



## Summary of Changes

This document outlines some of the changes that have been applied to KT Insurance Recreational Vehicle Insurance distributed under the brand KT Insurance by Lifestyle Insurance Group Pty Ltd (**Lifestyle**) Policy Wording for new business effective 19 January 2023 and renewals effective 5 March 2023.

This information is a reference guide only and is not a substitute for the Policy itself. Please read the Policy Wording for full details of coverage provided.

Change Description	Previous Version	New Version
Additional Benefit – Emergency repairs	Emergency repairs up to \$500 any one incident.	Emergency repairs up to \$1,000 any one incident.
Additional Benefit – Windscreen Chip repair	N/A	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.
NCB rating level	N/A	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.
Rating one protection	Where you currently have a Rating One Protection guarantee on your Policy Schedule and you lodge more than one at fault/non-Recoverable claim against your Policy during the current annual Period of Insurance your Rating One Protection will not be offered on the renewal of your Policy.	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.

[ktinsurance.com.au](https://ktinsurance.com.au)

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ACN. 057816 172 | A.B.N. 48 057 816 172 | AFS LICENCE NO. 246937

Change Description	Previous Version	New Version
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: <ul style="list-style-type: none"> <li>a) Recreational Vehicle, and/or</li> <li>b) trailer being towed by your Recreational Vehicle.</li> </ul>	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: <ul style="list-style-type: none"> <li>a) Recreational Vehicle, and/or</li> <li>b) trailer being towed by your Recreational Vehicle (including your items or vehicles that are on or attached to your trailer).</li> </ul>
Awning and/or Annexe	Basic excess of the policy was applicable	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 Benefit – Excess free animal collision	N/A	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.
Contents Benefit	Basic contents	Basic contents benefit has been replaced with included contents – For full details on definitions and coverage read PDS.
Additional contents Benefit	Additional contents	Changes to the definition and coverage of additional contents - For full details on definitions and coverage read PDS.
Medical emergency assistance	This benefit included transportation of you and your family to your permanent residence	This benefit now includes transportation of you, your family and your pet to your permanent residence .

Change Description	Previous Version	New Version
Exclusions - Animals, Birds, Insects, Vermin	Not excluded	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.
Exclusions – Condition of Recreational Vehicle	Not excluded	Any process or system of cleaning, restoring, servicing, modifying or repairing any insured property.
Exclusions – Vehicle on Consignment	Not excluded	Loss or damage whilst your Recreational Vehicle is on consignment with a licensed dealer.
Exclusions – Overloaded Vehicle	Not excluded	<p>Your Recreational Vehicle being used to:</p> <ul style="list-style-type: none"> <li>• carry a number of passengers; or</li> <li>• carry or tow a load greater than that for which your vehicle was constructed.</li> </ul> <p>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.</p>
Exclusions - Unregistered Recreational Vehicle	Not mentioned under exclusions	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.
Exclusions - Used for Hire	Not mentioned under exclusions	Hiring out the Recreational Vehicle for reward (including for any short-term booking arrangement).

*KT Insurance is a trading name of Lifestyle Insurance Group Pty Ltd ABN 48 057 816 172, AFS Licence No. 246937, who arranges this insurance as an agent of the product issuer, The Hollard Insurance Company Pty Ltd, AFSL 241436, ABN 78 090 584 473.*

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