

Recreational Vehicle Insurance

Product Disclosure Statement



KT  insurance
for life on the open road

Preparation Date: 13/01/2023



ktinsurance.com.au



Call 1300 261 261

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).

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 the Insurer

This insurance is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFS Licence No. 241 436 of Level 12, 465 Victoria Ave Chatswood NSW 2067.



Recreational Vehicle Insurance – a snapshot

This is a high level snapshot only. For information on what is covered and what is not covered (such as 'When we will not pay your claim'), any limits or Excesses, please read this PDS, your Policy Schedule and any other documents that make up your Policy.

Who we cover	<ul style="list-style-type: none">• You;• Anyone you give permission to use the Recreational Vehicle, who holds a valid licence to drive the Recreational Vehicle
Type of insurance we offer	<p>Comprehensive Recreational Vehicle Insurance – see page 27:</p> <ul style="list-style-type: none">• Accidental loss of (including theft) or damage to your Recreational Vehicle.• Liability cover as specified in the Legal Liability benefit – see page 29.
What cover you get for your Recreational Vehicle	<ul style="list-style-type: none">• Your Recreational Vehicle; and• All Accessories, Fittings, appliances permanently attached to the interior or exterior of your Recreational Vehicle and Annexe or Awning (excluding any trailer); and• Any modifications, Options or Accessories attached to it; <p>for its Agreed Value as shown on your Policy Schedule.</p>

**What we pay for
(where
applicable)**

If we agree to pay your claim for covered loss of or damage to your Recreational Vehicle we will:

- at our option (acting reasonably), repair or pay you the reasonable cost of repairs or Agreed Value (as applicable); and
- pay for other covered benefits that apply, subject to the relevant limits.

What you pay for

If you make a claim and are responsible or at fault for the Accident, you will be required to pay any amounts that might apply such as an Excess.



Summary of Policy features and benefits

Our Recreational Vehicle Insurance covers you for Accidental loss of (including theft) or physical damage to your Recreational Vehicle. You need to decide if this insurance is right for you and you should read all of the documents that make up the Policy to ensure you have the cover you need. The cover you choose will be shown on your Policy Schedule.

Below we have included a list of all the Policy features and options that are available or that you can choose. The table is a guide only, so for information on what is covered and what is not covered and for any limits or exclusions that apply please read your Policy Schedule and this PDS including the "When we will not pay your claim" section (pages 57 - 64).

	Comprehensive Recreational Vehicle Insurance Inclusions
Accidental loss of or damage to your Recreational Vehicle	✓
Awning and/or Annexe	✓
Depreciation – wear & tear, rust or corrosion, structural failure or rot	✗
Emergency accommodation – up to \$1,000 any one Incident. Up to \$3,000 if your Recreational Vehicle is your Usual Place of Residence	✓
Emergency clean-up costs – up to \$5,000 any one Incident	✓
Emergency repairs – up to \$1,000 any one Incident	✓
Excess free animal collision for single vehicle Accident	✓

	Comprehensive Recreational Vehicle Insurance Inclusions
Failure of Electronic Devices	✗
Food spoilage – up to \$500 any one Incident	✓
Fusion	✓
Hire vehicle costs – up to \$1,000 or a maximum of 14 days, (whichever is less) any one Incident	✓
Legal liability – \$20,000,000 any one Incident, or series of related Incidents	✓
Medical emergency assistance cover – \$10,000 for any one Incident in the aggregate any one Period of Insurance	✓
New for old replacement Recreational Vehicle – less than 2 years old	✓
Re-keying and re-coding – up to \$750 any one Incident	✓
Signwriting/Artwork – up to \$1,000 any one Incident	✓
Temporary cover on replacement recreational vehicle – 14 days	✓
Towing – reasonable costs to the nearest repairer or place of safety	✓



Comprehensive Recreational Vehicle Insurance Inclusions	
Towing – as a direct result of Mechanical Breakdown and/or Electrical Breakdown up to \$600 per Incident with a maximum of \$1,000 per Period of Insurance	✓
Trailer Cover – loss or damage to any trailer up to \$1,000	✓
Transportation of undamaged personal Contents– up to a maximum of \$1,000 per person per Period of Insurance	✓
Windscreen Chip Repair – one Excess free windscreen chip repair per Period of Insurance up to a maximum of \$500	✓
Transportation costs – where your Recreational Vehicle is stolen or cannot be safely driven to the Usual Place of Residence as a result of Accidental loss or damage – reasonable costs of returning you and your Family to the Usual Place of Residence	✓
Travel costs to collect your Recreational Vehicle – up to \$1,000 any one Incident	✓
Tyres – damage to tyres caused by application of brakes, road punctures, cuts or bursts	x
Accidental windscreen and glass breakage	✓

Optional Benefits

Additional Contents/personal belongings – as specified by you

Trailer cover – up to a maximum Agreed Value of \$10,000.

Laid – Up cover

If you have selected this Optional Benefit, cover will be restricted to the following Incidents:

- theft;
- fire;
- malicious damage or vandalism;
- wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event,

and covered only whilst at the Usual Place of Residence, as shown on your Policy Schedule.



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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.



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.

This document (together with any amendments, updates, SPDS and/or endorsements that we give you in writing which may vary it when required or permitted by law) will also apply for any offer of renewal we make, unless we tell you otherwise or issue you with a new and updated PDS.

You can find this PDS, updated documents (such as SPDS) and other updated information (whether it is adverse or not) on our website. You can also contact us to obtain such documents and information free of charge.

If there is more than one insured on the Policy, then anything that any of the insureds say, do or omit to advise to us, applies to and affects the rights to all of the insureds.

This PDS uses words that have special meaning. For the definition of these words refer to pages 22 - 26.

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 Period of Insurance. The Policy Schedule may vary the standard terms and conditions of the PDS depending on your specific circumstances.

Receiving your Policy documents

You may choose to receive your Policy documents

- electronically by accessing an online document published by us if we notify you (by using emails and SMSs and any other appropriate means) how you can access it; or
- in hard copy (by post).

You agree that information or a document can be provided to you in any of these ways. You can let us know at any time if you would not wish to receive information in any of these ways.

In the event that you choose to receive your documents electronically, we will send them to the email address that you provide us, not your mailing address. Any documents sent by email will be considered to have been received by you 24 hours from the time we sent them to your email address.



If you do not tell us to send your documents to you electronically, then we will send them to you by post to the mailing address that you have provided us. It is your responsibility to make sure that both the email and mailing address you have provided us are up to date. This means you need to let us know if you change your email or mailing address as soon as reasonably possible (refer to "Changes to your Policy").

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 objective, 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 or caused the loss;
- (iii) keeping all keys to your Recreational Vehicle secure and safe at all times;
- (iv) keep 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) ensure that any information you give us as part of a claim document or statement is honest and complete;
- (vi) take 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
- 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.



Your premium

In return for paying or agreeing to pay us your premium, we will provide the cover that you have chosen.

When you apply and we agree to provide you with cover, or we renew your cover, we will advise you of the premium amount, which we will confirm on your Policy Schedule together with the due date.

When we work out the premium we look at a number of factors that have over time been shown to be a good determinate of the likelihood of a claim being made. Some of these factors include:

- the type of Recreational Vehicle you have insured and where you keep it;
- the Agreed Value you nominate for your Recreational Vehicle and
- your previous driving and/or insurance history.

Minimum premiums may apply. In some cases, discounts/entitlements may apply if you meet certain criteria we set.

Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Any discounts/entitlements will be applied to the base premium calculated prior to any taxes being added.

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.

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.

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 don't 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, then 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 Period of Insurance from the claim settlement.

We may deduct any outstanding premium amount or incorrectly refunded premium, from any claim payment.



Fourteen day cooling off period

You can ask us to cancel your Policy within fourteen days from:

- the date we issued you a new Policy; or
- the start date of a Policy that you have renewed,

and in either of these situations, provided you have not made a claim or an event has not occurred that could give rise to a claim on your Policy, we will refund your premium (less any government taxes and duties that we cannot recover).

In addition to your cooling off period, you can cancel the Policy at any time by calling us. Refer to the "Cancellation rights under your Policy" section on page 65 for further details.

Renewing your Policy

You will receive a renewal notice at least 14 days prior to the expiry date of the Period of Insurance 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, 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

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary or extend the insurance and when we offer you the opportunity to renew your insurance. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.

Specifically when you ask us to vary or extend your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to inform us of any changes, where the information is no longer honest, accurate and complete.



If you are not sure of the answers to any of our questions, or whether the information you previously provided remains honest accurate and complete, you should take the time to check and find out. It is also important to understand that, in answering the questions and checking the information, you are answering for yourself and anyone else to whom the questions apply.

As we use your answers to decide what insurance we will offer, to calculate your premium, and to assess any claim you make, it is essential that you contact us if you have any doubts.

If you do not take reasonable care in answering our questions, or to inform us of any changes, you may breach your duty. If that happens, your Policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.

If your circumstances make it difficult for you to work out how to answer any of our questions, or you are not clear how to explain your situation to us, you should contact us to discuss your queries either via our online chat or call or email us.

Your no claim bonus or rating level

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

Your no claims bonus or rating level rewards you for not having made claims. With this feature, each additional consecutive year that you and the covered drivers on your Policy have not had a claim helps keep your premium lower (up to a maximum).

When a claim is made, the no claims bonus or rating level may be reduced (including to nil).

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.

Recoverable is a word with a special meaning in this document. This meaning is outlined in the section "Words with special meanings."

Premiums are calculated prior to the no claim bonus discount being applied. The premium for a Policy may increase if affected by a claim, regardless of whether the no claim bonus discount amount is altered.

Any discounts applied in relation to no claim bonus do not apply 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 Period of Insurance.

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

- Mechanical Breakdown and Electrical Breakdown towing;
- medical emergency assistance cover;
- 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 Period of Insurance your maximum No Claim Bonus 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.

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

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 on page 34.

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

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
- 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 Period of Insurance 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 number of months 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 by the local council or state government).

Period of Insurance 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 period of insurance which is separate to any prior period of insurance.

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 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 Period of Insurance, 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; and

- 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, 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, excluding apparel and footwear, and excluding board games, electronic games and similar devices, aircraft and powered vehicles, and replacement parts and accessories for any excluded item.



Total Loss means when, in our opinion (acting reasonably), the Recreational Vehicle is so badly damaged that it would not be safe or it is Uneconomical to Repair, or when it has not been found within 14 days of you reporting 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.

we, our or **us** (even if it's not in a capital) means Lifestyle Insurance Group Pty Ltd, (AFSL 246937) (ABN 48 057 816 172) trading as KT Insurance, acting as agent of the insurer, The Hollard Insurance Company Pty Ltd (AFSL 241 436) (ABN 78 090 584 473).

you or **your** (even if it's not in a capital) 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" on page 57), we provide the following cover in relation to the insured Incident occurring during the Period of Insurance.

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 Period of Insurance, 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;
- 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, at our option (acting reasonably) we will:

- repair your Recreational Vehicle; or
- 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; and
- you purchased it new (or as a demonstrator model) from the manufacturer or their dealer; and
- 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 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 and notify us beforehand, 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 Period of Insurance 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;
- 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, not including model aircraft.

Legal costs

Provided we agree in writing, 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 Period of Insurance.

Food spoilage

Following a covered Accident we will pay up to \$500 for food that is spoiled by the same Covered Accident and which is not fit for human consumption.

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 Period of Insurance (even if the claim is not connected to an Incident for which a claim has been accepted) we will, at our option (acting reasonably), either pay the reasonable cost to rewind the motor or replace the motor.

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 5th 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 3 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; or
- there is no physical evidence of forcible and violent entry; or
- 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 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;
- 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;
- mobile phones, CB radios or satellite phones.



How we will settle your Included Contents claim

At our option (acting reasonably), we will:

- 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 Period of Insurance, 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 Period of Insurance 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

What we pay

If you or your Family travelling in your Recreational Vehicle suffer a Sickness or Disease during the Period of Insurance which was unexpected from your perspective 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;
- 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 Period of Insurance 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; or
- an epidemic; or
- 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 thirty (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;
- d) you incurring costs in relation to:
 - (i) medical expenses including ambulance services, and Royal Flying Doctor Service;
 - (ii) accommodation costs;
 - (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 Period of Insurance 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 Period of Insurance.

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 Period of Insurance, 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.



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 Period of Insurance.

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 Period of Insurance.

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 Period of Insurance and is the only damage sustained by your Recreational Vehicle.

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 Period of Insurance.



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 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 Period of Insurance, 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.

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 Period of Insurance under the "Cover for Accidental physical loss or damage" section and at our option (acting reasonably) 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 Period of Insurance, anywhere in Australia.

How we will settle your Valuables claim

At our option (acting reasonably), we will:

- repair or replace your lost or damaged Valuables; or
- 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 3 months per one Period of Insurance 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 following Incidents during the Laid-up period:

- theft;
- fire;
- malicious damage or vandalism;
- 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;
- * 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;
- deduct any amounts that apply to the Policy such as an Excess or unpaid premium.

How we will settle your claim

We may choose (acting reasonably, having taken into account your circumstances) to settle your claim in any of these 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 we consider your Recreational Vehicle to be a Total Loss or when we choose to do so. 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, unless you have been offered the option to purchase the salvage of the Recreational Vehicle.

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. At our discretion (and if safe to do so), you may reclaim the recovered Recreational Vehicle if you agree to pay the salvage price.

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

If we pay you for a claim on your Recreational Vehicle that is under a finance arrangement, we first pay the credit provider the lower of these amounts after deducting any Excess that apply:

- the Agreed Value (as applicable);
- the cost of repairing your Recreational Vehicle; and
- the balance owing to the credit provider under the finance arrangement.

If the credit provider is entitled to the salvage of the Recreational Vehicle, we will deduct the estimated salvage value of the Recreational Vehicle from any amount we pay them.

However we will only pay the credit provider if they:

- are noted on your Policy Schedule; and
- give us any help we reasonably ask for.

If we make a payment to a credit provider, then that payment discharges our obligation to you under your Policy for the amount paid.

If we decide to settle your claim as a Total Loss, before we settle your claim:

- we will check the Personal Property Securities Register to confirm whether any money is owing on your Recreational Vehicle; and
- you must settle any finance arrangement over your Recreational Vehicle and remove it from that register or agree for us to pay (and provide all information we reasonably require to pay) the settlement amount (up to the outstanding balance on the finance arrangement) directly to the credit provider.

Business registered for GST

If the owner of the Recreational Vehicle is a business which is, or needs to be, registered for GST, before we make any payment on your Policy, we will deduct an amount equal to your input tax credit entitlement.



This applies to any amount we pay, including where we state that an amount will include GST.

We will consider any payment we make to settle your claim to be made in full even if we have reduced the amount we pay as described above.

GST notice

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

Sums insured

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

Claim settlements – Where we agree to pay

Any claim payments made under this Policy will be based on GST inclusive costs, up to the relevant amount covered, or maximum amount that we pay. However, if you are, or would be, entitled to claim any input tax credit for the repair or replacement of insured property or for other things covered, we will reduce any claim under the Policy by the amount of such input tax credit.

You are required to tell us your entitlement to an input tax credit. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we pay.

This Policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

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 have full discretion in the conduct, 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 choose the option of repairing 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 reputable 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. At our option (acting reasonably) we will then (subject to any relevant Policy limits):



- authorise the repairs at your repairer of choice; or
- 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.

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 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.

Guarantee on repairs

We guarantee materials and workmanship on repairs we authorise for as long as you own, lease or have a hire purchase agreement on your Recreational Vehicle. This guarantee is not transferable.

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 General Insurance Code of Practice 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/Deductions

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
- has held a valid and current Australian or International 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 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; or
- Medical emergency assistance cover; or
- Re-keying and re-coding; or
- * Your first Windscreen Chip repair; or
- Fusion.

Other deductions

If we finalise your claim as a Total Loss there are other amounts we deduct before we pay out your claim:

- any unpaid premiums that cover the rest of your Period of Insurance for the Policy; and
- salvage value, if applicable. Normally we will keep the Recreational Vehicle in the event of a Total Loss but if we agree to let you keep the wreck then we will deduct its estimated salvage value.

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; or
- who, as a result of the Accident, is convicted of driving under the influence of any drug or intoxicating alcohol; or



- 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;
- 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 don't cover you for anything not expressly described in the cover sections of this Policy. Some examples of what we won't pay for:

- loss of use;
- loss of income or wages;
- any professional, legal or expert expenses without our authority or consent;
- 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).

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.

Economic and Trade Sanctions

an insured event to the extent that the provision of such cover, payment or benefit is prohibited by any law, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, Australia or New Zealand.

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;
- 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.

Lawful seizure

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

Loss or damage outside Australia

we will not pay for any loss or damage or legal liability that occurs outside of Australia.

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

your Recreational Vehicle being damaged by:

- any nuclear fuel or from any nuclear waste;
- the combustion of nuclear fuel including any self-sustained process of nuclear fission; or
- nuclear weapons material.

Renting your Recreational Vehicle

claims caused by, arising from or in any way connected with the renting of your Recreational Vehicle or trailer.

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 on page XX).

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

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

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

- influence a government or any political division within it for any purpose; and/or
- influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose; and/or
- any acts of terrorism as defined in the laws that apply to the place where the Incident occurred.

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; or
- 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), unless the loss, damage, cost or legal liability was not caused by or did not result from your Recreational Vehicle being unregistered.

Used for Hire

the hiring out the Recreational Vehicle for reward (including for any short-term booking arrangement).

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 Period of Insurance the following events occur:

- the insured driver(s) of the Recreational Vehicle change; or
- the place where your Recreational Vehicle is regularly kept changes; or
- the Recreational Vehicle's usage changes from private to business or vice versa; or
- any finance on your Recreational Vehicle changes; or
- any matters listed on your Policy Schedule change 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 can't 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.

If you or we cancel the Policy we may deduct a pro rata proportion of the premium for time on risk and any government taxes or duties we cannot recover.

If you are paying the premium by instalments, we will not provide a refund.

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 remaining period for the Period of Insurance.

More than one insured person

If there is more than one insured named on your Policy Schedule, we will treat a statement, act, omission, claim or request to alter or cancel your Policy made by one as coming from all of those named as insured.

If you have a Complaint

We want to resolve any complaint you have as quickly as possible. If you are dissatisfied with our service in any way, contact us and we will attempt to resolve the matter.

When you make a complaint, we will:

- acknowledge your complaint as soon as possible;
- tell you the name and relevant contact details of the person who will be handling your complaint
- ensure your complaint is handled by a person with appropriate authority, knowledge or experience. This will not be the person whose decision or conduct is what your complaint is about.
- only ask for, and rely on, information that is relevant to our decision.
- keep you informed of our progress at least every 10 business days
- provide an outcome within a maximum of 30 calendar days.

How to make a complaint

Step 1

Get in touch with us regarding your concerns.

You can contact us by:

Phone: 1300 261 261

Email: info@ktinsurance.com.au

Post: KT Insurance

PO Box 1118

Maroochydore QLD 4558

When you make your complaint please provide as much information as possible, to assist us in resolving your matter quickly.

Your complaint will be acknowledged on receipt, and if we can't resolve your concern immediately, we will do our best to resolve it and provide you with an outcome within 5 business days.



Step 2

If we haven't resolved your complaint within 5 business days, or if you're not satisfied with how we've tried to resolve it, your complaint will be escalated for an Internal Dispute Resolution (IDR) review, following the process outlined in our Complaint Resolution Process.

Following the review we will provide, in writing, our final decision. This will be provided within 30 business days of your complaint, unless we've requested an extension from you and you've agreed to give us more time.

Step 3

If your complaint is not resolved in a manner satisfactory to you, or we do not resolve your complaint within 30 calendar days of receiving it, you may refer the matter to the Australian Financial Complaints Authority (AFCA):

The Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. A decision by AFCA is binding on us but is not binding on you.

You also have the right to seek further legal assistance.

Privacy notice

In this privacy notice, "we", "us" or "our" means KT Insurance and/or the insurer, Hollard, as relevant. We give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

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 bureaux, 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.

Access to your personal information and complaints

You may ask for access to the personal information we hold about you and seek correction by calling and asking for our Privacy Officer on 1300 261 261 EST 8:30am–5:30pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at ktinsurance.com.au or www.hollard.com.au.

Telephone call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

Your consent

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise.

If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with, please contact us.

General Insurance Code of Practice

Hollard is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to:

- commit us to high standards of service;
- promote better, more informed relations between us and you;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for resolving complaints you make about us; and
- promote continuous improvement of the general insurance industry through education and training

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain a copy of the Code and more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back cover of this PDS.

For more information on the Code Governance Committee (CGC) go to <https://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.

Financial Claims Scheme

In the unlikely event the insurer, Hollard were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. More information can be obtained from www.fcs.gov.au

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.



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 1300 261 261

 info@ktinsurance.com.au

 ktinsurance.com.au

 PO Box 1118
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