



RECREATIONAL VEHICLE INSURANCE

PRODUCT DISCLOSURE
STATEMENT AND
POLICY DOCUMENT

Preparation Date: 01/02/2021.



Online kentame.com.au



Call 03 8480 2200

Recreational Vehicle Insurance

This policy document is also a Product Disclosure Statement (PDS) and is an important document that contains information designed to help you make an informed decision about whether to purchase this insurance.

As a current CMCA member, you need to ensure you have all the protection you need, so please read through this PDS carefully, and store in a safe place for easy reference.

Welcome and thank you for choosing Ken Tame & Associates Pty Ltd (KTA) Recreational Vehicle Insurance exclusively designed for CMCA members only.

About Ken Tame & Associates Pty Ltd

Ken Tame & Associates Pty Ltd (KTA) ABN 48 057 816 172 AFS Licence 246937 is an organisation that has provided specialist insurance products for over 20 years to owners of recreational vehicles. Ken Tame & Associates is a wholly owned company of the insurer Allianz.

About Allianz

The insurer of this policy is Allianz Australia Insurance Limited ABN 15 000 122 850 AFS License No. 234708 of GPO Box 9870 Melbourne VIC 3000 (Allianz). Allianz Australia is one of Australia's largest general insurers and as a member of the worldwide Allianz Group, use their years of local expertise, combined with global experience, to offer a wide range of products and services to its customers.

Allianz is committed to continuous improvement of our products and services and strive to achieve this through the use of dedicated technical research units and the sharing of new product developments globally.

Recreational Vehicle Insurance

– a snapshot

This is a high level snapshot only. For information on what is covered and what is not covered and for any limits and excesses that apply, please read this PDS, your policy schedule and any other documents that make up your policy.

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- Who we cover**
- You;
 - Anyone you give permission to use the Recreational Vehicle.

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- Type of insurance we offer**
- Comprehensive insurance
Recreational Vehicle Insurance – see page 25:
- Accidental loss of (including theft) or damage to your Recreational Vehicle as listed under the Comprehensive insurance section, including Other benefits and Optional benefits (where applicable) – see page 25.
 - Liability cover as specified in the legal liability benefit – see page 32.

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- What cover you get for your Recreational Vehicle**
- 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;
- for its agreed value as shown on your policy schedule.
-

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 the market value 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.
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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.

Accidental physical loss of or damage to your Recreational Vehicle

Awning and/or Annexe

Basic Contents – up to \$2,000 any one incident

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 principal place of residence

Emergency clean-up costs – up to \$5,000 any one incident

Emergency repairs – up to \$500 any one incident

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 event or series of related events

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**, and 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.

Recreational Vehicle



Medical emergency assistance cover – \$10,000 for any one event and in the aggregate

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

Towing – as a direct result of mechanical and/or electrical breakdown up to \$600 per incident with a maximum of \$1,000 per policy period

Trailer Cover – Loss or damage to any trailer up to \$1,000

Transportation costs – where your Recreational Vehicle is stolen or cannot be safely driven home as a result of accidental loss or damage – reasonable costs of returning you and your family to your 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

Accidental windscreen and glass breakage

Optional Covers

Additional contents/personal belongings
– as specified by you

Trailer cover – up to a maximum of \$10,000 agreed value

Recreational Vehicle

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Your Insurance contract

When you buy the type of insurance cover you need, we enter into a contract with you which is called the policy and 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 at or prior to entry into your insurance contract or where required or permitted by law.

This document (together with any amendments, updates, supplementary PDSs 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.

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.

Your waiting 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.

Receiving your policy documents

You may choose to receive your policy documents

- electronically (by email); or
- in hard copy (by post).

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.

When entering into the policy or on variation, extension, replacement or reinstatement you must meet your duty of disclosure obligations. See page 16.

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 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 to us is honest and complete;
- (vi) 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 noncompliance; 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.

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.

Your premium will be based on our view of the likelihood of a claim being made on your policy during the term of the policy. 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 value you nominate for your Recreational Vehicle (where you have chosen to insure your Recreational Vehicle for an agreed value); 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.

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.

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 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.

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. We may deduct from your refund amount:

- any government taxes or duties we cannot recover; and
- at renewal a pro rata premium for the time on risk if you cancel your policy.

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 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.

Duty of Disclosure

Your Duty of Disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance *Contracts Act 1984*.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

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

Your Duty of Disclosure when you vary, extend or reinstate the contract

When you vary, extend or reinstate the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of our business as an insurer, ought to know; or
- where compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Your no claim bonus (NCB) 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 when:

- 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. Recoverable is a word with a special meaning in this document. This meaning is outlined in the section "Words with special meanings"; or
- your Recreational Vehicle was damaged whilst parked, and you supply us with the name, address and licence number of the responsible party, and the registration number(s) of the other vehicle(s) involved in the accident; or any other information that would reasonably allow us to identify the responsible party so that we can exercise our rights of recovery; and
- the amount we have paid out to cover your loss is recoverable.

Premiums are calculated prior to the no claim bonus 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.

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 an annual policy period.

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

- mechanical 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 more than one at fault/non-recoverable claim against your policy during the current annual policy period, your 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, options means any additional item fitted to your Recreational Vehicle by either the manufacturer or yourself.

accidental, accident means a sudden, violent, external, unusual and identifiable specific event which happens unexpectedly and is unintended by the insured person.

additional contents means:

- bicycles whilst locked onto a bicycle carrier attached to or within the Recreational Vehicle;
- photographic equipment, dash cameras;
- non factory fitted Global Positioning System (GPS) navigation;

agreed value means the amount which we agree to insure your Recreational Vehicle up to as shown in your policy schedule.

awning / annexe means the structure attached to your Recreational Vehicle to provide shade and additional accommodation.

basic contents means the property which belongs to you or your family (or for which you or your family is legally responsible) consisting of bedding, cutlery, crockery, food provisions and clothing all of which are carried within your Recreational Vehicle and/or your lockable trailer.

Basic contents in this policy includes:

- removable furniture, carpets or rugs;
- portable household appliances;
- clothing or personal items including watches, jewellery and prescription glasses (up to a maximum of \$500 for any one item);
- cash, smart cards, vouchers, tickets or money orders (up to a maximum of \$300);
- CD's, DVD's, records, computer game discs (up to a maximum of \$500 for any one item).

CMCA means the Campervan & Motorhome Club of Australia Limited.

excess means the amount shown in the current 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 in this PDS means the burning out of an electric motor as a result of the electric current in it.

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 place where you normally live and ends when you return to the place where you normally live, or if the Recreational Vehicle is being used as your permanent residence the place where the Recreational Vehicle is usually located.

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 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.

period of insurance means the period of time commencing on the effective date stated in the current policy schedule and ending on the expiry date stated in the current 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 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 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 event that is not recoverable by us, unless otherwise stated in your policy).

recreational vehicle means registered motor home, caravan, campervan, camper trailer, tow vehicle, slide on and 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 which has been permanently sited.

total loss means when, in our opinion, the Recreational Vehicle is so badly damaged that it would not be safe or it is uneconomical for us 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
- market value – if your Recreational Vehicle is insured for market value;
- agreed value – if your Recreational Vehicle is insured for an agreed value;

unless otherwise notified to you by us in writing.

valuables – jewellery, watches, cameras (including equipment) and hearing-aids as listed on the policy schedule.

we, our or **us** means Ken Tame and Associates Pty Ltd, AFS Licence No. 246937 ABN 48 057 816 172 of Level 3, 340 Bell Street, Preston VIC 3072.

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

Comprehensive Recreational Vehicle Insurance

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 pay for costs incurred up to the amount we would have authorised had you asked us first.

Accidental physical loss or damage to your Recreational Vehicle

We will cover you for accidental physical 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:

- accident/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 market value of your Recreational Vehicle when the current policy schedule shows your Recreational Vehicle is insured for market value; or
- pay you the agreed value of your Recreational Vehicle when the current 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 costs of similar parts/accessories that are available in Australia.

Further we will adjust your claims payment in accordance with the GST provision shown under GST notice.

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 to the repair costs. Before we ask you to contribute we will always explain why, tell you how much it will be and how to pay it prior to the authorisation of any repairs.

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 Recreation Vehicle.

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 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
- where your Recreational Vehicle is financed, your financier has given us written consent; and
- your Recreational Vehicle is less than two years old from when it was first registered at the time it is declared a total loss.

If a new replacement Recreational Vehicle is not available, we will pay you either the market value or agreed value of your Recreational Vehicle, whichever is shown as applicable in the current 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.

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 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 the 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.

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 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.

We will not pay for any loss or damage to your awning and/or annexe that is greater than ten years of age.

The maximum we will pay in respect of any one incident is included in your agreed value.

Other benefits we will pay

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 any payment we may make under this section will be paid in addition to any amount payable for the loss of or damage to your Recreational Vehicle.

Basic 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 caused by or arising from a covered accident.

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.

How we will settle your basic 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 incident.

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 address where it is normally parked at night.

The maximum we will pay for accommodation expenses in respect of any one incident is \$1,000. Where your Recreational Vehicle is your permanent place of residence this limit becomes a maximum of \$3,000 per incident.

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 incident is \$500 unless the emergency repairs have been approved by us prior to completion. Please contact us to confirm approval for these costs.

Food spoilage

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

Fusion

Where an electrical current damages the electrical motor of an item of your contents, fridge, or fixed air conditioning unit during the period of insurance 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

Following a covered accident or theft, we will pay the reasonable costs of a rental vehicle if your Recreational Vehicle is stolen or has suffered accidental loss or damage and the repair time is expected to exceed three days.

The maximum we will pay in respect of any one incident 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 accidental loss or damage to the rental vehicle.

This Optional benefit does not apply to Caravans, Camper Trailers or 5th Wheelers.

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.

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 being towed by your Recreational Vehicle.

The above cover is extended to:

- any person who is using or in charge of your Recreational Vehicle with your permission;
- 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 event or series of related events 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;
- which is insurable under a statutory or compulsory insurance policy or compulsory insurance or compensation scheme or fund covering such legal liability;

- 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;
- directly or indirectly arising from or in any way connected with the ownership, operation, maintenance or use of any:
 1. watercraft;
 2. jet skis;
 3. aircraft landing areas or aircraft or aerial devices excluding non-pilotable model aircraft, drones, or any toy kites
- 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.

Mechanical and electrical breakdown towing

If your Recreational Vehicle suffers a mechanical 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 maximum amount we will reimburse for any one tow is \$600 and \$1,000 for any two tows. 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 vehicle suffer a serious 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 and your family to your permanent residence along with your 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 vehicle site and the transportation costs thereafter in returning the vehicle back to your 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 policy period which is the direct and independent cause of loss for which a claim is made and which requires the attendance of a Physician, provided such Sickness or Disease is not related to a pandemic, epidemic or similar health crisis or a condition for which you have 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 whilst travelling in your 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 and the vehicle to return to your 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 or immediate relative travelling in any unlicensed aircraft;
- b) you, your family or immediate relative flying or engaging in any other aerial activity as part of the aircrafts crew;
- c) you, your family or immediate relative participating in or training for any professional sport;
- d) your suicide, attempted suicide or any deliberately self-inflicted injury;
- e) pregnancy, childbirth or the complications thereof where the term of the pregnancy exceeds 26 weeks;
- f) any pandemic, epidemic or similar health crisis;
- g) any sexually transmitted disease;
- h) 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) vehicle storage
 - (v) loss of clothing or personal effects
 - (vi) meals or incidental expenses;
- i) or in any way connected with the inhalation or ingestion of or exposure to tobacco or tobacco smoke or any ingredient or additive present in any articles, items or goods which contain or include tobacco.

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)*.

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 in your 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 vehicle to your residence.

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.

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 and you have reported this to the Police, 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 a 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 a covered accident, 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.

Towing and storage

Following a covered accident, 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.

Transportation costs

If your Recreational Vehicle is stolen or cannot be safely driven home 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 normal 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 your 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.

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.

This cover excludes any aftermarket window tint costs.

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 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 contents cover we provide under the “Other benefits we will pay” 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 a covered accident, up to the sum insured you nominate as shown on your policy schedule.

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

- it is not securely locked; or
- there is no physical evidence of forcible and violent entry; or
- the theft or attempted theft is by someone who is in your 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.

How we will settle your 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; or
- pay you up to the sum insured noted on your policy schedule under "Contents".

Cover will also apply to a bike(s) whilst locked onto a bike carrier attached to the Recreational Vehicle.

Items of jewellery are limited to \$1,000 any one item unless a valuation is supplied and full details have been noted on the policy schedule. Where additional contents 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.

Trailer cover

If the value of the trailer exceeds \$1,000, you have no trailer cover unless you take this option.

The maximum cover available to you under this option is \$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 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.

Valuables cover

When the policy schedule shows that valuables cover applies, we will pay for accidental physical loss or physical damage to those items as listed in the policy schedule, 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.

Making a claim

Assisting us with your claim

You must assist us with your claim by contacting KTA as soon as possible if there is any accidental loss, damage or alleged liability which requires our assistance and 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.

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 market or agreed value (as applicable);
- pay any other benefits that apply;
- pay for any optional covers 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) 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 KTA 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 may 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 insured vehicle.

In addition we will pay the costs of transporting your undamaged personal contents to your usual place of residence in Australia, up to a maximum of \$1,000.

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, except where a replacement Recreational Vehicle is provided by us.

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 will 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 we settle the claim for a damaged item then it becomes our property.

Creditor 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 Recreational Vehicle 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; or
- 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 and deductions that apply:

- the market or 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 you are a business 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

Acquisition of goods, services or repairs

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

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

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

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

Payment as compensation

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

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

Disclosure – Input tax credit entitlement

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

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, 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; all we require is one written quotation to be forwarded to KTA 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 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.

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.

These excess types are shown on the policy schedule under the heading Excess Your Contribution to any claim.

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.

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

If you make a claim for an accident when your Recreational Vehicle was being driven by a driver under the 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).

If you make a claim for an accident when your Recreational Vehicle was being driven by an inexperienced driver who has held a current Australian driver's license for less than 3 years, 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 you make a claim for an accident when your Recreational Vehicle was being driven by a driver under the age of 25 and was being driven by an inexperienced driver who has held a current Australian driver's license for less than 3 years, 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 if:

- the claim relates to damage, that 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; and
- the claimable loss is recoverable by us; or
- the claim is for:
 - Mechanical and electrical breakdown towing; or
 - Medical emergency assistance cover; 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. 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.

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.

Consequential loss or further costs incurred

consequential losses (including both financial and nonfinancial loss) suffered or caused directly or indirectly as a result of an insured 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 attendances at Court, assessors, investigators or anyone appointed by KTA in respect of your claim).

Dangerous Goods

loss or damage which occurs while your Recreational Vehicle is being used for commercial transportation of any goods or substance that is 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 any other applicable trade or economic sanctions, laws or regulations.

Gas and electrical compliance

an electrical fault in the wiring and/or gas leak of 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.

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.

Permanently sited vehicles

your Recreational Vehicle when permanently sited or secured in a caravan park or similar scenario and on a continual basis within your annual policy period unless agreed otherwise by us.

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.

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.

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 is unattended;
- all the doors and windows were locked if the Recreational Vehicle was parked or unattended; and
- you were accompanying anyone test driving the Recreational Vehicle as part of you selling the Recreational Vehicle.

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.

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.

Renting your Recreational Vehicle

we will not pay any claims caused by, arising from or in any way connected with the renting of your recreational vehicle or trailer.

Safeguarding your Recreational Vehicle

we will not pay 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 above).

Stone chips/road grime

we will not pay to repair or remove any stone chips on your Recreational Vehicle 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.

Loss or damage outside Australia

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

Tyres

we will not pay for any 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.

Unrelated damage

we will not pay for any damage that was not caused by the incident that you have claimed for.

Waiting period for cyclone, flood and bush fires

we will not pay for 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.

Failure of Electronic devices

we will not pay for the electronic failure, loss or damage to the following items unless shown on your policy schedule:

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

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 Vehicles 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 changes or is inaccurate.

When we receive this information, we may:

- propose changes to the terms and conditions of your policy;
- propose to 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 of Disclosure;
- 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 three business days' notice in writing of the date from which the policy will be cancelled. 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 where we are allowed by law; 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.

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.

How to resolve 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 in accordance with our internal dispute resolution procedures.**

Our three step complaint and dispute resolution process is outlined below.

Step 1.

Contact us on 1800 582 582 and tell us about your complaint,

Step 2.

If your complaint is not satisfactorily resolved within 24 hours, contact our Complaints Officer on 03 8480 2200, or put your complaint in writing and forward to:

Complaints Officer
Ken Tame & Associates Pty Ltd
P.O. Box 582
Preston VIC 3072
email: info@kentame.com.au

We will treat your complaint as a dispute and complete an independent review.

Step 3. Seek an external review of the decision

If you are not happy with the decision you may seek an external review. We will provide you with information on external review options such as referral to the Australian Financial Complaints Authority (AFCA), subject to its terms of reference.

AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details are:

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

Privacy notice

At Ken Tame & Associates 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 Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am-6pm Monday to Friday, or going to our website's Privacy section at www.kentame.com.au

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

Who we disclose your personal information to

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier 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

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. 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 1800 582 582 EST 9am-5pm, 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 www.kentame.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

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

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

You can obtain 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 Allianz Australia Insurance Limited 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 <http://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 schedules, Supplementary PDSs and/or endorsements. If they do, we will tell you before you enter into this policy 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 wording, 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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Contact details

Ken Tame & Associates Pty Ltd
PO Box 582 Preston VIC 3072

Telephone 1800 582 582

Fax (03) 8480 2299

Email info@kentame.com.au

www.kentame.com.au

Ken Tame & Associates Pty Ltd (KTA) ABN 48 057 816 172 AFS Licence 246937 is an organisation that has provided specialist insurance products for over 20 years to owners of recreational vehicles. Ken Tame & Associates has been authorised by Allianz to arrange and enter into this insurance and deal with and settle any claims under it as the agent of Allianz (not you) under a binder authority. This means that in doing these things Ken Tame & Associates acts as if it were Allianz.

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