQ Branch and you will be provided the names of RACQ Insurance selected repairers in your area and the location of our Assessing Centres;
- our staff will provide you with the necessary advice on getting a quote and having your vehicle assessed.

If you receive any demands or communication from other parties involved in the accident/event please tell us immediately. This includes if you become aware of any pending court proceedings or offers of settlement.

You must also:

- provide us with proof of ownership of any lost or damaged property. This may include receipts, valuations, warranties or log books;
- give us any information and help we need to settle the claim;
- promptly respond to any correspondence or requests for information you receive from us.

What you must not do

If you are making a claim you must not:

- carry out repairs other than emergency repairs, see page 11, or dispose of any damaged property unless advised by us;
- authorise repairs to anyone's property;
- admit liability to anyone;
- negotiate, pay, settle or agree to settle a claim with anyone.

Claims information and requirements

What we may do

If an event happens that causes loss or damage, or incurring of a legal liability, we may:

- take over and conduct in your name or the name of any person entitled to cover under your policy, the defence or settlement of any claim. We have sole discretion in how the defence is conducted or a claim is settled;
- represent you or any person entitled to cover under your policy, at any inquest or official enquiry and undertake the defence in any court of any alleged offence in connection with an event covered by your policy.

What can affect your entitlement

If you do not comply with any condition of your policy, or certificate of insurance, it can affect how much we pay.

If the insured property is not kept in good condition or reasonable care is not taken to safeguard it from loss or damage, this may affect how much we pay.

If you or any other person makes a false or fraudulent claim, we can refuse to pay it. In either case we may also cancel the policy, as permitted by law.

We do not have to accept a claim if your annual premium is overdue or if a monthly premium instalment is at least 14 days overdue.

Financial claims scheme

The purpose of the Financial claims scheme is to protect policyholders of a general insurer from potential loss due to the failure of an institution. You may be entitled to a payment under the Financial claims scheme. Access to the scheme is subject to eligibility criteria. For further information about the scheme this can be obtained from the APRA website at www.apra.gov.au or the hotline on 1300 131 060.

Repairing your vehicle

When we assess the damage to your vehicle, replacement parts are authorised having regard for the age and condition of your vehicle. In some cases we may use second hand or exchange parts. Australian Design Rule compliant parts may be used for the replacement of window glass as well as parts produced by Original Equipment Manufacturer suppliers for the repairs of some components. In the case of mechanical parts, only new parts are used unless they are unavailable or you instruct us otherwise. If a part is not available in Australia and has to be purchased overseas, we pay for the part and cost of surface freight only.

Where it is necessary for a repairer to sublet repairs it will only be done so with our authority.

We do not pay additional costs for:

- replacing parts that are obsolete;
- supplying, modifying or painting undamaged parts to create a uniform appearance;
- any exceptional transportation costs, including the cost of air freight not authorised by us;
- the cost of completing, correcting or rectifying any previous repairs;
- reduction in the value of your repaired vehicle.

Choice of repairer

Where we choose to repair your vehicle following accidental damage, you have the freedom to choose:

- an RACQ Insurance Selected Repairer. Our network of selected repairers has been chosen for their prompt performance and quality of workmanship. Each repairer is prepared to abide by our stringent requirements and personal commitment to service; or
- a repairer of your choice. We recommend that when selecting a repairer you should be confident that your chosen repairer has the necessary expertise and equipment to repair your vehicle.

We take customer satisfaction seriously

If you have a complaint concerning this product, our services or a privacy issue:

Talk to us first

- The first thing you should do is call 13 7202 and speak to one of our staff;
- If your complaint relates specifically to a claim, speak with a claims officer;
- If the staff member is unable to resolve your complaint to your satisfaction, you may ask to speak to a team leader or manager.

If you are still not satisfied:

Seek an internal review

- At your request the matter can be referred to our Internal Dispute Resolution Committee who will conduct a full review of your complaint and advise you of the committee's decision within 15 business days.

If you are still not satisfied:

Seek an external review

- RACQ Insurance is a member of a disputes resolution service, known as The Financial Ombudsman Service Limited. The service will not accept a dispute unless you have first tried to resolve it with us.
- If we do not resolve your dispute to your satisfaction, you can contact the service, which is set up to assist policyholders resolve their dispute. It is a free service to you and, although paid for by the general insurance industry, is a totally independent and impartial body. We agree to accept their determination as final.
- You can contact the service by:
 - Phoning: 1300 780 808 for the cost of a local call
 - Writing to: *The Financial Ombudsman Service Limited,
GPO Box 3, Melbourne, Victoria 3001*
 - Email: info@fos.org.au
 - Website: www.fos.org.au

The information is also available on our website at www.racqinsurance.com.au

No claim discount (NCD)

We allow you a no claim discount on your premium when you renew your policy if you have not made a claim during a prior period of insurance. If you do not make any claims over several consecutive years, your no claim discount can increase in steps each year until it reaches the maximum discount of 60%.

This table will demonstrate how the no claim discount will apply:

Number of no claim years	Discount	Rating
0	0	6
1	20%	5
2	30%	4
3	40%	3
4	50%	2
5 or more	60%	1

No fault claims

A no fault claim in which we determine that the driver of another vehicle was wholly at fault for an accident/event, and you supply the correct name and current address of the person at fault and the make, type and registration number details of their vehicle.

Any claim in which we determine that the loss or damage was not caused through any fault of yours or any other person in charge of or in control of your vehicle, such as loss or damage from:

- glass breakage;
- weather conditions (hail, storm or flood);
- collision with animals;
- fire;
- theft or malicious damage.

If you make a claim of this type under your policy, it will not affect your NCD on renewal.

No claim discount (NCD)

At fault claims

An at fault claim in which we determine:

- that the circumstances resulting in the loss or damage were primarily your fault; or
- you are unable to supply the correct name and current address of the person at fault and the make, type and registration details of their vehicle.

For example, if your vehicle is damaged by an unknown third party whilst it was parked.

If a claim occurs that was not your fault and we have to make a payment, we will reduce your NCD at our discretion.

If you make a claim of this type under your policy, your NCD may be affected as shown in the table below.

This table will demonstrate how the no claim discount will apply:

Your current NCD level	You have had one or more at fault claims during the current period of insurance	You have had no at fault claims during the current period of insurance	Your NCD at the next renewal
0% Rate 6	Yes*	-	**
0% Rate 6	-	No	20% Rate 5
20% Rate 5	Yes*	-	0% Rate 6
20% Rate 5	-	No	30% Rate 4
30% Rate 4	Yes*	-	20% Rate 5
30% Rate 4	-	No	40% Rate 3
40% Rate 3	Yes*	-	30% Rate 4
40% Rate 3	-	No	50% Rate 2
50% Rate 2	Yes*	-	40% Rate 3
50% Rate 2	-	No	60% Rate 1
60% Rate 1	Yes*	-	50% Rate 2
60% Rate 1	-	No	60% Rate 1

* Each at fault accident during the term of insurance may affect your rating by 1 NCD for each claim. ** The renewal offer is subject to our review.

General conditions

The agreement between you and us

Your insurance cover is a legal contract between you and us. We agree to give you the insurance set out in the PDS for the premium paid by you.

The contract includes:

- your application for insurance and any application for renewal;
- this PDS;
- the certificate of insurance;
- any issued SPDS.

The insurance is only for the cover for which you have a certificate of insurance and only for the period of insurance indicated on the certificate. It is also subject to the conditions contained in the PDS or SPDS and on the certificate of insurance.

If two or more persons are named as the policyholders on the certificate of insurance, each of them are responsible both individually and together for:

- the completeness and accuracy of information in any application forms, statements, claims or documents supplied by any one of them to us; and
- compliance with the conditions of the policy.

What you must do

You and any person in charge of or in control of your vehicle must:

- make sure that any person you permit to be in charge of your vehicle understands your and their obligations under the policy and complies with the conditions as far as they apply to them;
- keep your vehicle, its tools and accessories in good condition and take reasonable care and precautions to safeguard them from loss or damage;
- in the event of an accident/event or theft, not leave your vehicle unattended without taking proper precautions to prevent further loss or damage;

General conditions

What you must do

- not tow your vehicle after it is damaged, or shows signs of major mechanical problems, or becomes unsafe or unroadworthy. We are not liable for any further damage if you do;
- comply with all the conditions set out in your PDS, SPDS and certificate of insurance;
- comply with any relevant laws in the region where you are towing your vehicle;
- promptly comply with requirements of public authorities;
- tell us immediately if:
 - there is any material change to the vehicle or modifications which depart from the manufacturer's specifications;
 - there is any change in the use of your vehicle;
 - you change the place where you usually keep or garage your vehicle;
 - you change your residential or mailing address;
 - your vehicle is deregistered or becomes un-registered;
 - you or any person who tows or is in charge of your vehicle is convicted of:
 - any criminal offence;
 - had any loss of licence, cancellation, disqualification or suspension of licence even if set aside on appeal, or amended licence conditions or good driver behaviour period imposed;
 - you take out any other insurance which provides the same or similar cover provided by this policy.

If any of these things occur we may charge an extra premium or impose an excess at any subsequent renewal of your policy. In some cases we may reduce the amount of a claim, refuse to pay a claim and/or cancel your policy.

General conditions

Payment of premium

The premium is the amount you pay to obtain the insurance cover. The certificate of insurance shows the amount of premium and whether you are paying annually in advance or by monthly instalments.

If you are paying:

- annually - you must pay by the due date;
- by monthly instalments - you must pay each instalment by the due date.

Non payment of premium

If you have not paid the premium by the due date shown on the certificate of insurance or the interim cover certificate, this policy will not come into force. In that case, you will have to reapply to us for insurance cover.

If you are paying your premium by monthly instalments and any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim.

If after payment of the first instalment, any subsequent instalment payment is overdue by a period of at least one month, your policy will be cancelled from the date the instalment was due to be paid. We will send a letter to your last known address advising you of the reason, effective date and time of such cancellation.

Your agreement to pay additional premium

You agree to pay any additional premium resulting from a claim made under this policy between the time a certificate of insurance inviting renewal of your policy is issued and the actual renewal date.

If you have not paid the required additional premium in full for a change you have requested to your policy within 14 days, we will reduce your period of insurance cover to correspond with the amount you have already paid.

General conditions

Policy comes into force

This policy comes into force on and from the first date of the period of insurance shown on the certificate of insurance or interim cover certificate issued to you, provided you have paid the annual or instalment premium shown on your certificate of insurance.

Variation

You may ask us to change a provision of your policy. The change or addition takes place only when we confirm it in writing to you or endorse it on your policy or certificate of insurance, and you pay any additional premium that we require.

Waiver

A provision is only waived if we give you the waiver in writing.

Cancellation

By you

Apart from any rights you may exercise under the “Cooling-off period” provisions of this policy you may cancel your policy by advising us in writing. The cancellation takes effect on the date we receive your request see page 18.

By us

We may cancel your policy at any time as permitted by law after giving you notice in writing. We refund any premium paid less an amount for the period for which you were insured.

Avoidance

In some cases, we may avoid the policy from its inception if there is on your part fraud, misrepresentation during negotiations, failure to disclose information or other breaches of your policy as set out in the *Insurance Contracts Act 1984*.

Pay by the month option

You can arrange for your bank, credit union or building society to debit an automatic payment from your account each month. All you need to do is ensure you have enough money in your account to cover the payments. Your first payment will be deducted approximately 10 days after advising us of your account/credit card details. The second and subsequent payments will be deducted on your monthly payment date. Two payments may be deducted in the first month, depending on your monthly payment date.

Where the due date falls on a non-business day in Sydney and Melbourne, we will debit the amount on the next business day. If you are uncertain when the debit will be processed to your account, you should contact your financial institution directly.

How to apply

If you would like to pay your RACQ Insurance premiums by the month, simply call us on 13 1905.

Renewal process

You will be sent a renewal certificate prior to the expiry of your policy so you can check the details. Monthly instalments will continue to be debited to your account unless you notify us in writing to vary these arrangements.

Important information

You may cancel your direct debit request, stop or defer an individual debit amount by writing to us at Reply Paid 4, RACQ Insurance Limited, Pay by the month, Springwood Q 4127. We must receive your notification at least 14 days prior to the next due date to process your request in time.

Your direct debit amount may vary if you make any policy alterations.

Pay by the month option

Important information

If debits are returned unpaid by your financial institution we will either attempt to debit from your nominated account again or we will contact you to arrange another way of paying. We reserve the right to cancel the direct debit arrangement if 3 or more debits are returned unpaid by your financial institution.

The following terms and conditions apply when you elect to pay your premium by this direct debit method:

- if your bank account details change you will need to tell us not less than 14 days before your next monthly instalment is due;
- if your credit card details change you must contact us not less than 2 business days before your next monthly instalment is due;
- when you have paid the first instalment, insurance cover commences on and from the first date of your period of insurance shown on your certificate of insurance;
- if any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim;
- if an instalment of the premium remains unpaid for a period of at least 1 month, the policy is automatically cancelled.

On renewal you will be sent a notice prior to the expiry date of this policy. At that time, unless you need to make any changes, you need take no action as your policy will be automatically renewed.

Contact Us

For further information or assistance call us 24 hours every day on 13 1905, visit us at www.racqinsurance.com.au or drive safely to your nearest RACQ branch.



RACQ
Insurance

RACQ Insurance Limited

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AFS Licence Number 233082

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RACQ Insurance products are sold only by RACQ Operations Pty Ltd
ABN 80 009 663 414 and our network of RACQ Insurance authorised representatives

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