

Recreational Vehicle Insurance

Product Disclosure Statement



This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

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Date effective: 01 August 2025

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Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείστε να ζητήστε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ੋਨੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

Table of Contents

Recreational Vehicle Insurance	7
About KT Insurance	7
About QBE	8
Your Insurance contract	9
Your no cover period for cyclone, flood and bush fire	10
Recreational Vehicle Policy Schedule	10
Your responsibilities	10
Not meeting Your responsibilities	12
Special conditions	12
The cost of this Policy	13
Information relating to premium calculation	14
Paying Your premium	15
What happens if You do not pay Your premium on time	16
Fourteen day cooling off period	17
Renewing Your Policy	17
Assigning Your rights and appointing a representative	18
Governing law	18
Duty to take reasonable care not to make a misrepresentation	18
Your no claim bonus or rating level	19
When You retain Your no claim bonus	20
When Your no claim bonus is impacted	21
Rating One Protection	21
Words with special meanings	22
Comprehensive Recreational Vehicle Insurance	30
Accidental loss or damage to Your Recreational Vehicle	30
New for old replacement of a new Recreational Vehicle after a Total Loss	31

Temporary cover on replacement	
Recreational Vehicle	32
Legal Liability	33
Legal costs	34
Awning and/or Annexe	35
Additional benefits	36
Emergency accommodation	36
Emergency clean-up costs	36
Emergency repairs	37
Excess free animal collision	37
Food spoilage	37
Fusion	37
Hire vehicle costs	38
Included Contents	39
How We will settle Your Included Contents claim	41
Mechanical Breakdown and Electrical Breakdown towing	41
Medical emergency assistance	41
Re-keying and re-coding	45
Replenishment costs	45
Signwriting/Artwork	45
Transportation of undamaged Contents	46
Towing and storage	46
Trailer cover	46
Transportation costs	46
Travel costs to collect Your Recreational Vehicle	47
Recreational Vehicle being transported by ship	47
Windscreen and glass breakage	47
Windscreen Chip Repair	48
Optional Benefits	49
Additional Contents cover	49
Trailer cover	50
Valuables cover	50

How We will settle Your Valuables claim	51
Laid-up cover	51
Making a claim	53
Assisting Us with Your claim	53
When You are at fault	53
Proof of value and ownership	54
What We pay for	54
How We will settle Your claim	54
Additional cost of repairs	55
Contribution to repairs and/or replacement	56
No cover after a Total Loss	56
Paying for other benefits	56
What happens to Your property	56
Credit provider's rights	57
Payments to the credit provider	57
Claim payments and GST	58
Recovery against another party	58
Repairing Your Recreational Vehicle	59
Choosing a repairer	59
Authorising repairs	60
Parts used to repair Your Recreational Vehicle	60
Our repair guarantee when We repair Your vehicle under this Policy	61
Unrepaired damage	62
Extra Care Process	62
Excesses	64
Basic Excess	64
Minimum Basic Excess	64
Voluntary Excess	65
Additional Excess	65
Age and inexperienced driver Excess	65
When You do not have to pay Your Excess	66
When We will not pay Your claim	68
A driver under the influence	68

Absolute asbestos exclusion	69
An unlicensed driver	69
Application of heat	69
Animals, Birds, Insects, Vermin	69
Business activity	70
Condition of Recreational Vehicle	70
Consequential loss or further costs incurred	71
Cyber	71
Vehicles on Consignment	72
Dangerous Goods	72
Deliberate, intentional, malicious or criminal act	72
Failure of Electronic devices	73
Gas and electrical compliance	73
Laws impacting cover	73
Lawful seizure	73
Loss or damage outside Australia	73
Motor sport	74
Motor trade and tests	74
Overloaded vehicle	74
Pandemic	74
Radioactivity or nuclear materials	74
Renting your Recreational Vehicle	75
Safeguarding your Recreational Vehicle	75
Sanctions	75
Stone chips/road grime	75
Terrorism exclusion	76
Theft of Your Recreational Vehicle	76
Tyres	76
Unsafe Recreational Vehicle	77
Unrelated damage	77
Unregistered Recreational Vehicle	77
Waiting period for cyclone, flood and bush fires	77
War	77
Changes to Your Policy	78
What You must tell Us	78

Cancellation rights under Your Policy	79
When there is more than one insured	80
Privacy Notice	81
QBE Privacy	81
KT Privacy	82
Complaints	84
Financial Claims Scheme	86
General Insurance Code of Practice	86
If this insurance has been issued through an insurance intermediary	86
Updating this PDS	87
Phoning for assistance and confirmation of transactions	87

Recreational Vehicle Insurance

This Product Disclosure Statement (PDS) contains details of Your cover, Your responsibilities, the claims process and how and when to get in touch with Us.

Welcome and thank you for considering Our Recreational Vehicle Insurance, distributed by KT Insurance as a brand of Lifestyle Insurance Group Pty Ltd (ABN 48 057 816 172 AFS Licence 246937).

The headings that We have used in this PDS are intended to help You find Your way through it more easily. They are not intended to be used for interpreting the contents of this PDS.

The amounts stated in this Policy include GST unless stated otherwise.

About KT Insurance

KT Insurance, as a brand of Lifestyle Insurance Group Pty Ltd is an organisation that has distributed specialist insurance products for over 30 years to owners of Recreational Vehicles.

KT Insurance has been provided with a binding authority by the insurer authorising Us to enter into, vary and cancel this insurance product as well as settle any claims on behalf of the insurer as if We were them.

This means that KT Insurance is the agent and acts on behalf of the insurer and not You.

About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE) is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). QBE have been helping Australians protect the things that are important to them since 1886.

QBE in the community

Premiums4Good™

QBE are committed to giving back to the communities that QBE operate in. Through Premiums4Good, QBE invest a portion of customer premiums into impact investments that aim to make positive environmental or social change, alongside a financial return. It is just another way QBE help in enabling a more resilient future.

Your Insurance contract

When You purchase insurance cover from Us, We enter into a contract with You which is called the Policy which is made up of:

- Your Policy Schedule;
- this Product Disclosure Statement (PDS);
- any applicable Supplementary PDS (SPDS) We issue that varies it; and
- any other document We tell You forms part of the Policy.

This PDS contains details of Your cover, Your responsibilities, the claims process and how and when to get in touch with Us.

The information in this PDS is current at the preparation date however it may change over time.

When We make a change that is materially adverse, either a Supplementary Product Disclosure Statement (SPDS) or a new PDS will be provided at renewal.

If We make a change to information in the PDS that is not materially adverse, We may not notify You of the change and may not immediately update the PDS. However, You can contact Us for a copy of the change at no charge by Us.

This PDS uses words that have special meaning. For the definition of these words refer to the 'Words with special meanings' section.

References to the singular include the plural and vice versa.

Your no cover period for cyclone, flood and bush fire

To manage the risk of people taking out insurance on their uninsured Recreational Vehicle when events such as cyclones, floods or bushfires are predicted, We do not provide cover (where the type of cover You have provides it) for any loss of or damage to Your Recreational Vehicle caused by these events during the first 72 hours after the Policy is first taken out by You (it does not apply to renewals). However, You will be covered from the time You take out the Policy for covered loss of or damage to Your Recreational Vehicle not caused by these events.

Recreational Vehicle Policy Schedule

Your Policy Schedule shows the type of cover You have and any optional covers You have added under the Policy. It also shows the period that the Policy covers You for, called the Policy Period. The Policy Schedule may vary the standard terms and conditions of the PDS depending on Your specific circumstances.

Your responsibilities

It is up to You to choose the cover You need. Because We and Our representatives do not advise You on whether the Policy is specifically appropriate for Your objectives, financial situation or needs, You should carefully read this document before deciding.

During the term of the Policy You must follow and meet all of the Policy's terms and conditions.

In particular:

- take all reasonable care to prevent loss of (including theft) or damage to Your Recreational Vehicle.

This includes but is not limited to:

- (i) moving Your Recreational Vehicle from rising flood waters if it is safe to do so;
- (ii) ensuring all the doors and windows are locked when the Recreational Vehicle is parked or unattended, which includes removing Your keys and locking the Recreational Vehicle and ensuring all security and tracking devices are active and maintained. We may also reduce or refuse Your claim to the extent that any security or tracking devices' state of repair contributed to the loss;
- (iii) keeping all keys to Your Recreational Vehicle secure and safe at all times;
- (iv) keeping Your Recreational Vehicle well maintained and in a roadworthy condition. We may reduce or refuse Your claim to the extent that Your Recreational Vehicle's state of repair contributed to or caused the loss;
- (v) ensuring that any information You give Us as part of a claim document or statement is honest and complete; and
- (vi) taking reasonable steps to ensure that if Your Recreational Vehicle is taken Off-road that it is suitably equipped to handle the conditions and/or terrain of the intended travel.

Not meeting Your responsibilities

If You do not meet Your responsibilities, then to the extent permitted by law, We may do either or both of the following:

- reduce or refuse Your claim to the extent We are prejudiced by Your non-compliance; and/or
- cancel Your Policy.

If fraud is involved, We can treat Your Policy as if it never existed. The above rights are subject to any relevant law.

In order to be sure that You are covered under this Policy, You should always contact Us for approval before You incur costs You wish to claim. If You do not, We may only pay for costs incurred up to the amount We would have authorised had You asked Us first.

Special conditions

We may impose special conditions on Your Policy that exclude, restrict or extend cover for a certain person or condition. An example of this would be when We may not cover certain drivers. These conditions will be listed on Your Policy Schedule and You should read the Policy Schedule carefully.

Preventing Our right of recovery

If You have agreed with or told someone who caused You loss, damage or liability covered by Your Policy that You will not hold them responsible then, to the extent We have been prejudiced by this act, We will not cover You for that loss, damage or liability.

References to legislation

Legislation referenced in this Policy includes Subsequent Legislation. Any term used in this Policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in Subsequent Legislation.

'Subsequent Legislation' means:

- an act or regulation as amended, replaced or re-enacted;
- where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.

Sending You documents

Documents relating to Your insurance Policy will be sent by email.

It is Your responsibility to make sure Your contact details are current (including telephone number and email address) and You must update these as soon as they change.

The cost of this Policy

When You buy this insurance, We will tell You the Premium You must pay and note it on Your Certificate of Insurance. The Premium You pay is based on a number of factors, including (but not limited to):

- the type of Recreational Vehicle You have insured and where You keep it;
- the Agreed Value You nominate for Your Recreational Vehicle; and

Your Insurance contract

- Your previous driving and/or insurance history.

You may reduce Your Premium by:

- increasing Your Basic Excess; or
- choosing a Voluntary Excess.

Your Premium will also include amounts that take into account Our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to Your insurance. You can ask Us for more details if You wish.

Your Premium may change on renewal. The Premium change may either be driven by Our pricing factors, Your experience or changes to the Recreational Vehicle You insure (such as additional modifications and Accessories).

In addition to the Premium, We will charge You an administration fee. The amount of the administration fee will be stated in Your Policy Schedule and may change from time to time.

Information relating to premium calculation

The list of factors in 'The cost of this Policy' is not exhaustive. We may take other factors into account and add or remove factors. The importance We place on the factors We use to calculate the premium and how the factors combine, all affect calculation of the premium.

Some factors will not affect all components of the premium and not all components of the premium may be subject to discounts in the same way or at all.

How the factors combine to calculate premium may also be impacted according

to Your circumstances and other underwriting considerations. The premium determined by a combination of the factors may be adjusted up or down to reflect Your circumstances and underwriting considerations including the risk being insured and the value of any claims.

An adjustment like this may increase or decrease the premium from the combination of factors and may limit discounts.

Minimum premium and Your previous year's premium are commercial factors that may limit premium increases and decreases from the combination of the factors and any discounts.

A minimum premium is the least amount of premium We will accept for the insurance and factors and any discounts will not reduce the premium below minimum premium.

Your previous year's premium is taken into account on renewal and may limit premium increases and decreases from the combination of the factors and limit discounts.

The premium We calculate according to the factors, Your circumstances and other commercial factors, including taxes and government charges, will be shown on Your Policy Schedule.

Paying Your premium

You must pay Your premium on time and as stipulated on Your Policy Schedule.

Your Policy Schedule shows the amount You need to pay and the due date for Your premium.

We may offer different ways to pay the premium, for example, in one payment or by instalments.

Your Insurance contract

It is important that You contact Us if Your bank or credit card details change. If You pay the premium by instalments, and Your Policy is renewed, We will continue to deduct instalments for a renewed Policy from the same account/card.

What happens if You do not pay Your premium on time

You need to pay Your premium by the due date. If You do not pay Your premium by the due date, Your Policy may be cancelled and You may not be able to make a claim. If You are paying Your premium by instalment and We have not received an instalment payment, We will send You a notice in writing regarding Your non-payment at least 14 calendar days before any cancellation by Us for non-payment.

If We cancel the Policy due to non-payment of premium, We will give You at least three business days' notice in writing of the date from which the Policy will be cancelled.

If any premium instalment remains unpaid for 14 days or more, We may also refuse to pay a claim.

In the event of a Total Loss claim and where You pay Your premium by instalments, We will deduct any unpaid premium for the Policy Period from the claim settlement.

We may deduct any outstanding premium amount from any claim payment.

Fourteen day cooling off period

If You change Your mind about Your Policy and have not made a claim, You can cancel it within 14 days of the start or renewal date and We will give You a full refund. If You cancel Your Policy in these circumstances, You will have no cover under the Policy.

To cancel Your Policy within the cooling off period, contact KT Insurance.

You can also cancel Your Policy outside the cooling off period, see "Cancellation rights under Your Policy".

Renewing Your Policy

You will receive a renewal notice at least 14 days prior to the expiry date of the Policy Period advising whether We will offer renewal or not.

If We offer renewal, the renewal notice will set out the renewal terms, including the new premium and Excess(es).

If You do not want to take up the renewal offer or need to vary it, or the information listed needs to be updated, contact Us before the renewal.

Each renewal is a separate Policy, not an extension of the prior Policy and the cooling off period applies on each renewal.

You should check the amount of Your sum insured to see if Your level of insurance cover is still appropriate for You prior to the Policy being renewed.

Assigning Your rights and appointing a representative

You are not allowed to assign any benefits, rights or, obligations under Your Policy unless You have Our written permission to do so. We will not unreasonably withhold Our permission.

You need to tell Us if You want to have someone represent or support You then We will recognise this and allow for it in all reasonable ways. This also applies if You want someone to manage Your Policy or claim on Your behalf.

Governing law

Your contract is governed by the law of the State or Territory within Australia where You keep Your Recreational Vehicle or the State/Territory where Your Recreation Vehicle is registered (when You are on road).

Duty to take reasonable care not to make a misrepresentation

By law, You must take reasonable care not to make a misrepresentation. A misrepresentation includes a statement that is false, partially false, or that does not fairly reflect the truth.

This means, prior to entering into an insurance contract, giving Us true, complete and accurate answers to Our questions, including where You provide information on someone else's behalf.

We use Your answers to decide whether to insure You and on what terms. If any of Your answers are misleading, incomplete, inaccurate or fraudulent We may reduce or refuse to pay a claim, cancel Your Policy or treat it as if it never existed. If You do not understand a question,

You are unsure how to answer or if anything is unclear, please call Us.

If You are renewing Your insurance, You need to carefully review the information provided in Your renewal documents and check that it is true, complete and accurate. If any of the information is incorrect or has changed, You must let Us know before renewal. Some changes may impact Our offer of renewal terms. If You do not understand a question, You are unsure how to answer or if anything is unclear, please call Us before You renew Your Policy.

If We do not hear from You and You renew Your Policy, We will take that to mean that the information provided in Your renewal document is true and correct and that nothing has changed.

If You do not tell Us about anything that has changed, or if You do not take reasonable care not to make a misrepresentation then We may reduce or refuse to pay a claim, cancel Your Policy or treat it as if it never existed.

Your no claim bonus or rating level

A no claim bonus and a rating level mean the same thing.

Your no claim bonus or rating level rewards You for not having made claims. With this feature, each additional consecutive year that You and the listed drivers on Your Policy have not had a claim helps keep Your premium lower (up to a maximum no claim bonus level) than it otherwise would have been if a no claim bonus was not applied.

Your Insurance contract

When a claim is made, the no claim bonus level may be reduced (including to a level where no benefit applies).

When You retain Your no claim bonus

Your no claim bonus level will not be impacted if:

- the driver of the Recreational Vehicle at the time of the Accident did not contribute to the cause of the Accident, and the claim is a Recoverable one;
- Your Recreational Vehicle was damaged whilst parked, and You supply Us with the name, address and licence number of the responsible party, and the registration number(s) of the other vehicle(s) involved in the Accident or any other information that would reasonably allow Us to identify the responsible party so that We can exercise Our rights of recovery; and
- the amount We have paid out to cover Your loss is Recoverable.

Premiums are calculated prior to the no claim bonus level being applied. The premium for a Policy may increase if affected by a claim or by other factors, regardless of whether the no claim bonus level is altered (for more information, see "The cost of this Policy" and "Information relating to premium calculation" sections above).

A no claim bonus or rating level is not applied to the premium charged for any of the Optional Benefits offered by this Policy.

When Your no claim bonus is impacted

Your no claim bonus level will be impacted when You have lodged one or more at fault, non-Recoverable claims against Your Policy during the Policy Period.

At fault/non-Recoverable claims that will not impact Your no claim bonus level are claims for:

- Mechanical Breakdown and Electrical Breakdown towing;
- Medical emergency assistance;
- Fusion; or
- windscreens/glass.

Rating One Protection

Where You currently have a Rating One Protection guarantee on Your Policy Schedule and You lodge an at fault/non-Recoverable claim against Your Policy during the current annual Policy Period the maximum No Claim Bonus level will be retained on Your renewal offer, however, Rating One Protection will not be offered on the renewal of Your Policy.

Words with special meanings

In this Policy, some words have special meanings wherever they are used in this PDS or in other documents making up the Policy. These words and their meanings are outlined below.

Accessories or **Options** means any additional item fitted to Your Recreational Vehicle by either the manufacturer or Yourself.

Accidental or **Accident** means a sudden, violent, external, unusual and identifiable specific event which happens unexpectedly and is unintended by the insured person.

Agreed Value means the amount which We agree to insure Your Recreational Vehicle up to as shown in Your Policy Schedule.

Aircraft means any machine or craft that can derive support in the atmosphere from the reactions of the air and includes any Aircraft regulated under Part 101 of the *Civil Aviation Safety Regulations 1998*.

Awning or **Annexe** means the structure attached to Your Recreational Vehicle to provide shade and/or additional accommodation.

Computer System means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or back up facility.

Contents means the property which belongs to You or Your Family (or for which You or Your Family are legally responsible) of which are carried within Your Recreational Vehicle and/or Your lockable trailer.

The types of Contents items that are included and excluded are outlined under the 'Included Contents' benefit.

Covered Accident means We have accepted Your claim for Accidental loss of or Accidental damage to Your Recreational Vehicle under the Policy.

Cyber Incident means an:

- unauthorised or malicious act; or
- malware, Virus, hacking, denial of service or similar mechanism,

affecting access to, use of or operation of any of Your vehicle's Computer Systems or causing loss of, corruption of, or loss of access to Electronic Data.

Electronic Data means Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Excess means the amount shown in the relevant Policy Schedule which You must pay as a contribution to Your claim under Your Policy.

Family means any persons who live with You permanently and who are any of the following:

- Your legal spouse or de facto (meaning a de facto relationship where You and Your partner are living together in a genuine domestic relationship); or

Words with special meanings

- Your own and Your spouse's or de facto's dependent children and/or Your grandchildren accompanying You on the covered Journey. Family does not include pets.

Fittings means items fitted permanently to or that form part of Your Recreational Vehicle. They include but are not limited to items such as fridges, stoves, air conditioners, beds, mattresses and gas cylinders.

Fusion means the burning out of an electric motor as a result of the electric current in it.

Impact means the forceful, sudden and unexpected striking of one object, surface or item against another.

Incident means a single insurable event or series of related events that are not excluded by the Policy.

Journey means Your journey during the Policy Period during which You use Your Recreational Vehicle for Your accommodation and commences from the time when You leave the Usual Place of Residence and ends when You return to the Usual Place of Residence, or if the Recreational Vehicle is being used as Your permanent residence the place where the Recreational Vehicle is usually located.

Laid-up means the nominated three-month period during which You will not be using the Recreational Vehicle. This is shown on the Policy Schedule if You have the Laid-up cover.

Market Value means the cost to replace Your Recreational Vehicle with a Recreational Vehicle of the same make, model, age, size and condition as Your Recreational Vehicle immediately prior to the loss or damage but excluding costs and charges for registration, stamp duty transfer, dealer warranty costs or transfer fees.

Mechanical Breakdown or Electrical Breakdown means the failure of any mechanical or electrical component of Your Recreational Vehicle due to unforeseen circumstances resulting in the total disablement of Your Recreational Vehicle. Mechanical or electrical components do not include tyres.

Off-road means four wheel-driving, trail driving, sand dune driving or some other driving activity of a similar nature that is conducted off a gazetted road (a gazetted road is a road which has been named and published as a public road in the relevant government Gazette by the relevant local council or state government).

Policy means this document together with the Policy Schedule and any applicable endorsements and any updates that We tell You forms part of the PDS such as Supplementary Product Disclosure Statements.

Policy Period means the period of time commencing on the effective date stated in the relevant Policy Schedule and ending on the expiry date stated in the relevant Policy Schedule unless ending earlier in accordance with the Policy or law. Each renewal gives rise to a new contract and new policy period which is separate to any prior policy period.

Words with special meanings

Policy Schedule means the relevant policy schedule issued by Us which sets out important details of cover such as who is insured, the cover(s) provided, the Policy Period, the relevant limits, Excesses and other important information.

Recoverable (and “recover” has a corresponding meaning) means to recoup the expenses We incurred in providing cover for any Accidental loss or damage to Your Recreational Vehicle or in covering any of Your legal liability costs after a claimable event. A Recoverable event does not include and is not restricted to:

- an at-fault claim;
- a not at-fault claim where You are unable to provide Us with the responsible party's name, address and vehicle registration number or any other information that would reasonably allow Us to identify the responsible party so that We can exercise Our rights of recovery; or
- any storm or naturally occurring event or a collision with an animal.

Your no claim bonus may be affected and an Excess may be required for any claimable Incident that is not Recoverable by Us, unless otherwise stated in Your Policy.

Recreational Vehicle means the registered motor home, caravan, campervan, camper trailer, converted bus, tow vehicle, slide on or fifth wheeler as described in the Policy Schedule including all Accessories, Fittings and appliances permanently attached to the interior or exterior of Your recreational vehicle (excluding any trailer).

Recreational Vehicle also includes:

- the permanent fixtures, Fittings, furniture, furnishings, and bottled gas equipment legally contained in or on Your vehicle; and/or
- an Annexe or Awning which is securely attached to Your vehicle at the time of loss or damage.

Recreational Vehicle does not include:

- an unregistered recreational vehicle;
- a Recreational Vehicle that is not roadworthy; or
- any fixtures, Fittings or Accessories that must be removed from the vehicle in order to drive the vehicle (such as a deck or a floor structure under or inside an Awning or Annexe).

Sporting Equipment means items of tangible personal property designed and sold for use in a sport or sporting activity. Sporting Equipment does not include apparel, footwear, boardgames, electronic games and/or devices, Aircraft and/or or powered vehicles and replacement parts and/or accessories for any excluded item.

Terrorism means any act, or preparation in respect of action, or threat of action designed to influence any government of any nation or any political division of it, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group whether acting alone or on behalf of or in connection with any organisation or government, and which:

Words with special meanings

- involves violence against one or more persons;
- involves damage to property;
- endangers life other than that of the person committing the action;
- creates a risk to health or safety of the public or a section of the public; or
- is designed to interfere with or to disrupt an electronic system.

Total Loss means:

- when We decide that the Recreational Vehicle is Uneconomical, impractical or unsafe to Repair after an Accident; or
- when Your Recreational Vehicle has been stolen and not recovered within 14 days from the time You report its theft to Us.

Uneconomical to Repair means when the cost of repairs plus the salvage value is greater than the:

- replacement value – where a Total Loss gives You the right to a replacement Recreational Vehicle under the Policy; or
- Agreed Value – if Your Recreational Vehicle is insured for an Agreed Value,

unless otherwise notified to You by Us in writing.

Usual Place of Residence means the place where You will reside the majority of the Policy Period, or a storage facility where the Recreational Vehicle is kept when not traveling.

Valuables means jewellery, watches, cameras (including camera equipment), Sporting Equipment (including e-bikes) and hearing-aids or other items as listed on the Policy Schedule.

Virus means any computer malware, virus or similar mechanism, computer program or code, including but not limited to, any malicious software, file, ransomware, virus, boot sector virus, macro virus, hostile applet, Trojan horse program, java virus, ActiveX virus, worm, logic bomb or other executable program or code which initiates an event on infected computer equipment, causing modification of or damage to data, memory or data media or otherwise adversely affecting directly or indirectly the operation of or access to any vehicle Computer System or any data or information therein.

We, Our or Us means Lifestyle Insurance Group Pty Ltd, (AFSL 246937) (ABN 48 057 816 172) trading as KT Insurance, acting as agent of the insurer, QBE Insurance (Australia) Limited (ABN 78 003 191 035) (AFSL 239545).

You or Your means the person(s) named in the relevant Policy Schedule as the insured.

Comprehensive Recreational Vehicle Insurance

Subject to the terms, conditions, limits and exclusions (in particular, "When We will not pay Your claim"), We provide the following cover in relation to the insured Incident occurring during the Policy Period.

Accidental loss or damage to Your Recreational Vehicle

We will cover You for Accidental loss (including theft) or physical damage to Your Recreational Vehicle during the Policy Period, subject to the other terms of this section and the Policy (including those relating to the limits and Excess).

Loss or damage Incidents covered under this Policy include:

- Impact or collision;
- theft or attempted theft;
- fire;
- storm;
- hail;
- flood;
- malicious damage; and/or
- any other Incident arising from an Accident that is not excluded by the Policy terms and conditions.

Where new for old replacement of a new Recreational Vehicle after a Total Loss does not apply, We will:

- repair Your Recreational Vehicle;

Comprehensive Recreational Vehicle Insurance

- pay You the reasonable cost of repairing Your Recreational Vehicle; or
- pay You the Agreed Value of Your Recreational Vehicle when the relevant Policy Schedule shows Your Recreational Vehicle is insured for Agreed Value.

Where We repair Your Recreational Vehicle and it is an imported vehicle, the maximum We will pay You is the equivalent cost of similar parts or Accessories that are available in Australia.

Further We will adjust Your claims payment in accordance with the GST provision shown under the heading GST notice.

New for old replacement of a new Recreational Vehicle after a Total Loss

We will replace Your Recreational Vehicle with a new Recreational Vehicle of the same make, model, size and features including any modifications, Options and Accessories, so long as it is readily available in Australia, provided:

- Your Recreational Vehicle is a Total Loss;
- You purchased it new (or as a demonstrator model) from the manufacturer or their dealer;
- Your credit provider, if Your Recreational Vehicle is subject to finance, has agreed in writing with Your Recreational Vehicle being replaced; and
- Your Recreational Vehicle is less than two years old from when it was first registered at the time of the Accident.

If We cannot agree on whether a new replacement Recreational Vehicle is readily available or You choose not to accept it, We will

Comprehensive Recreational Vehicle Insurance

pay You the Agreed Value of Your Recreational Vehicle shown as applicable in the relevant Policy Schedule.

If the payment of an Excess is applicable it is payable to Us up front before We replace Your Recreational Vehicle.

We will also pay the registration, stamp duty and dealer charges for the period registered (but not exceeding 12 months) on the new replacement Recreational Vehicle. We will not pay for compulsory third party insurance or for any purchase or transfer of any extended warranty.

Temporary cover on replacement Recreational Vehicle

If You sell or give away Your Recreational Vehicle and replace it with another one, We will provide temporary cover for the replacement Recreational Vehicle ("Replacement Recreational Vehicle") for 14 days only from the time You sold or gave away the Recreational Vehicle on the same terms set out in Your Policy, except that We will only insure the Replacement Recreational Vehicle for its Market Value.

If cover is to continue on the Replacement Recreational Vehicle:

- You must give Us full details of the Replacement Recreational Vehicle during the 14 day temporary cover period;
- You must obtain Our agreement to cover Your Replacement Recreational Vehicle; and
- You must pay any extra premium We require.

Legal Liability

We will cover Your legal liability to pay compensation for loss of or damage to someone else's property or for death or bodily injury to another person which is caused by an Accident which is partly or fully Your fault which occurs during the Policy Period and arises out of the use of Your:

- (a) Recreational Vehicle; and/or
- (b) trailer whilst being towed by Your Recreational Vehicle (including Your items or vehicles that are on or attached to Your trailer).

The above cover is extended to:

- any person who is using or in charge of Your Recreational Vehicle with Your permission; and
- a passenger travelling in Your Recreational Vehicle or who is getting into or out of Your Recreational Vehicle.

The maximum amount We will pay for all claims under the Policy for damage to other people's property and/or death or bodily injury arising from any one Incident or series of related Incidents involving Your Recreational Vehicle is \$20,000,000.

We will not pay for legal liability:

- where the loss or damage occurs to Your own property, Your spouse's or de-facto's property or to property which is in Your possession, custody or control;
- in connection with the towing of Your Recreational Vehicle by any registered motor vehicle that is not insured by Us;

Comprehensive Recreational Vehicle Insurance

- which is insurable under a statutory or compulsory insurance policy or compulsory insurance or compensation scheme or fund covering such legal liability. This exclusion will still apply even if these policies, schemes, or funds:
 - were not in place at the time of the Accident; or
 - had limits that have been exhausted.
- for death or bodily injury to You or any person who normally resides with You;
- to any person You employ where You are legally obliged to provide cover under any workers compensation legislation or similar laws and any legal liability that arises from their employment with You;
- that does not arise from the Recreational Vehicle insured by this Policy;
- directly or indirectly arising out of or in any way connected with any disease that is transmitted by You or any other person who normally resides with You;
- directly or indirectly connected in any way with asbestos; or
- where the loss or damage occurs to any Aircraft.

Legal costs

Provided We consent in writing (such consent not to be unreasonably withheld), We will pay for reasonable legal costs incurred to defend any court proceedings which may arise from a claim for liability covered by the Policy.

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

Awning and/or Annexe

We will cover You for any Accidental loss of (including theft) or physical damage to Your Awning and/or Annexe. If Your Awning and/or Annexe is greater than five years old, and a Total Loss or partial loss occurs and We decide to replace or pay You the cost of replacing it, We may subtract an amount for depreciation. Depreciation is calculated on the age and condition of the Awning and/or Annexe at the time of the loss.

The maximum We will pay in respect of any one Incident is included in Your Agreed Value.

An Excess of \$500 applies to this cover, provided that the loss or damage is only in relation to Your Awning and/or Annexe, otherwise any other applicable Excesses will apply.

Additional benefits

Unless We have stated differently under one of the other benefits listed below, the benefit will only apply:

- where We have accepted Your claim for Accidental loss of or Accidental damage to Your Recreational Vehicle (called a Covered Accident) under the Policy; and
- where the covered loss or damage is directly related to the Covered Accident.

Emergency accommodation

We will pay for any reasonable accommodation expenses incurred by You, Your spouse, Your de facto or dependent children as a result of a Covered Accident, provided that at the time of the Covered Accident Your Recreational Vehicle was more than 100 kilometres from the Usual Place of Residence.

The maximum We will pay for accommodation expenses in respect of any one Covered Accident is \$1,000. Where Your Recreational Vehicle is Your Usual Place of Residence, the 100 kilometres condition will not apply and the limit becomes a maximum of \$3,000 per Covered Accident.

Emergency clean-up costs

We will cover the amount You may be held liable to pay for costs and charges that are incurred to clean up and remove debris resulting from Accidental loss (including theft) or damage to Your Recreational Vehicle following a Covered Accident. The maximum We will pay is \$5,000 for any one Incident.

Emergency repairs

We will reimburse You for the cost of emergency repairs which may be necessary to enable You to tow Your Recreational Vehicle to its intended destination or nearest place of safety after a Covered Accident.

The maximum We will pay in respect of any one Covered Accident is \$1,000 unless the emergency repairs have been approved by Us prior to completion. Please contact Us to confirm approval for these costs.

Excess free animal collision

If a Covered Accident occurs as a result of a collision with an animal, We will waive any Excess payable, provided there is no loss or damage to third party property for which You are liable.

This benefit will only apply once per Policy Period.

Food spoilage

Following a Covered Accident We will pay up to \$500 for food that is spoiled by the same Covered Accident.

Fusion

Where a Fusion damages the electrical motor of an item of Your Contents, fridge, or fixed air conditioning unit kept within Your Recreational Vehicle during the Policy Period (even if the claim is not connected to an Incident for which a claim has been accepted) We will (acting reasonably) either pay the reasonable cost to rewind the motor or replace the motor.

Additional benefits

We will not pay for:

- any associated repair or replacement costs for items such as fuses, switches, electrical components, printed circuit boards, bearings, lighting or heating elements, protection devices, Awning motors or electrical contacts at which sparking or arching occurs in ordinary working;
- the cost of repair or replacement of rectifiers, inverters and transformers;
- loss of use or damage to mechanical parts that occurred as a result of the motor burning out;
- motors if the damage is covered under any warranty or manufacturers' guarantee; or
- motors more than 15 years old.

Hire vehicle costs

This benefit does not apply to caravans, camper trailers or Fifth wheelers.

Following a Covered Accident or theft, We will pay the reasonable costs of a rental vehicle if Your Recreational Vehicle:

- has suffered Accidental loss or damage and the repair time is expected to exceed three days (in relation to the Accidental damage); or
- is stolen and cannot be recovered.

The maximum We will pay in respect of any Covered Accident is up to \$1,000 or a maximum of 14 days, whichever is less. We will not pay for the cost of fuel or any other optional hire vehicle related expenses during the rental period or any liability, Accidental loss or damage to the rental vehicle.

Included Contents

We will pay for Accidental loss of (including theft), or physical damage to Your Contents whilst contained in Your Recreational Vehicle, lockable trailer or lockable storage bin up to a maximum of \$2,000 in total.

We will not pay for theft or attempted theft from within Your Recreational Vehicle, lockable trailer or fixed lockable storage bin, if:

- the Recreational Vehicle, lockable trailer or fixed lockable storage bin is not securely locked;
- there is no physical evidence of forcible and violent entry;
- the theft or attempted theft is by someone who is in Your Recreational Vehicle with Your consent; or
- the theft or attempted theft is from an Annexe, Awning or other part of the Recreational Vehicle which is made of canvas, vinyl or similar soft materials.

Included Contents means any of the following items that You own:

- removable furniture, carpets or rugs;
- bedding, cutlery and crockery;
- portable household appliances;
- Sporting Equipment (other than items excluded under 'Contents does not include');
- clothing or personal items including watches, jewellery and prescription glasses, up to a maximum of \$1,000 for any one item;
- bicycles whilst locked onto a bicycle carrier attached to or within the Recreational

Additional benefits

Vehicle, up to a maximum of \$1,000 (including e-bikes);

- tools (excluding tools of trade) and spare parts not supplied by the manufacturer as original equipment in or on the Recreational Vehicle;
- fishing equipment;
- electronic items (including photographic equipment, personal computers, electronic tablets, laptops and purchased software);
- wheelchairs and mobility scooters; or
- musical instruments, up to a maximum of \$500 per item.

Included Contents does not include:

- any item that is included in the definition of Your Recreational Vehicle;
- precious metals, uncut and unset gems and stones;
- curios, antiques, pictures or works of art, collections of stamps, medals or coins, or other collectables;
- livestock, fish, birds, animals of any kind;
- manuscripts, deeds or other documents;
- gold or silver nuggets, bullion and ingots (not jewellery);
- Aircraft, watercraft (including canoes and kayaks) and any equipment that is part of or belongs to either of these;
- drones;
- skis, surfboards, surf-skis or wind-surfers, surfmats, surfing equipment or diving equipment, and any accessories for surfing and diving equipment;

- data of any kind; or
- mobile phones, CB radios or satellite phones.

How We will settle Your Included Contents claim

We will either:

- repair or replace Your lost or damaged Contents; or
- pay You the reasonable cost of repair or replacement,

up to a maximum of \$2,000 in respect of any one Covered Accident, unless the Optional Benefit 'Additional Contents cover' has been taken and is shown on Your Policy Schedule.

Mechanical Breakdown and Electrical Breakdown towing

If Your Recreational Vehicle suffers a Mechanical Breakdown or Electrical Breakdown during the Policy Period, We will reimburse You the reasonable towing costs of Your Recreational Vehicle to the nearest repairer or place of safety.

The limit We will reimburse during one Policy Period is \$1000 for any two tows, with a maximum of \$600 per single tow. Reimbursement will only take place upon the presentation of the towing receipt.

Medical emergency assistance

This benefit covers transport for Yourself, Your Family, Your pet, and Your Recreational Vehicle if You have a medical emergency relating to a Sickness or Disease.

What We pay

If You or Your Family travelling in Your Recreational Vehicle suffer a Sickness or Disease during the Policy Period which was unexpected and a treating physician advises that You are unable to continue Your Journey then We will cover the reasonable costs to:

- (a) transport You, Your Family and Your pets to Your permanent residence along with Your Recreational Vehicle where ongoing medical care can be obtained;
- (b) allow a nominated person to be transported and accompany You if You are travelling alone and the treating physician advises that the relevant Sickness or Disease prevents You from being transported alone;
- (c) allow a nominated person to be transported to the Recreational Vehicle site and the transportation costs thereafter in returning the Recreational Vehicle back to Your Usual Place of Residence; or
- (d) transportation in economy class on a regularly scheduled commercial airline, or if airline transportation is not available or suitable, in economy class in any other appropriate means of transport.

Sickness or Disease means illness or disease which occurs during the Policy Period which is the direct and independent cause of loss for which a claim is made and which requires the attendance of a physician, provided such sickness or disease is not related to:

- a pandemic;
- an epidemic;

- similar health crisis to a pandemic or epidemic; or
- a condition You or the applicable member of Your Family received medical advice, medical treatment, or have taken prescribed medication in the 30 days prior to the departure date of Your Journey.

If upon the unexpected death of You or Your Family member whilst travelling in Your Recreational Vehicle We will cover the cost:

- (a) for the transportation of the body to a location within Australia nominated by the closest next of kin; and
- (b) for the transportation for You or Your Family member and the Recreational Vehicle to return to the Usual Place of Residence.

What We will not pay

We will not pay any benefit or for any loss, costs or expenses caused by or arising out of:

- (a) You, Your Family member or immediate relative travelling in any unlicensed Aircraft;
- (b) You, Your Family member or immediate relative flying or engaging in any other aerial activity as part of the Aircraft's crew;
- (c) You, Your Family member or immediate relative participating in or training for any professional sport; or
- (d) You incurring costs in relation to:
 - (i) medical expenses including ambulance services, and Royal Flying Doctor Service;
 - (ii) accommodation costs;

Additional benefits

- (iii) cancellation costs in respect of accommodation;
- (iv) Recreational Vehicle storage;
- (v) loss of clothing or personal effects; or
- (vi) meals or incidental expenses.

We will not pay any benefit or for any loss, damage, liability, event, costs or expenses where this would result in Us contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth) or the *National Health Act 1953* (Cth) and any instruments made under those Acts.

The amount of cover for any one person is \$10,000 for any one event and in the aggregate for any one Policy Period for that person.

Immediate Relative

If upon the unexpected death of an immediate relative up to 80 years of age and who is not travelling with You or Your Family member in Your Recreational Vehicle, We will cover the cost for the return transportation of the person whose immediate relative has died and You or any of Your Family travelling with that person and Your Recreational Vehicle to the Usual Place of Residence.

The amount of cover is \$10,000 for any one event and in the aggregate for any one Policy Period.

In this "Medical emergency assistance" cover, any series of events consequent upon or attributable to one source or originating cause, including continuous or repeated exposure to substantially the same general conditions, are deemed to be one event.

Re-keying and re-coding

If the keys to Your Recreational Vehicle are stolen or lost during the Policy Period, We will pay for the replacement of the keys and necessary re-coding of the locks to Your Recreational Vehicle. The maximum We will pay for any one Incident is \$750 and no Excess will apply if there is no other loss or damage to Your Recreational Vehicle.

This benefit will only apply if:

- the theft of the keys to Your Recreational Vehicle has been reported to the police; and
- the keys to Your Recreational Vehicle have not been stolen by Your Family member, invitee or person who resides with You.

Replenishment costs

We will cover the reasonable costs to replenish or replace equipment used whilst protecting Your Recreational Vehicle after Accidental physical loss or damage has been sustained and covered under this Policy, up to a maximum of \$500 for any one Incident.

Signwriting/Artwork

Following an Incident, We will cover the replacement costs of loss or damage to non-standard signwriting, artwork or advertising signs or material forming a permanent part of Your Recreational Vehicle, up to a maximum of \$1,000 for any one Incident.

Additional benefits

Transportation of undamaged Contents

If Your Recreational Vehicle is deemed a Total Loss, We will pay for Your transportation of undamaged personal Contents to Your Usual Place of Residence up to a maximum of \$1,000 per Policy Period.

Towing and storage

Following an Incident, We will pay the reasonable cost of protection, removal and towing of Your Recreational Vehicle to the nearest repairer, place of safety or any other place which We agree to.

Trailer cover

We will cover You for the theft or Accidental physical loss or physical damage to Your trailer.

We will pay the lesser of \$1000 or the Market Value of the trailer.

We will not pay for property being carried in or on the trailer under this Additional benefit.

Transportation costs

If Your Recreational Vehicle is stolen or cannot be safely driven to the Usual Place of Residence as a result of Accidental loss or damage, We will pay the:

- (a) reasonable costs of transporting You and Your Family travelling with You in economy class on a regularly scheduled commercial airline; or
- (b) if airline transportation is not available or We do not consider it to be suitable, the reasonable costs of transporting You and Your Family on any other appropriate means

of transportation chosen by Us, to Your Usual Place of Residence in Australia.

Travel costs to collect Your Recreational Vehicle

We will cover the reasonable costs:

- for You to travel to the repairer's premises to collect Your Recreational Vehicle; or
- to have Your Recreational Vehicle delivered to the Usual Place of Residence,

following the theft and recovery or Accidental loss or damage, which is covered under this Policy. The maximum We will pay is \$1,000 any one Incident.

Recreational Vehicle being transported by ship

If Your Recreational Vehicle is being transported by ship within Australian waters, We will pay Your reasonable contribution for any general average and salvage charges if such maritime conditions apply during the Policy Period.

Windscreen and glass breakage

We will pay the reasonable replacement cost of Your Recreational Vehicle windscreen or single window glass provided that such breakage is Accidental, occurs during the Policy Period and is the only damage sustained by Your Recreational Vehicle.

No Excess will apply to this benefit for the first claim per Policy Period.

Windscreen Chip Repair

If Your front windscreen is chipped or cracked and can be legally repaired without needing to be replaced, We will pay for the cost of repairs of the damaged glass, up to a maximum of \$500.

No Excess will apply to this benefit for the first claim per Policy Period.

Optional Benefits

Where We offer any Optional Benefits that You have added to Your Policy those benefits will be included with any renewal offer We make unless You contact Us and ask Us to remove these Optional Benefits at renewal.

In order to be sure that You are covered under this Policy You should always contact Us for approval (which will not be unreasonably withheld) before You incur costs You wish to claim. If You do not, We will only pay for costs incurred up to the amount We would have authorised had You asked Us first.

Additional Contents cover

This Optional Benefit increases Your Contents cover and is in addition to the 'Included Contents' cover We provide under the "Additional benefits" section.

Where the Policy Schedule shows that Additional Contents cover applies, We will pay for loss of or damage to Your Additional Contents contained in Your Recreational Vehicle or lockable trailer or lockable storage bin for an Incident occurring during the Policy Period, up to the sum insured You nominate as shown on Your Policy Schedule.

All exclusions and claims settlement conditions applicable to the 'Included Contents' benefit also apply in relation to this Optional Benefit.

Optional Benefits

Trailer cover

This Optional Benefit is designed for You if the value of Your trailer exceeds \$1,000. We automatically include up to \$1,000 cover for Your trailer, but You can nominate a higher value under this option, up to a maximum of \$10,000.

When the Policy Schedule shows that trailer cover applies, We will cover You for the theft or Accidental physical loss or physical damage to Your trailer occurring during the Policy Period under the "Cover for Accidental physical loss or damage" section and We will:

- repair Your trailer;
- pay You the reasonable cost of repairing Your trailer; or
- pay You the Agreed Value for Your trailer as stated in Your Policy Schedule and up to a maximum amount of \$10,000, where stated.

We will not pay for property being carried in or on the trailer under this Optional Benefit.

Valuables cover

When the Policy Schedule shows that Valuables cover applies, We will pay for Accidental loss or physical damage to those items as listed in the Policy Schedule occurring during the Policy Period, anywhere in Australia.

How We will settle Your Valuables claim

We will:

- repair or replace Your lost or damaged Valuables;
- pay You the reasonable cost of repair or replacement; or
- pay You up to the sum insured noted on Your Policy Schedule under "Valuables".

Where Valuables cover is selected, We will pay a maximum amount up to the sum insured as nominated by You on the Policy Schedule, for any one Incident.

Laid-up cover

You have the option to reduce Your premium by choosing Laid-up cover up to three months per one Policy Period if Your Recreational Vehicle will not be driven or used for a period of time.

Laid-up

If You have selected this optional cover, Your Comprehensive Recreational Vehicle Insurance will be restricted to the following Incidents during the Laid-up period:

- theft;
- fire;
- malicious damage or vandalism; or
- wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event, and covered only whilst:
 - at the location You nominated Your Recreational Vehicle will be stored, at the Usual Place of Residence as shown on Your Policy Schedule;

Optional Benefits

- Your Recreational Vehicle is being moved or driven in the event of an emergency; or
- going to and from a licensed repairer for repairs (but only if it is following a claim We have agreed to pay).

We will not cover anything specified in the “When We will not pay Your claim” section. All other conditions, limits and exclusions of this Policy apply to this cover.

If You want to use the Recreational Vehicle during the Laid-up cover period, then We will only cover it for other loss and damage only if:

- You tell Us You are going to use it;
- We agree to cover You for that use; and
- You pay Us any additional premium that applies.

Making a claim

Assisting Us with Your claim

You must assist Us with Your claim by contacting Us as soon as possible if there is any Accidental loss, damage or alleged liability which is likely to result in a claim. This means You must 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 to the extent We are prejudiced by that failure.

If We have the right to recover any amount payable under this Policy from any other person, You must take reasonable steps to co-operate with Us in any action We may take.

Where We have a right to reduce or refuse to pay Your claim as a result of the operation of a term set out in this section, You may make a submission to Us, either before or after We make a decision, explaining why it would be unfair or unreasonable for Us to apply that term in the circumstances.

We will not rely on a term in a manner that is detrimental to You if it would be unfair to do so.

When You are at fault

You are at fault if You:

- are responsible for the Accident; or
- contributed to the cause of an Accident.

Proof of value and ownership

When You make a claim for loss or damage to any item insured by this Policy We will ask You to provide evidence of value and ownership of the property.

Receipts, valuations, photographs and instruction manuals will assist You to prove that You owned the item and prove its value.

What We pay for

If We agree to settle Your claim, We will:

- decide whether to repair Your Recreational Vehicle, pay the reasonable cost of repairing Your Recreational Vehicle, or pay the Agreed Value (as applicable);
- pay any other benefits that apply;
- pay for any Optional Benefits You have chosen and paid for; and/or
- deduct any amounts that apply to the Policy such as an Excess or unpaid premium.

How We will settle Your claim

We may settle Your claim in one of the following ways:

Repair Your Recreational Vehicle

You have the right to choose who is to repair Your Recreational Vehicle. All We require is one written quotation to be forwarded to Us prior to commencement of repairs.

To see what happens when a decision is being made on a repairer see the section "Choosing a repairer".

Pay Your claim as a Total Loss

We may pay out Your claim as a Total Loss when Your Recreational Vehicle is assessed to be a Total Loss. If We pay out Your claim as a Total Loss, Your Policy will come to an end and there is no refund of premium to You for any unexpired period of the Policy.

We pay the Agreed Value less any applicable Excess, and any unpaid premium.

Upon settlement We will keep the Recreational Vehicle. If We agree to let You keep the Recreational Vehicle then We will also deduct its estimated salvage value.

Additional cost of repairs

We will not pay for any additional costs in complying with such Government legislation or regulation that You were required to comply with prior to the loss or damage to Your Recreational Vehicle occurring.

If the required repairs to Your Recreational Vehicle necessitate it being repaired to a condition better than it was prior to the loss or damage occurring and in doing so incurs additional cost in order to comply with the requirements of any Government legislation or regulation to allow normal use of the Recreational Vehicle, then We will pay such additional costs up to 10% of the sum insured of Your Recreational Vehicle.

Contribution to repairs and/or replacement

You may have to contribute to the cost of repairs and/or replacement if Your Recreational Vehicle is affected by age, neglect, wear and tear, weathering, rust or corrosion.

If the repair to Your Recreational Vehicle is expected to leave it in a better condition than before it was damaged, We may ask You to contribute a reasonable amount to the repair costs.

Before We ask You to contribute, We will tell You how much it will be and how to pay it prior to the authorisation of any repairs.

No cover after a Total Loss

On the date We confirm that We will pay Your claim for the Total Loss of Your Recreational Vehicle, all cover under the Policy in respect of that Recreational Vehicle will cease.

Paying for other benefits

If We agree to pay You other benefits under the Policy, We will pay the reasonable cost. We will repair, replace or pay the relevant loss or damage (as applicable) up to the maximum amount that applies under the benefit.

What happens to Your property

Recovered Recreational Vehicle

If We settle Your claim as a Total Loss and the Recreational Vehicle is later recovered We have the right to keep the recovered Recreational Vehicle.

Damaged property

If a damaged item is unable to be repaired and We settle the claim, the damaged item then becomes Our property.

Credit provider's rights

You must tell Us if You have used the Recreational Vehicle as security for a loan or when You become aware of a Personal Property Securities Register notification being registered against the Recreational Vehicle. This may also apply if You have a lease or hire purchase agreement on Your Recreational Vehicle.

When You do this We note the credit provider on Your Policy Schedule.

When there is a credit provider noted:

- We treat the Recreational Vehicle as being under a finance arrangement;
- We treat any statement, act, or omission or claim by You as a statement, act or admission by the credit provider; and
- We may recover any payment either in Your name or the credit provider's name.

Payments to the credit provider

When Your Recreational Vehicle is a Total Loss, and no one else has a financial interest in it, We will pay You the settlement amount. If Your Recreational Vehicle is the security for any finance agreement, We will pay the financier what they are entitled to receive and pay You any balance up to the settlement amount. We will not pay any financier's late fees, interest or other administration fees. You will need to remove any registered security interest in Your

Making a claim

Recreational Vehicle after We settle Your claim as a Total Loss.

Any payment to a financier will satisfy Our obligation to You under this Policy for the amount paid.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the Recreational Vehicle is a business which is, or needs to be, registered for GST. In that case, We will reduce the amount We pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim We pay.

There may be other taxation implications affecting You, depending upon Your own circumstances. We recommend You seek professional advice.

Unless We say otherwise, all amounts in Your Policy are inclusive of GST.

Recovery against another party

We have the right to recover from any person, in Your name, the amount of any claim paid under this Policy and We will have conduct of any settlement or defence of any claim in Your name.

We will act reasonably having regard to Your interests, and will keep You informed if You ask Us to. If We recover more than the amount We have paid to You or on Your behalf (and also including costs We incurred to recover the amount), We will pay You the balance. You agree to take reasonable steps to cooperate to the extent required in the recovery process.

The amount of Excess You have paid will only be refunded when Your claim is Recoverable.

Repairing Your Recreational Vehicle

If We repair Your Recreational Vehicle, We will decide (acting reasonably) the best way of repairing any damage that exists.

In order to be sure that You are covered under this Policy You should always contact Us for approval before You start any repairs on Your Recreational Vehicle. If You do not, We will pay for expenses incurred up to the amount We would have authorised had You asked Us first.

Choosing a repairer

We can assist You in selecting a suitable repairer to repair the damage to Your Recreational Vehicle. You also have the right to choose Your own repairer; We require one written quotation from an appropriately licensed and equipped repairer to be forwarded to Us prior to commencement of repairs. In both instances We will work closely with the repairer to strive to achieve the best repair outcome for You however We may require You to allow Us to obtain a second quotation from a repairer chosen by Us. We will then (subject to any relevant Policy limits) either:

- authorise the repairs at Your repairer of choice;
- pay You the reasonable cost of repairing Your Recreational Vehicle; or
- move Your Recreational Vehicle to a repairer chosen by Us.

Authorising repairs

You may only authorise emergency repairs as detailed under the "Emergency repairs" benefit. You should not authorise further repairs to Your Recreational Vehicle without Our prior consent, which will not be unreasonably withheld.

Before We make a decision regarding Your claim and repairs to Your Recreational Vehicle, We may need to inspect Your Recreational Vehicle. An assessor will be appointed by Us. We or Our assessor will make the necessary arrangements with You.

Parts used to repair Your Recreational Vehicle

If We are unable to repair the part, We will use new, recycled or reconditioned parts that meet the requirements of Australian Design Rules (ADR). If such parts are not available or appropriate, parts from alternative distribution channels may be used.

We will not pay any amount greater than the maker's last list price in Australia together with a reasonable charge for fitting and a maximum freight cost per claim of \$2,000, for the supply of any spare part, extra or accessory.

In the event that any spare part, extra or accessory cannot be obtained within a reasonable time, 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.

Our repair guarantee when We repair Your vehicle under this Policy

We will guarantee the quality of workmanship and materials used in repairs We authorise and manage, for as long as You own or lease the Recreational Vehicle.

This guarantee does not apply to damage due to lack of maintenance or wear and tear (such as faded or damaged paintwork caused by exposure to the elements).

If You have concerns about the repairs to Your vehicle You must:

- call Us on 1300 261 261; and
- allow Us to inspect Your vehicle and arrange any additional repairs that We agree with You are needed.

We will not pay for any additional repairs We do not authorise.

If additional repairs are needed and it is not safe or economical to carry them out, Your vehicle will be assessed as a Total Loss. If this happens:

- while Your Recreational Vehicle is still insured with Us, We will process Your claim as set out in "Pay Your claim as a Total Loss"; or
- after Your Recreational Vehicle is no longer insured with Us, We will pay its Market Value, calculated at the time Your Recreational Vehicle is assessed as a Total Loss.

Unrepaired damage

If Your Recreational Vehicle had any unrepaired damage before an Incident, then You may need to contribute to the repair costs.

You need to do this when the damage caused by the Incident results in Us having to repair more areas of Your Recreational Vehicle than were affected by the unrepaired damage. Before We ask You to contribute We will explain why, tell You how much it will be and how to pay it prior to the authorisation of any repairs. We will not repair undamaged areas of Your Recreational Vehicle or Awning and/or Annexe to ensure a uniform appearance. We will make best efforts to use the nearest available equivalent to the original materials or item.

Extra Care Process

We recognise that Our customers may find themselves in difficult circumstances, particularly when a claim Event occurs. We have developed an Extra Care Process to provide additional support to Our customers who may be experiencing vulnerability due to their circumstances, including personal circumstances that are not directly related to insurance. The Code provides the following examples that may contribute to someone needing Extra Care:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- Family violence;
- language barriers;

- literacy barrier;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress.

Our Extra Care Process and the additional support it provides is available to any customer and can be requested at any time using the contact details below. More information about Our Extra Care Process and how We support customers in difficult times are available on request. Please contact Us on the details set out below if You would like a copy of Our policy: Supporting Customers Experiencing Vulnerability Policy.

- Phone: 1300 261 261
- Email: info@ktinsurance.com.au

Excesses

An Excess is the amount(s) shown in the Policy Schedule which is the amount You must pay as a contribution to a claim under Your Policy unless We state an Excess does not apply. More than one Excess may apply. If We settle Your claim by cash settlement We will deduct the Excess from the amount We pay You. In other circumstances, You may need to pay the Excess as a contribution to the repair or replacement.

There are different types of Excess which may apply to You at the time of the claim. We will not cover any legal or other costs that arise because of any delay in paying an Excess.

These Excess types are shown on the Policy Schedule.

These are:

Basic Excess

The Basic Excess is the amount You must pay as a contribution to each claim. The amount of the Basic Excess will be shown on the Policy Schedule, next to the heading "Basic Excess".

The Basic Excess is comprised of the "Minimum Basic Excess", the "Voluntary Excess" and any "Additional Excess".

Minimum Basic Excess

The Minimum Basic Excess is the amount that You must pay as a contribution to each claim.

The amount of the Minimum Basic Excess will be shown on the Policy Schedule, next to the heading "Minimum Basic Excess".

Voluntary Excess

Choosing a Voluntary Excess allows You to reduce Your premium by selecting a higher Basic Excess. It applies in addition to the minimum Basic Excess. You will need to consider Your financial needs and decide whether You can afford to pay the higher Excess (or the higher Excess being deducted) at the time of the claim.

The Voluntary Excess You choose will be shown on the Policy Schedule.

Additional Excess

An Additional Excess may be applied to a Policy due to risk based underwriting criteria. It applies in addition to the Basic Excess. Any Additional Excess amount will appear separately on the Policy Schedule.

Age and inexperienced driver Excess

Age Excess

If the driver of Your Recreational Vehicle is under the age of 25 at the time of the Incident (including when the driver is on a learner's licence or permit holder under age of 25), You must pay the minimum Basic Excess plus the Age Excess as shown on the Policy Schedule (and all other applicable Excesses payable in the Policy Schedule).

Inexperienced driver Excess

If the driver of Your Recreational Vehicle:

- is aged 25 or over; and

Excesses

- has held a valid and current Australian or International driver's licence (excluding learner's licences and permits) for less than three years, at the time of the Incident, You must pay the Basic Excess plus the Inexperienced Driver Excess as shown on the Policy Schedule (and all other applicable Excesses payable in the Policy Schedule).

If driver is under 25 and also an inexperienced driver

If the driver of Your Recreational Vehicle:

- is under the age of 25; and
- has held a valid and current Australian driver's licence (excluding learner's licences and permits) for less than 3 years,

at the time of the Incident, You must pay the Basic Excess plus the Age Excess as shown on the Policy Schedule (and all other applicable Excesses payable in the Policy Schedule).

When You do not have to pay Your Excess

You will not have to pay any Excess when:

- the claim relates to damage that We deem was the fault of a person other than the driver of Your Recreational Vehicle or the driver of the towing vehicle, at the time of the Incident; and
- You can provide Us with the name, address and registration number of the other person or any other information that would reasonably allow Us to identify the person so that We can exercise Our rights of recovery.

You will also not have to pay any Excess when there is no other loss or damage to Your Recreational Vehicle and the claim is for:

- Mechanical Breakdown and Electrical Breakdown towing;
- Medical emergency assistance;
- Re-keying and re-coding;
- Your first Windscreen Chip repair; or
- Fusion.

When We will not pay Your claim

You are not covered and We will not pay any claim under the Policy for loss, damage, liability, costs or expenses that are caused by, arising from or in any way connected with:

A driver under the influence

- the Recreational Vehicle or the towing vehicle was being driven by You, or any other person:
 - who was under the influence of any drug or alcohol;
 - who, as a result of the Accident, is convicted of driving under the influence of any drug or intoxicating alcohol;
 - who had a percentage of alcohol on their breath or in their blood in excess of the percentage permitted by law in the state or territory where the Accident occurred; or
 - 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 pay a claim for You, but not the driver or person in charge of the Recreational Vehicle or the towing vehicle, if You can prove to Us that:

- You were not the driver of the Recreational Vehicle or the towing vehicle when the Incident leading to the claim occurred; and
- You had no reason to suspect that the driver was affected by alcohol or any drug.

Absolute asbestos exclusion

the existence, at any time, of asbestos.

An unlicensed driver

- Your Recreational Vehicle being driven, or being towed by, or in the charge of someone unlicensed, or who was not complying with the conditions of their licence required to drive the Recreational Vehicle. However, We will pay a claim for You, but not the driver or person in charge of the Recreational Vehicle or towing vehicle if You can prove to Us that:
 - You were not the driver of the Recreational Vehicle or the towing vehicle when the Incident leading to the claim occurred; and
 - You did not or could not reasonably have been expected to know that the driver was unlicensed, or not complying with the condition of their licence.

Application of heat

the loss or damage as a result of a process involving an application of heat by You or any unqualified or unregistered tradesperson, unless the heating was a direct result of a fire covered under this Policy.

Animals, Birds, Insects, Vermin

animals of any kind that You own or are within Your custody or control and the actions of animals of any kind that You do not own (including insects, moths, termites, vermin, birds, or bats) except Impact damage by an animal that You do not own.

Business activity

Your Recreational Vehicle is being used for the purpose or during the course of conducting business to generate an income, unless otherwise agreed by us.

Condition of Recreational Vehicle

- any Mechanical Breakdowns or structural failures other than towing costs;
- any electrical fault or failure other than Fusion of electrical motors items as covered by this Policy;
- any rot, mould, mildew, gradual deterioration, deterioration of roof and/or body seals, wear, tear, rust, corrosion including electrolysis or depreciation;
- any pre-existing damage or damage which occurs as a result of repairs, modifications, or work carried out on Your Recreational Vehicle unless undertaken as the result of a claim under this Policy and with Our agreement;
- faulty design, poor workmanship or manufacturing defect, but You are covered to the extent that the loss or damage was not caused by the Recreational Vehicle's design, workmanship or condition;
- any unregistered vehicle unless agreed otherwise by Us; or
- any process or system of cleaning, restoring, servicing, modifying or repairing any insured property.

Consequential loss or further costs incurred

consequential losses (including both financial and non-financial loss) suffered or caused directly or indirectly as a result of an Incident. This means We do not cover You for anything not expressly described in the cover sections of this Policy. Some examples of what We will not pay for:

- loss of use;
- loss of income or wages;
- any professional, legal or expert expenses without Our authority or consent (which will not be unreasonably withheld);
- claims for stress, anxiety, inconvenience or assistance (including costs of attendances at Court, and costs of assessors, investigators unless appointed by KT Insurance in respect of Your claim); or
- any diminished value of Your Recreational Vehicle after it has been properly repaired.

Cyber

- a Cyber Incident.

However, We will cover physical loss of or damage to the Recreational Vehicle resulting from:

- damage to, failure of or unavailability of its Computer Systems; and/or
- loss of, corruption of, or loss of access to Electronic Data,

caused by a Cyber Incident, if such loss is otherwise covered by this Policy.

When We will not pay Your claim

We will also cover Your reasonable legal costs and expenses incurred in defending any claim with respect to Your legal liability to pay compensation arising from physical Accidental damage to someone else's property caused by the use of Your Recreational Vehicle and as a result of, arising from or in connection with a Cyber Incident.

Before incurring any legal costs and expenses You must first obtain Our consent, which will not be unreasonably withheld.

Vehicles on Consignment

loss or damage whilst Your Recreational Vehicle is on consignment with a licensed dealer.

Dangerous Goods

loss or damage which occurs while Your Recreational Vehicle is being used for commercial transportation of any goods or substances that are classified as "Dangerous Goods" under the Australian Dangerous Goods Code.

Deliberate, intentional, malicious or criminal act

Your Recreational Vehicle being subjected to a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused by or involving:

- You, or any other person named in the Policy Schedule; or
- any person who is acting with Your express or implied consent.

Failure of Electronic devices

loss or damage caused by or involving the electronic failure to the following items unless shown on Your Policy Schedule:

- PCs and any associated computer equipment that belongs to them; or
- mobile phones, tablets, laptops, notebooks or e-readers.

Gas and electrical compliance

an electrical fault in the wiring and/or gas leak in Your Recreational Vehicle if the wiring and/or gas Fittings do not comply with the Australia/New Zealand Standards Code for electrical or gas installation for motor homes and/or caravans.

Laws impacting cover

loss or damage, to the extent that it is unlawful for Us to do so.

Lawful seizure

Accidental loss or damage as a result of the lawful seizure of Your Recreational Vehicle.

Loss or damage outside Australia

loss or damage or legal liability that occurs outside of Australia.

When We will not pay Your claim

Motor sport

- Your Recreational Vehicle being used in connection with a race, trial, contest or other motor sports event; or
- Your Recreational Vehicle being used on a track or course usually used for a race, trial or contest or other motor sports event.

Motor trade and tests

Your Recreational Vehicle being used in connection with the motor trade for experiments, test, trials or demonstration purposes.

Overloaded vehicle

Your Recreational Vehicle being used to:

- carry a number of passengers; or
- carry or tow a load,

greater than that for which Your vehicle was constructed.

We will not refuse Your claim if You can prove that the Accidental physical loss, physical damage or liability was not caused or contributed to by its greater load or number of passengers.

Pandemic

any pandemic, epidemic or similar health crisis.

Radioactivity or nuclear materials

a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion.

However, this exclusion does not apply to radioisotopes which have reached the final

stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose other than energy production.

Renting your Recreational Vehicle

claims caused by, arising from or in any way connected with the renting of Your Recreational Vehicle or trailer or hiring out the Recreational Vehicle for reward (including for any short-term booking arrangement).

Safeguarding your Recreational Vehicle

any claim for Accidental loss or damage to Your Recreational Vehicle at any time, including after an Accident, theft or breakdown unless You have taken reasonable steps to protect or safeguard it (see what Your responsibilities are under the Your Insurance Contract section).

Sanctions

loss or damage, to the extent that to do so may expose Us to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Stone chips/road grime

claims for the repair or removal of any stone chips on Your Recreational Vehicle (other than under the Additional benefit 'Windscreen Chip Repair') unless the chips have extended through the entire thickness of the damaged item. We will not pay to remove any road grime on Your Recreational Vehicle.

Terrorism exclusion

- invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power; or
- any act of Terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion.

Theft of Your Recreational Vehicle

any theft of Your Recreational Vehicle unless at the time of the theft:

- the ignition keys were not left in the Recreational Vehicle whilst the Recreational Vehicle was unattended;
- all the doors and windows were locked if the Recreational Vehicle was parked or unattended; or
- You were accompanying anyone test driving the Recreational Vehicle as part of You selling the Recreational Vehicle.

Tyres

damage to the tyres caused by, arising from or in any way connected with the application of the brakes or by road punctures, cuts or bursts.

Unsafe Recreational Vehicle

Your Recreational Vehicle 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 Recreational Vehicle or the vehicle towing it.

Unrelated damage

any damage that was not caused by the Incident that You have claimed for.

Unregistered Recreational Vehicle

Your Recreational Vehicle being driven while it is unregistered (vehicle to remain registered at all times).

Waiting period for cyclone, flood and bush fires

any loss or damage caused by, arising from or in any way connected with cyclone, flood or bush fires in the first 72 hours after the Policy is first taken out by You (excluding any renewals).

War

Your Recreational Vehicle being damaged by 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 uprising.

Changes to Your Policy

What You must tell Us

You must tell Us as soon as reasonably possible, if during the Policy Period the following events occur:

- the insured driver(s) of the Recreational Vehicle change;
- the place where Your Recreational Vehicle is regularly kept changes;
- the Recreational Vehicle's usage changes from private to business or vice versa;
- any finance on Your Recreational Vehicle changes; or
- any information listed on Your Policy Schedule changes or is inaccurate.

When We receive this information, We may:

- make changes to the terms and conditions of Your Policy;
- charge You additional premium;
- cancel Your Policy if there is a change and We cannot reach an agreement with You on altered terms and conditions or premium, or We are no longer prepared to insure You because there has been a material change to the risk; or
- decide not to offer to renew Your Policy.

If You do not provide the information as soon as reasonably possible We may reduce, or refuse to pay a claim under the Policy to the extent that We are prejudiced by the delay or failure to provide this information.

Cancellation rights under Your Policy

You may cancel this Policy at any time by telephoning Us.

We have the right to cancel this Policy in certain circumstances.

These include:

- if You failed to comply with Your duty to take reasonable care not to make a misrepresentation;
- where You have made a misrepresentation to Us during negotiations prior to the issue of this Policy;
- where You have failed to comply with a provision of Your Policy, including a term relating to payment of premium;
- 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 the Policy covers You; or
- where We are otherwise permitted to do so by law.

If We cancel the Policy, We may do so by giving You notice in writing of the date from which the Policy will be cancelled, as required under the law. We will give You written notice via one of the following ways:

- give it to You or a person acting on Your behalf in person;
- deliver it electronically; or
- post it to the address last notified to Us.

Changes to Your Policy

If Your Policy is cancelled, whether You have paid the Premium as an annual payment or by monthly instalments, We will refund the proportion of the Premium paid for the remaining Period of Insurance, less any non-refundable government fees, duties or charges.

The Policy Administration Fee noted in Our Financial Services Guide (FSG) and on Your Certificate of Insurance for each risk is not refundable after the cooling off period.

In the event that You have made a Total Loss claim under this Policy and We have agreed to the claim, no return of premium will be made. If You are paying the premium by instalments, We will deduct the premium amount for the remaining period of the Policy Period (from the total loss settlement amount).

When there is more than one insured

When there is more than one insured on Your Policy, We may treat what any one of them says or does in relation to Your Policy or any claim under it, as said or done by each of the insureds. We may rely on a request from one insured to change or cancel Your Policy or tell Us where a claim payment should be paid. Where a payment is made to one insured under this Policy, We have no further obligations to any other insured regarding that payment.

Privacy Notice

QBE Privacy

We take the security of Your personal information seriously.

QBE will collect personal information directly from You when You deal with QBE, or sometimes through QBE's agents, other companies in the QBE group or suppliers acting on QBE's behalf.

QBE will only ever collect the personal information QBE need in order to provide QBE's services to You, such as issuing and administering QBE's products and services and processing claims.

QBE will obtain consent before collecting sensitive information, such as health information, unless QBE are required or permitted by law to collect it without consent. Sometimes QBE may store and disclose Your personal information overseas. When QBE do this, QBE ensure Your information is retained in accordance with the Australian *Privacy Act 1988* and local privacy laws.

QBE's Privacy Policy describes in more detail from whom QBE collect personal information, as well as where QBE store it and the ways QBE could use it. You can find it at qbe.com/au/about/governance/privacy-policy

If You would like to access or correct Your personal information please contact QBE at customercare@qbe.com or on 1300 650 503.

KT Privacy

How We collect Your personal information

We usually collect Your personal information from You or a person acting with Your consent. We may also collect it from Our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your Policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that You are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We collect Your personal information

We collect Your personal information to enable Us to provide Our products and services, including to process and settle claims; make offers of products and services provided by Us, Our related companies, brokers, intermediaries, business partners and others that We have an association with that may interest You; and conduct market or customer research to determine those products or services that may suit You. You can choose not to receive product or service offerings from Us (including product or service offerings from Us on behalf of Our business partners) or Our related companies by calling the KT Insurance on 1300 261 261, EST 8:30am–5:30pm Monday to Friday.

If You do not provide Your personal information We require, We may not be able to provide You with Our services, including settlement of claims.

Who We disclose Your personal information to

We may disclose Your personal information to others with whom We have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to You. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, Our advisers, persons involved in claims, external claims data collectors and verifiers, parties that We have an insurance scheme in place with under which You purchased Your Policy (such as a credit provider or Recreational Vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure overseas

Our related companies and third-party service providers are located within Australia and in some instances may also be located overseas including New Zealand. We regularly review the security of Our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Complaints

We are here to help. If You are unhappy with any of Our products or services, or the service or conduct of any of Our suppliers, please let Us know and We will do Our best to put things right.

Step 1 – Talk to Us

Your first step is to get in touch with the team looking after Your Policy, direct debit or claim. You will find their contact details on Your Policy documents, letters or emails from Us.

Please provide Our team with as much information as possible so they can try to fix the problem quickly and fairly.

For additional assistance in lodging a complaint, please refer to ktinsurance.com.au/complaints

Step 2 – Customer Relations

If Your complaint is not resolved by the team looking after Your Policy, direct debit or claim, You can ask them to refer Your complaint on to Our Customer Relations team. A Dispute Resolution Specialist will review Your complaint independently and provide You with Our final decision.

You can also contact the Customer Relations team directly:

Phone: 1300 650 503

Fax: (02) 8227 8594

Email: complaints@qbe.com

Post: GPO Box 219, Parramatta NSW 2124

Step 3 – Still not resolved?

If We are unable to resolve Your complaint to Your satisfaction within a reasonable time, or You are not happy with Our final decision, You can refer Your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on Us.

Phone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3, Melbourne VIC 3001

AFCA will inform You if Your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

More information

You can find more information about how We deal with complaints on Our website at qbe.com/au or You can call Us on 133 723 to speak with Us or request a copy of Our complaints brochure at no charge by Us.

Complaints just about privacy

If You are not happy with how We have handled Your personal information, call Us on 1300 650 503 or email Us at customercare@qbe.com. If You are not satisfied with Our response, You can contact the Office of the Australian Information Commissioner (OAIC):

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Post: GPO Box 5288, Sydney NSW 2001

Financial Claims Scheme

This Policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if You meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone: 1300 558 849

Online: www.apra.gov.au/financial-claims-scheme-general-insurers

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at insurancecouncil.com.au

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit insurancecode.org.au

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.

Updating this PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue You with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, We may issue You with notice of this information in other forms or keep an internal record of such changes (You can get a paper copy free of charge by contacting Us using Our details on the back cover of this PDS).

Other documents may form part of Our PDS and the Policy, for example Policy Schedules, Supplementary PDSs and/or endorsements. If they do, We will tell You and in the relevant document. We may also issue other documents forming part of Our PDS and the Policy where required or permitted by law.

Phoning for assistance and confirmation of transactions

If You need to clarify any of the information contained in this Policy, wish to confirm a transaction or You have any other queries regarding Your insurance Policy, please use the contact details on the back cover.



1300 261 261

info@ktinsurance.com.au

ktinsurance.com.au

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