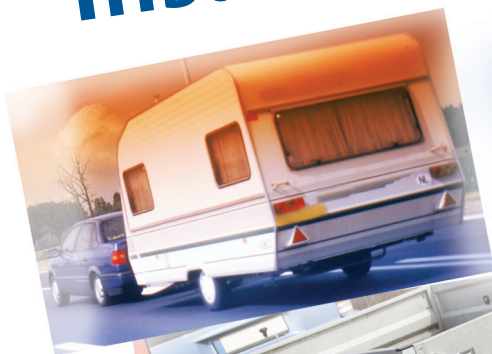


# Defence Service Homes Insurance Scheme



Product Disclosure Statement  
Caravan and Domestic Trailer

# Insurance Policy



Australian Government  
Department of Veterans' Affairs



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

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

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

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

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

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

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

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

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

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

## Contents

<b>About this booklet</b>	<b>4</b>
About QBE	4
About Defence Service Homes Insurance	4
<b>Important Information</b>	<b>5</b>
Significant benefits and features	5
Significant risks	7
The cost of this policy	10
Cooling off period	10
General Insurance Code of Practice	10
Privacy	10
Complaints	11
Contacting QBE's Customer Care Unit, AFCA or the OAIC	12
Financial Claims Scheme	12
<b>Policy Wording</b>	<b>13</b>
Our agreement	13
Paying your premium	13
Words with special meanings	15
Types of cover	16
Section 1: Loss, damage or theft of your vehicle	17
Section 2: Third party liability – (applicable to registered vehicles only)	18
Additional benefits	20
Special clauses	25
General exclusions	26
General conditions	29
Claims	32
Excesses	36
Other terms	37

## About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

Information in this PDS might change. If the change is adverse then we'll issue a supplementary PDS or a new PDS at renewal. You can get an up-to-date paper copy of all updates (whether adverse or not adverse) at no charge by us, simply by calling us.

## For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact:

- Defence Service Homes Insurance. The contact details for Defence Services Homes Insurance are set out on their website, and in the financial services guide or other documentation given to you.

The section titled 'Claims' at the end of this booklet tells you the full details about what you need to do in the event of a claim. If you'd like to make a claim or to enquire about an existing claim please contact:

- Defence Service Homes Insurance on 1300 552 662.

## About QBE

QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886. Our purpose is to give people the confidence to achieve their ambitions.

## About Defence Service Homes Insurance

Defence Service Homes (DSH) Insurance has a strong heritage and has been insuring homes of Australian Veterans and Australian Defence Force members for over 100 years. Defence Service Homes Insurance understands the needs of homeowners and has developed a Caravan & Trailer Policy.

## Important Information

In this first part of the booklet we explain important information about this Policy including how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

### Significant benefits and features

If you take comprehensive cover and your vehicle is registered:

We believe the most significant benefits of this insurance Policy are that it protects:

- (a) your financial investment in your vehicle if it is stolen or damaged due to an incident which is covered by Section 1: 'Loss, damage, theft or attempted theft of your vehicle' in this Policy,
- (b) you for your legal liability to third parties in the event of an incident which is covered by the liability cover section of this Policy.

If you take comprehensive cover and your vehicle is unregistered:

- (a) your financial investment in your vehicle if it is stolen or damaged due to an incident which is covered by Section 1: 'Loss, damage, theft or attempted theft of your vehicle' in this Policy.

If you take third party property damage cover including fire and theft and your vehicle is registered:

We believe the most significant benefits of this insurance Policy are that it protects:

- (a) your financial investment in your vehicle if it is stolen or damaged due to fire, explosion, lightning or attempted theft,
- (b) you for your legal liability to third parties in the event of an incident which is covered by the liability cover section of this Policy.

If your vehicle is unregistered:

We believe the most significant benefits of this insurance Policy are that it protects your financial investment in your vehicle if it is stolen or lost or damaged due to fire, explosion, lightning or attempted theft.

If you take third party property damage cover:

We believe the most significant benefits of this insurance Policy are that it protects your legal liability to third parties in the event of an incident which is covered by the liability cover section of this Policy.

---

This insurance Policy also provides the additional benefits and/or special clauses below following loss or damage covered under this Policy:

Additional benefits	
All covers	<ul style="list-style-type: none"> <li>• removal of vehicle debris – up to \$20,000,</li> <li>• waiver of subrogation,</li> <li>• choice of repairer.</li> </ul>
Comprehensive cover only	<ul style="list-style-type: none"> <li>• towing costs following an accident,</li> <li>• redelivery of your vehicle to your parked address after insured repairs where the repairer is more than 150 kilometres from your vehicles normal parked address – \$3,000,</li> <li>• recovery costs following theft – \$5,000,</li> <li>• cost of accommodation and repatriating your driver following theft or accident covered under this Policy up to \$3,000:             <ul style="list-style-type: none"> <li>○ where your vehicle was more than 150km from its normal parked address or point of departure; and</li> <li>○ costs exclude emergency medical transportation;</li> </ul> </li> <li>• automatic additions of additional or replacement vehicles:             <ul style="list-style-type: none"> <li>○ up to thirty (30) days;</li> <li>○ up to \$100,000;</li> </ul> </li> <li>• maritime liability if your vehicle is being transported by sea between Australian ports we cover your contribution if you are required to contribute to general average,</li> <li>• new vehicle replacement:             <ul style="list-style-type: none"> <li>○ up to twenty four (24) months from 1st registration;</li> </ul> </li> <li>• hire vehicle cost following theft:             <ul style="list-style-type: none"> <li>○ up to \$5,000;</li> <li>○ up to thirty (30) days;</li> </ul> </li> <li>• faultless no claim discount,</li> <li>• where your vehicle is subject to a lease, hire purchase or any financial agreement through a financial institution directly related to financing of the vehicle purchase, and the payout amount exceeds the agreed total loss amount, we will pay in addition to the agreed total loss amount:             <ul style="list-style-type: none"> <li>○ 25% over and above the agreed total loss amount but not greater than the total payout figure;</li> <li>○ the additional amount will not include any payment in arrears at the time of loss and will be reduced by any discounts applicable for full payment of the financial contract;</li> </ul> </li> </ul>

Additional benefits	
	<ul style="list-style-type: none"> <li>windscreen claim benefit:             <ul style="list-style-type: none"> <li>no loss of no claim bonus;</li> </ul> </li> <li>funeral expenses up to \$5,000,</li> <li>locks and key replacement and recoding up to \$5,000,</li> <li>fire brigade or emergency services charges up to \$20,000,</li> <li>tyre replacement,</li> <li>lifetime repair guarantee,</li> <li>fusion of caravan/mobile home contents \$5,000,</li> <li>emergency repairs \$2,000.</li> </ul>
Significant legal liability benefits include	<ul style="list-style-type: none"> <li>damage to property – \$32,500,000.</li> </ul>

Special Clauses	
Comprehensive cover only	<ul style="list-style-type: none"> <li>Windscreen excess protection</li> </ul>

## Significant risks

Claims may be refused in certain circumstances. Please refer to the Policy Wording for full details of the terms and conditions of cover and exclusions.

This Policy does not cover:

- damage to your vehicle's tyres caused by application of brakes, road punctures, cuts or bursting, unless caused as a result of an incident covered under this Policy or by people acting maliciously,
- any additional costs, such as but not limited to hire car costs (other than those covered elsewhere in this Policy), because you cannot use your vehicle even though your vehicle may not be available following loss or damage covered under this Policy,
- theft of your vehicle resulting from it being test driven for sale and you or an employee of yours did not accompany the prospective purchaser,
- any liability or obligation assumed by you under any contract, agreement or warranty which would not have otherwise arisen or been implied by law,
- loss of or damage to your vehicle or liability if your vehicle is used in an unsafe or unroadworthy condition unless such condition could not reasonably be detected by you. This exclusion will not apply if the loss, damage or liability was not caused or contributed to by such unsafe or unroadworthy condition,

- loss of or damage to your vehicle or liability if your vehicle is being driven by:
  - you or by any person with your consent who is not licensed under any relevant law to drive such a vehicle, or
  - anyone whose faculties are impaired by any drug or intoxicating liquor (as defined under 'Additional exclusion 12), or
  - anyone whose blood alcohol reading exceeds the legal limit (subject to any laws to the contrary), or
  - anyone who following an accident, refuses to provide or allow the taking of a sample of breath, blood or urine for testing or analysis as required by the law of any State or Territory in which the accident occurred.

However we will cover you if you have allowed that person to drive your vehicle and you were not aware that your vehicle was being driven by or in charge of that person when they were so affected or unlicensed.

- loss of or damage to your vehicle or liability whilst your vehicle is being used in any experiment or type of test or in preparation for or involved in racing, speed testing, reliability trial, pace making, hill climbing, trial or demonstration other than for resale purposes on public roads,
- loss of or damage to your vehicle or liability if you:
  - carry or tow a load, or
  - carry a number of passengers,

in excess of that for which your vehicle was designed.

However we will cover you if the loss, damage or liability was not caused by or contributed to by any such greater load or number of passengers:

- loss of or damage to your vehicle or liability whilst your vehicle is being used for conveyance of passengers for hire, fare or reward,
- loss of or damage to your vehicle or liability outside Australia except where your vehicle is being transported by sea between Australian ports,
- loss of or damage to your vehicle or liability if your vehicle is being driven by or in the charge of any person over the age of eighty (80) unless you have told us about them and we have noted them on the Policy Schedule,
- any liability under Section 2 – Third party liability, if your vehicle or substitute vehicle is unregistered. However we will cover your liability in respect of the unregistered vehicle on a public road, if you have obtained the appropriate permit to drive the unregistered vehicle on a public road,
- loss of or damage to your vehicle resulting from your vehicle failing to cross any waterway, floodway, watercourse or any area affected by tidal change and where the depth of such water exceeded 0.6 metres.

These are only some of the events that are not covered by this insurance. Please read Part B – Policy terms and conditions for full details of all relevant Policy exclusions.



## The amount of any claim may be reduced

The amount of any claim made against the Policy may be reduced:

- (a) if you do not comply with any Policy condition;
- (b) where an excess applies.

In most cases, you'll need to contribute an amount towards the cost of any claims you make.

Depending on the age or experience of the driver and whether a rigid body tipper or tipping trailer is insured under this Policy, you may have to contribute more than one (1) excess. Where an excess applies, the type and the amount will be shown in your Policy Schedule. If your claim is accepted, we will deduct the excess shown in your current Policy Schedule from any amount we pay under your claim.

- The standard excess applies to all claims unless your Policy states that no excess applies to your claim. This amount is shown on the Policy Schedule as the standard excess.
- Age or Inexperienced driver excess is in addition to the standard excess and applies where a vehicle is driven by a person:
  - under the age of twenty one (21), or
  - aged twenty one (21) but under the age of twenty five (25), or
  - aged twenty five (25) or more but who has not held an Australian driver's licence for two (2) or more years for the type of vehicle being driven at the time of the incident.

This excess does not apply if the only damage to your vehicle is a broken windscreen, or window glass, or caused by storm or hail damage.

- Off road excess increases the excess payable by 100% when the vehicle is driven off road.
- Learner driver excess may be applicable for vehicles with a gross vehicle mass less than 3,500 kilograms.

There are some circumstances where an excess will not apply. Please refer to the section headed 'What you must pay if you make a claim - Excess' in Part B of this booklet.

## This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read the Important Information and the Policy terms and conditions in this booklet carefully. Please ask Defence Service Homes if you are unsure about any aspect of this product.

## Your sum insured may not be adequate

It is important that your vehicle and all accessories are insured for their current market values, as our liability is limited to the sum insured you declare to us or the market values of your vehicle and all its accessories, whichever is the lesser.

## The cost of this policy

Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges.

When calculating your premium we take a number of factors into account, including:

- type of cover selected,
- the make, model and type of the insured vehicle,
- the place where the vehicle is garaged,
- previous insurance and claims history of the insured person and any drivers you have told us about.

## Cooling off period

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and we'll give you a full refund. If you cancel your Policy in these circumstances, you will have no cover under the Policy. To cancel your Policy within the cooling off period, contact Defence Service Homes Insurance.

You can also cancel your Policy outside the cooling off period, see 'Cancelling your policy'.

## General Insurance Code of Practice

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

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support, our Family and Domestic Violence Customer Support Policy is available at [qbe.com/au](http://qbe.com/au)

## Privacy

We take the security of your personal information seriously.

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by us, please visit [qbe.com.au/privacy](http://qbe.com.au/privacy) or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

## Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

### Step 1 – Talk to us

Your first step is to get in touch with the team looking after your Policy or claim. You'll find their contact details on your policy documents, letters or emails from us.

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

### Step 2 – Customer Care

If your complaint isn't resolved by the team looking after your Policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

### Step 3 – Internal Dispute Resolution

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

### Step 4 – Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final IDR decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

#### *Disputes not covered by the AFCA Rules*

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

#### *Privacy complaints*

If you're not happy with how we've handled your personal information, call or email Customer Care.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

## Contacting QBE's Customer Care Unit, AFCA or the OAIC

How to contact QBE Customer Care	
Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> <li>• <a href="mailto:complaints@qbe.com">complaints@qbe.com</a>, to make a complaint.</li> <li>• <a href="mailto:privacy@qbe.com">privacy@qbe.com</a>, to contact us about privacy or your personal information.</li> <li>• <a href="mailto:customercare@qbe.com">customercare@qbe.com</a>, to give feedback or pay a compliment.</li> </ul>
Post	Customer Care, GPO Box 219, Parramatta NSW 2124

How to contact AFCA	
Phone	1800 931 678 (free call)
Email	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Online	<a href="http://www.afca.org.au">www.afca.org.au</a>
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact the OAIC	
Phone	1300 363 992  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Online	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>

## Financial Claims Scheme

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

How to contact APRA	
Phone	1300 558 849  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	<a href="http://www.apra.gov.au/financial-claims-scheme-general-insurers">www.apra.gov.au/financial-claims-scheme-general-insurers</a>

## Policy Wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

### Our agreement

Your Policy is an agreement between you and us, made up of:

- This Policy Wording
- Your Policy Schedule, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- Conditions and exclusions which apply to specific covers or sections;
- General exclusions, which apply to any claim you make under this Policy;
- General conditions, which set out your responsibilities under this Policy;
- Claims conditions, which set out our rights and your responsibilities when you make a claim; and
- Other terms, which set out how this Policy operates.

### Excesses

You must pay any excesses which apply to your claim. The excesses which you have to pay are set out in this Policy Wording or on your Policy Schedule.

### How much we'll pay

The most we'll pay for a claim is the sum insured which applies to the cover or section you're claiming under, less any excess.

### Paying your premium

The ways you can pay your premium, and the frequency you can pay it, are described below:

- in one annual payment by cash, cheque, credit card or EFTPOS, or
- in monthly instalments by direct debit from your credit card or from your account with your financial institution.

Your premium, how you've chosen to pay it and the date it's due are set out on your Policy Schedule.

### Annual premium

We will let you know how much premium you need to pay us, how to pay it and when. If you pay your premium annually, you need to pay your premium on time to ensure you are covered. If you don't pay the premium your Policy may be cancelled and we'll write to let you know when this will happen.

---

## **Instalment payments**

If you pay your premium by instalment, your Policy Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due to allow us to process the change in time.

If you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If you don't pay the missed instalment and a claim arises, then we will deduct the missed instalment from your claim.

## **At renewal**

If you pay by instalments, and you renew your Policy, we'll continue to deduct instalments for a renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

If you don't want to renew, you must tell us at least 7 days before your Policy's end date so that we can arrange for the direct debit to stop in time.

## **Adjustment of premium on renewal**

If we agree to renew your Policy, we will send you a renewal offer. If you make changes to your Policy after we send you our renewal offer, and we agree to continue to insure you, we'll send you an updated renewal offer and if applicable, you'll need to pay us any additional premium to ensure your cover is not affected.

If you claim for an incident that happened during a previous period of insurance, you must tell us about it. If that claim results in increased additional risk under this Policy, you agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

Where you had no knowledge or were otherwise unaware of the circumstances surrounding the claim during the previous period of insurance, no additional premium increase will be applied until the following period of insurance.

This condition doesn't affect any other rights we have at law or under this Policy.

## **If your payment details change**

If the direct debit details you use to pay us change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date to allow us to process the change in time.

---

## Words with special meanings

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

When we say	We mean
Market value	The cash value of a vehicle of the same age, type and condition, in your local area, but excluding costs and charges for registration, stamp duty transfer and any dealer warranty costs.
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Policy Schedule	One of the following: <ul style="list-style-type: none"> <li>• Policy Schedule</li> <li>• Renewal Schedule</li> <li>• Alteration Schedule.</li> </ul>
Premium	What you pay us to insure you. It's the cost of this Policy.
Suitable hire vehicle	A hire vehicle that takes into account: <ul style="list-style-type: none"> <li>• the type and size of the damaged vehicle</li> <li>• the ordinary daily uses of the damaged vehicle</li> <li>• whether any additional safety devices were part of the damaged vehicle, such as child seats or disability related modifications.</li> </ul>
Total loss	A vehicle will be assessed as a 'total loss', if: <ul style="list-style-type: none"> <li>• the cost to repair your vehicle plus the value of any salvage (if applicable) exceeds the market value, or</li> <li>• your vehicle is stolen and not recovered within 14 days of the theft being reported to police.</li> </ul> <p>We will settle the claim on the basis of market value or the sum insured whichever is the lesser or agreed value depending on the cover stated on the Policy Schedule.</p>
Use of the vehicle	<b>Private use</b> <p>Your vehicle must be registered for 'Private use', only in your name and used for the following purposes:</p> <ul style="list-style-type: none"> <li>• social, domestic and pleasure purposes,</li> <li>• demonstration for sale,</li> <li>• in connection with servicing, repairing and subsequent testing,</li> <li>• for tuition, as long as it is not for payment,</li> <li>• towing a caravan, trailer or vehicle, as long as it is not for payment,</li> </ul>

When we say	We mean
	<ul style="list-style-type: none"> <li>• driving to or from work,</li> <li>• in connection with your occupation or business as, long as: <ul style="list-style-type: none"> <li>◦ it is driven only by you; and</li> <li>◦ the business use does not exceed 20% of the vehicle's usage.</li> </ul> </li> </ul>
We, our, us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
You, your	The person(s) named in your Policy Schedule as the insured.
Your vehicle	Registered trailed caravan / mobile home (including all built in equipment), domestic trailer or horse float. The vehicle is described on the Policy Schedule.

## Types of cover

We offer two (2) types of cover, as described below.

### 1. Comprehensive – All sections of this Policy will operate.

If your vehicle is registered this cover provides:

- (a) insurance against theft or accidental loss or damage to your vehicle,
- (b) additional benefits – as set out in the 'Additional benefits' section,
- (c) insurance against legal liability for damage caused by your vehicle to the property of other people – as described in Section 2.

The causes of events not covered are described under 'When you are not covered'.

If your vehicle is unregistered Section 1 of this Policy will operate. Section 2 does not apply.

This cover provides insurance against theft or accidental loss or damage to your vehicle.

### 2. Third Party Property damage – Section 1 of this Policy does not apply. Section 2 will apply.

This cover provides:

- (a) insurance against legal liability for damage caused by your vehicle to the property of other people – as described in Section 2
- (b) insurance against damage to your vehicle but only if the damage is caused solely and directly by another vehicle as described under the uninsured motorist's benefit under 'Additional benefits'.

The causes or events not covered are described under 'When you are not covered'.



## Section 1: Loss, damage or theft of your vehicle

### What you are insured against

We cover you against loss or damage to your vehicle shown in the Policy Schedule occurring during the period of insurance depending on the type of cover you have selected. This includes loss or damage to:

- (a) your vehicle,
- (b) original manufacturer's standard accessories, standard tools, standard appliances or standard options including built in radio receiver, CD and/or cassette player, air-conditioning, or any gate, chain, strap and tarpaulin attached to or within your vehicle,
- (c) any fixed (built in) unspecified accessories up to \$2,500 (limited \$500 per item),
- (d) any additional equipment or accessories, provided they have been advised to us and we have agreed to cover them.

### What we will pay

#### Basis of settlement

If your claim is accepted, depending on the type of claim, we will either repair, reinstate or pay the amount of the loss of or damage to your vehicle and items referred to in items (b), (c) and (d) above under 'What you are insured against', at the time of such loss or damage, provided such payment does not exceed the market value or the sum insured whichever is the lesser amount, or agreed value depending on the cover stated on the Policy Schedule.

If it is necessary to repair your vehicle to a better condition than it was in before the loss or damage, then we may ask you to contribute the additional amount to repair it to the better condition. If this may be necessary, we will talk to you beforehand about how you would like to proceed.

We are entitled to replace damaged parts with new parts or used parts of similar age and condition and to those being replaced.

#### Salvage

If your vehicle is assessed as a total loss and we pay according to the cover provided by this Policy, you must allow us, if we require, to take possession of your damaged vehicle. If we do not take possession of your damaged vehicle, you cannot abandon your responsibilities for it.

#### Unavailable parts

In the event of an incident covered under this Policy, should any part of your vehicle and/or other insured property become unavailable in Australia, we will reimburse you, in accordance with the basis of settlement under 'What we will pay – Basis of settlement', but in no circumstances will we be liable for more than the cost of the parts (including installation) plus the cost of freight such parts by sea transport.

Should the cost of these parts plus the cost of the repairs exceed the sum insured or market value, whichever is the lesser, we reserve the right to have the vehicle assessed as a total loss.

## Financier

If your vehicle is the security for any finance agreement, then:

- we have the right to make claim payments to the financier, and
- any payment made to the financier will satisfy our obligation to you under this Policy for the amount paid.

## Section 2: Third party liability – (applicable to registered vehicles only)

### What you are insured against

#### Damage to property

##### Property damage

Provided your vehicle is registered in accordance with the requirements of State and or Territory laws, we will cover the amount you may be held legally liable to pay for accidental damage to property belonging to others (excludes goods carried) caused by or arising out of:

- the use of your vehicle or any trailer or caravan attached to your vehicle, whether or not it belongs to you,
- goods falling from your vehicle or trailer,
- any person who is driving, using or in charge of your vehicle with your permission as if they were you and provided they are not entitled to indemnity under any other policy or statute and provided such cover is not otherwise excluded.

##### Substitute vehicle

We cover your legal liability to pay for accidental damage to property caused (otherwise covered under this Section) by a vehicle being used by you as a substitute vehicle while your vehicle is being serviced, repaired or is not driveable.

We give you this benefit only if:

- one substitute vehicle is being used at any one time in place of your vehicle,
- the substitute vehicle is not already covered under another insurance policy, and
- the substitute vehicle is not owned by you and you have the owners permission to drive it.

##### Supplementary bodily injury

We will pay the amount which you, or any person driving, using or in charge of your vehicle with your permission may be held legally liable to pay by way of compensation or damages for death or bodily injury to persons arising out of the use of your vehicle in Australian States and Territories only.

We do not cover legal liability for death or bodily injury to:

- (a) you or any person driving, using or in charge of your vehicle,
- (b) an employee of yours or who is deemed by any law to be your employee, arising out of their employment with you.

We do not provide cover:

- (a) if your vehicle is not registered,
- (b) if you or any person using your vehicle:
  - is wholly or partly covered under any compulsory statutory insurance scheme or accident compensation scheme, or
  - would have been entitled to be covered under any such scheme as it existed at the commencement date of the relevant period of insurance, even though there may have been a change in the law during that period of insurance, or
  - would have been entitled to be covered under any such scheme if it were not for the application of any excess or deductible applying under the scheme, or
  - would have been entitled to be covered under any such scheme had cover not been refused because you did not:
    - › register your vehicle;
    - › apply for cover under the scheme;
    - › comply with a term or condition of the scheme;
- (c) whilst your vehicle is being loaded or unloaded,
- (d) if your vehicle is registered in the Northern Territory of Australia.

### Legal costs

Where you need to obtain legal advice or representation in defending or settling a claim arising out of or in relation to any one incident covered by this Policy, we will pay your reasonable legal costs and expenses. You will need to speak to us first before you incur those costs. We pay this in addition to the amount payable under 'Damage to property' and 'Supplementary bodily injury'.

### What we will pay

The maximum amount we will pay under Section 2 in respect of all claims arising out of one incident or series of incidents arising out of one cause or event will not exceed:

- \$32,500,000 for all losses, any one event.

### What you are not insured against

#### Property damage – property in your care, custody or control

We do not cover the legal liability of you or the driver of your vehicle, for damage to any property belonging to you or the driver of your vehicle or any property belonging to any other party in your or the driver's care, custody or control, except for premises leased or rented to you.

## Additional benefits

We give you these Additional benefits following loss or damage to your vehicle insured under this Policy depending on the type of cover you have selected:

### Towing costs – applicable to comprehensive cover only

We will cover the costs of towing your vehicle, plus the reasonable cost of protecting your vehicle:

- to the nearest repairer,
- place of safety, or
- to any other place that we first approve following loss or damage covered under this Policy.

### Redelivery – applicable to comprehensive cover only

We will cover you for up to \$3,000 to return your vehicle to its normal parked address, following repairs to your vehicle provided:

- the situation where your vehicle was repaired was more than 150 kilometres from your vehicle's normal parked address.

### Recovery costs following theft – applicable to comprehensive cover only

If your vehicle is stolen and found we will cover you for up to \$5,000 to return your vehicle to its normal parked address.

The cost of repatriating your driver following theft or accident – applicable to comprehensive cover only

We will cover you up to a maximum of \$3,000 for the reasonable costs of overnight accommodation and returning an insured driver to the point of departure or at your option to the driver's destination provided:

- your vehicle was more than 150 kilometres from its normal parked address or point of departure at the time of the loss or damage, and
- the costs involved do not relate to emergency medical transportation, and
- you had not intended to pay for overnight accommodation in any event.

### Automatic additions – applicable to comprehensive cover only

We will cover you for any additional or replacement vehicle(s) of a like kind or similar nature to those vehicles presently insured under this Policy, that you purchase or lease during the period of insurance for thirty (30) days.

If before you have given us full details, the replacement vehicle is damaged or stolen, the maximum amount payable is the purchase price of the replacement vehicle up to:

- \$100,000 in the case of comprehensive cover.
-

If you give us details of any new or replacement vehicle within thirty (30) days of its purchase or lease, we will insure it for the remainder of the period of insurance, as long as it is acceptable to us and you pay any additional premium that we may require.

If you do not advise us within thirty (30) days of purchase or lease no cover is available.

### **Breach of general policy conditions – applicable to all types of cover**

A breach or non-compliance with any general policy condition without the knowledge of you or any responsible officer will not affect your right to the cover under this Policy. However where you or any responsible officer becomes aware of such breach or non-compliance you will notify us as soon as possible. If the risk is acceptable to us we will insure it for the remainder of the period of insurance and you will pay any extra premium we may require and comply with any additional conditions we may impose.

### **Removal of vehicle debris – applicable to all types of cover**

We will cover you up to a maximum of \$20,000 for the necessary and reasonable costs which you are legally liable to pay to clean up and remove any vehicle debris. This is limited to the vehicle itself and does not include any goods falling from your vehicle.

### **Maritime liability – applicable to comprehensive cover only**

If your vehicle is being transported by sea between Australian ports, we will cover you for your contribution for your vehicle if 'General average' is declared.

General average is declared when goods or cargo are thrown overboard or other steps are taken to safeguard the vessel and the remaining property on the vessel. All cargo owners share the expenses or salvage costs incurred by a ship owner in preserving the vessel and cargo including claims costs incurred by cargo owners.

### **Waiver of subrogation – applicable to all types of cover**

We will not seek recovery between the persons named in the Policy Schedule as the insured.

### **New vehicle replacement – applicable to comprehensive cover only**

We will replace your vehicle with a new vehicle of the same make, model or series so long as it is available in Australia and:

- your vehicle is a total loss, and
- you purchased it new from the manufacturer or their dealer, and
- your vehicle is less than twenty four (24) months old from when it was first registered, and
- your declared sum insured equates to no less than 90% of market value, and
- where your vehicle is financed, your financier has given us written consent.

If a new replacement vehicle is not available, we will replace your vehicle with the nearest equivalent vehicle available, so long as it is available in Australia. If we cannot agree on a replacement vehicle, we will pay you the amount it would cost to buy a new vehicle the same as, or a near equivalent of, the vehicle which needs replacing.

We also pay the registration for the period registered but not exceeding twelve (12) months, compulsory Third Party Costs (CTP), stamp duty and dealer charges on the new vehicle but any refund of registration fees or stamp duty applicable in respect to the old vehicle must be refunded to us.

Where your vehicle does not meet all of the criteria above, all total loss claims will be settled on the declared sum insured or the current market value at the time of the loss or damage, whichever is the lesser.

Where you choose to insure the replacement vehicle with us and we accept the risk, we will charge you a pro rata premium from the date of acceptance to the expiry date of the Policy.

### **Hire vehicle cost following theft – applicable to comprehensive cover only**

If your vehicle is stolen and the theft is covered under this Policy, we will cover you up to a maximum of \$5,000 for the reasonable costs of a suitable hire vehicle provided:

- we do not pay for hiring charges incurred after the date of recovery of your vehicle if it can be driven,
- cover is limited to thirty (30) days, and
- cover stops once we pay a claim, or the vehicle is repaired if undrivable.

You will need to organise and pay for the hire vehicle. We are not responsible for ensuring that a hire vehicle is available. You must also give us a copy of the rental agreement or any receipts for the vehicle so that we can reimburse you.

We do not pay for:

- running costs, including the costs of fuel,
- damage to the hire vehicle,
- any insurance, insurance excess or other costs you may be liable for under the hire vehicle rental agreement.

### **No claim discount benefit – applies to comprehensive cover only**

If your vehicle is insured for comprehensive cover and you do not have a claim, we apply a discount off your next year's renewal premium. This reward is called the 'No claim discount'.

The more 'Claim free' years that you have, the greater the percentage of discount, until you reach the maximum level of discount after 5 years. Even if you have a claim where your no claim discount would be affected, you may not lose all of your no claim discount. If you have a claim and you have not accumulated any no claim discount we may increase your invited renewal premium.

We also accept the number of claim free years that you may have accumulated with another insurer in calculating your no claim discount.

### **Accidents/losses affecting your no claim discount**

When calculating your renewal premium we take into account accidents/losses that occur during the period of insurance that affect your no claim discount.

### **Faultless no claim discount - applicable to comprehensive cover only**

If your vehicle has been involved in a collision with another vehicle (and not any other type of accident) we will not penalise your no claim discount entitlement when you renew your Policy if:

- the collision was totally the fault of the driver of another vehicle (you may be able to help confirm this by providing a police report, expert reports, witness statements or photographs taken at the scene), and
- you provide us with the registration number of the other vehicle and the full name and address of the other driver.

We give this benefit only if we are allowed legally to recover the amount of any loss including any applicable excesses from the third party.

This benefit does not apply to windscreen or window glass damage only claims.

### **Lease, hire purchase or financial agreement payout – applicable to comprehensive cover only**

Where:

- your vehicle is assessed as a total loss, and
- your vehicle is subject to a lease, hire purchase or any financial agreement through a financial institution directly related to financing of the vehicle purchase, and
- the payout amount exceeds the agreed total loss amount,

we will pay:

- the agreed total loss amount, plus
- an additional amount of 25% of the total loss amount,

provided

- this amount and the total loss amount do not exceed the financial payout figure,
- that any payment over the agreed total loss amount does not include any amounts that are in arrears at the time of loss,
- that any additional payment over and above the agreed total loss amount will include any discounts applicable for full payment of the financial contract.

### **Funeral expenses – applicable to comprehensive cover only**

As a result of an accident in an insured vehicle covered under the Policy your driver sustains a fatal injury, whether or not death occurs at the time of the loss we agree to pay for associated burial or cremation costs and include travel costs within Australia for the deceased driver or any member of the immediate family. This benefit will not be reduced by any accident compensation and we will pay up to \$5,000 in total any one (1) period of insurance.

### **Tyre replacement – applicable to comprehensive cover only**

If a claim is accepted and any tyre cannot be used as a direct result of damage sustained from a loss covered under this Policy, we will pay for the new replacement cost of a similar make and specification. This benefit is applicable provided that the condition of the damaged tyre's remaining tread conforms with legal requirements at the time of damage and it was not a recapped or retread tyre.

### **Locks and keys – applicable to comprehensive cover only**

If your keys are lost, destroyed or damaged, or if there are reasonable grounds to believe the keys may have been illegally duplicated, we will pay the costs of replacing and recoding the locks and/or keys. We will pay up to \$5,000 during any one (1) period of insurance and this benefit is not subject to loss or damage to the vehicle covered under the Policy.

### **Fire brigade and/or emergency services charges – applicable to all types of cover**

If a claim is accepted under the Policy and you are legally liable for fire extinguishment costs charged by the Fire Brigade or emergency services costs, we will pay up to \$20,000 during any one (1) period of insurance only.

### **Windscreen or window glass claim benefit – applicable to comprehensive cover only**

We will not reduce your no claim discount for the first broken windscreen or window glass only claim in any one (1) annual period of insurance.

For the purpose of this benefit 'broken' shall mean a fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture extending through all layers of the lamination, or where the damage is sufficient to prevent registration by the appropriate authorities.

### **Fusion of electrical contents motors in caravans/mobile homes – applicable to comprehensive cover only.**

We will cover the costs to repair electrical motors that are contents items within your caravan or mobile home following fusion. This benefit is limited to \$5,000 in any one (1) period of insurance and is subject to an excess of \$250 any one (1) event.

### **Uninsured motorist's benefit – applies to third party property damage cover only**

We will either repair your vehicle to its condition immediately prior to the time of loss or pay you the cost of repairs to your vehicle resulting from accidental loss or damage to your vehicle, if:

- the accident which gave rise to the claim was totally the fault of the driver of another vehicle (you may be able to help confirm this by providing a police report, expert reports, witness statements or photographs taken at the scene), and
  - you provide us with the registration number of the other vehicle and the name and address of the driver of the other vehicle, and
  - at the time of the loss or damage the driver of the other vehicle was not insured for their third party liability (or we are unable to confirm this through our enquiries within a reasonable period of time).
-



The maximum amount we will pay under this benefit for all claims from any one (1) accident or series of accidents arising out of the one (1) cause or event is the lesser of \$5,000 or the market value of your vehicle at the time of the loss or damage.

If we pay you the market value of your vehicle, then your vehicle in its damaged condition will become our property.

We will not provide this cover if you or any driver listed on your Policy Schedule is the owner or part-owner of the car that we agree is responsible for the accident.

### **Choice of repairer – applicable to all types of cover**

You may choose any licensed repairer to repair your vehicle. We may invite, accept, adjust or decline estimates or arrange to move your vehicle to another repairer acceptable to both of us.

We may not accept your repairer's estimate if we believe:

- they don't have the equipment or expertise to repair your vehicle;
- the scope of repairs may not be correct; or
- their estimate is not competitive.

### **Special clauses**

Only those clauses that are shown on the Policy Schedule will apply.

### **Windscreen excess protection**

If the only damage in an accident is a broken windscreen or window glass, the standard excess shown in the Policy Schedule does not apply to any windscreen or window glass claim in any one annual period of insurance.

For the purpose of this benefit 'broken' shall mean a fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture extending through all layers of the lamination or where the damage is sufficient to prevent registration

---

## General exclusions

These general exclusions apply to all sections of this Policy.

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
2. any act(s) of Terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion. For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:
  - involves violence against one (1) or more persons; or
  - involves damage to property; or
  - endangers life other than that of the person committing the action; or
  - creates a risk to health or safety of the public or a section of the public; or
  - is designed to interfere with or to disrupt an electronic system.
3. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

## Additional exclusions

This Policy does not cover:

1. damage to your vehicle's tyres caused by application of brakes, road punctures, cuts or bursting, unless caused as a result of an accident covered under the type of cover you have selected or by people acting maliciously,
  2. loss of or damage to your vehicle due to depreciation, wear, tear, rust or corrosion,
  3. loss of or damage to your vehicle or any resultant mechanical damage:
    - (i) due to failure or breakdown of a structural, electrical, mechanical or electronic nature, or
    - (ii) to any part of your vehicle due to faulty design or workmanship, or
-

(iii) due to you driving the vehicle after a collision, unless you could not reasonably be expected to know that driving the vehicle after an accident could cause such additional damage, or

(iv) caused by loss of oil or coolant unless whilst your vehicle is being driven by a thief.

However, we will cover damage directly caused by a collision or fire, to your vehicle, resulting from such failure, as mentioned under 3(i) or 3(ii) above.

4. loss of or damage to your vehicle or liability when endeavouring to evade police apprehension by you or any of your partners or directors or anyone driving your vehicle with your consent,
5. any additional costs, such as but not limited to, hire car costs (other than those covered elsewhere in this Policy), because you cannot use your vehicle even though your vehicle may not be available following loss or damage covered under this Policy,
6. loss of or damage to your vehicle or liability resulting from theft by you, your partner or family member,
7. loss of or damage or liability resulting from an intentional act by you or anyone acting with your consent,
8. theft of your vehicle resulting from it being test driven for sale and you did not accompany the prospective purchaser,
9. loss of or damage to your vehicle if reasonable steps to protect or safeguard your vehicle have not been taken,
10. any liability or obligation assumed by you under any contract, agreement or warranty which would not have otherwise arisen or been implied by law,
11. loss of or damage to your vehicle or liability if your vehicle is used in an unsafe or unroadworthy condition unless such condition could not reasonably be detected by you. This exclusion will not apply if the loss, damage or liability was not caused or contributed to by such unsafe or unroadworthy condition,
12. loss of or damage to your vehicle or liability if your vehicle is being driven by:
  - you or by any person with your consent who is not licensed under any relevant law to drive such a vehicle, or
  - anyone whose faculties are impaired by any drug or intoxicating liquor, or
  - anyone whose blood alcohol reading exceeds the legal limit (subject to any laws to the contrary), or
  - anyone who following an accident, refuses to provide or allow the taking of a sample of breath, blood or urine for testing or analysis as required by the law of any State or Territory in which the accident occurred.

However we will cover you if you have allowed that person to drive your vehicle and you were not aware that your vehicle was being driven by or in charge of that person when they were so affected or unlicensed.

Where permitted by law, we reserve the right to recover the amount we pay from the driver of your vehicle at the time of the loss or damage.

13. loss of or damage to your vehicle or liability whilst your vehicle is being used in any experiment or type of test or in preparation for or involved in racing, speed testing, reliability trial, pace making, hill climbing, trial or demonstration other than for resale purposes on public roads,
14. loss of or damage to your vehicle or liability if you:
  - carry or tow a load, or
  - carry a number of passengers
 in excess of that for which your vehicle was designed. However we will cover you if the loss, damage or liability was not caused by or contributed to by any such greater load or number of passengers,
15. your vehicle if it has been legally seized or repossessed,
16. loss of or damage to your vehicle or liability while your vehicle is being used for conveyance of passengers for hire, fare or reward,
17. any fines, penalties, aggravated, punitive, exemplary or multiple damages,
18. loss of or damage to your vehicle or liability outside Australia except where your vehicle is being transported by sea between Australian ports,
19. loss of or damage to your vehicle or liability if your vehicle is being driven by or in the charge of any person over the age of eighty (80) unless you have told us about them and we have noted them on the Policy Schedule,
20. any liability under Section 2: Third Party Liability, if your vehicle or substitute vehicle is unregistered. However we will cover your liability in respect of the unregistered vehicle on a public road, if you have obtained the appropriate permit to drive the unregistered vehicle on a public road,
21. loss of or damage to your vehicle, resulting from your vehicle failing to cross any waterway, floodway, watercourse or any area affected by tidal change and where the depth of such water exceeded 0.6 metres,
22. loss of or damage to your vehicle, including any liability, resulting from use of your vehicle when let or hired out,
23. loss of or damage to your vehicle resulting from the incorrect fuel being utilised,
24. loss of or damage to any vehicle accessories or appliances due to mechanical or electrical derangement.

### **Sanctions limitation and exclusion clause**

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose us to any sanction, prohibition, or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

### **Laws impacting cover**

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that it is illegal for us to do so.

## General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

## Assistance and co-operation

You must provide reasonable assistance to us, including:

- Being truthful and frank at all times
- Providing us with relevant information and documents, such as proof of purchase or repair quotes, if needed
- Telling us promptly if you've been contacted by someone about an incident, such as another insurer or a third party's lawyer
- Attending one or more interviews about the claim if we ask you to
- Making your vehicle available for us to inspect or examine
- Taking your car, or allowing us to take it, to a place we require
- Responding to our requests in a timely manner.

At all times you must refrain from behaving in a way that's improper, hostile or threatening towards us, our representatives, our repairers or third parties involved in an incident.

If you don't co-operate in any of these ways, it may delay your claim, or we may reduce or refuse to pay your claim.

## Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor, for example:

- Leaving your vehicle's keys inside your vehicle and leaving it unattended, such as when going to pay for petrol
  - Failing to lock your car's windows and doors when you leave it unattended
  - Continuing to drive your vehicle after it has broken down, been damaged or you've been notified it has been found after it was stolen.
-

There is also no cover if:

- You've given someone else permission to use your vehicle and then they steal it
- You or anyone using your vehicle admits fault or liability for an incident, unless we would have provided cover under your Policy anyway.

At all times, you must:

- Prevent damage to property insured, as well as to others and their property
- Minimise the cost of any claim under your Policy

There is no cover if, at the time of the incident, your vehicle:

- Did not meet registration requirements in your state or territory; or
- Was unroadworthy or in an illegal condition, unless its condition did not cause or contribute to the incident.

## Changes to your circumstances

You must tell us as soon as possible if any of the information on your Policy Schedule is incorrect or has changed. For example, you must tell us if:

- there is any change to the names of the vehicle's owners, or
- there is any change to the use of your vehicle(s), or
- you have a change of address, including any changes to where your vehicle(s) are stored, or
- there is any change to the vehicle to be insured by this Policy, or
- there is a new regular driver of the vehicle, or
- your contact details like email, phone number or mailing address change, or
- you want to change the cover options selected, or
- you wish to modify your vehicle, to the manufacturer's specifications to improve your vehicle's performance, but only if your vehicle is a sedan, station wagon, panel van, 4x4 or a goods carrying vehicle with a gross vehicle mass under 3,500 kilograms, or
- a non-standard accessory has been added, or
- there is any other change to the details listed in your Policy Schedule.

If you don't tell us, we may reduce or refuse to pay a claim.

If you wish to insure any fitted non-standard accessory or modification, each one must be advised to us for our acceptance, which we will confirm by issuing an alteration advice.

When you tell us about a change or request a change to your Policy, we will assess the change to the risk in accordance with our underwriting rules and processes. If you request any change to cover (for example, you choose to add a cover option) and we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium if applicable.

If an additional premium is required, the change to your cover will only become effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium, or

- you have paid the additional premium by the due date we give to you. If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the most recent contact details you provided to us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement Certificate of Insurance. If you request any change to cover and we don't agree to the change, then we will let you know and the Policy will continue unchanged.

If you tell us about a change in your vehicle or vehicle's value then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium.
- if we agree to the change, we will issue a new Certificate of Insurance and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
  - if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
  - you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, then we will cancel your Policy. We will use the latest contact details you provided us to notify you of the cancellation date, which will depend on factors including:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium,
- the premium you have already paid on your Policy; and
- the remaining period of insurance.

You will not receive a refund as we will use the premium you have already paid to delay the cancellation date by as long as possible. If you pay the additional premium after we notify you but before the cancellation date, then we will no longer need to cancel your Policy.

### **Other interests**

You must tell us of the interest of all parties (eg financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy in relation to any claim they make.

### **Protection of insured vehicles**

You must take all reasonable precautions for the care, safety and protection of the vehicles covered under this Policy and comply with all statutory obligations, by-laws and regulations imposed by any public authority for the safety, use and storage of the insured vehicles.

## Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

### What you must do after an accident or theft

If an incident happens which may give rise to a claim you must:

- take all reasonable steps to protect or safeguard your vehicle from further loss, damage or theft,
- notify the police as soon as possible if your vehicle or any of your property is stolen or maliciously or intentionally damaged, and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss,
- tell us or Defence Service Homes Insurance as soon as possible. You will be provided with a claim form and advice on what to do,
- supply us with all relevant information we reasonably require to settle or defend the claim,
- notify us of any other insurance covering the same loss, damage or liability,
- provide to us full details as soon as possible after the happening of any accident or occurrence, which may become the subject of a claim under this Policy,
- send to us as soon as possible any letter or communication from other parties,
- tell us as soon as possible of any notice of impending prosecution or details of any inquest or official inquiry,
- give all relevant information and assistance we may reasonably require to handle any claim that you make under this Policy.

In an emergency outside normal business hours you may call our emergency service on 1800 023 387 for assistance.

If in doubt at any time, ring Defence Service Homes Insurance on 1300 552 662 for advice.

### What you must not do after an accident or theft

In the event of an incident that may give rise to a claim, you must not:

- admit liability if an accident occurs which is likely to result in someone claiming against you,
  - make an offer, settlement, promise or payment,
  - incur any costs or expenses without our written consent, in respect of any right or claim which may be the subject of a claim by you against us under this Policy,
  - authorise repairs to your vehicle without our prior consent. However you may authorise:
    - the fitting of an identical replacement windscreen or window glass;
    - repairs up to \$2,000 (over and above any applicable excesses) if you are more than 200 kilometres from the normal nightly parked address and they are necessary to enable you to continue your journey.
-



## How claims administration and legal proceedings are undertaken

When we pay a claim under your Policy, we have the right to exercise your legal rights in your name against the person responsible for the loss or damage.

We'll take full control of the administration, conduct or settlement of the recovery, including any legal defence. When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. During the administration, conduct or settlement of the recovery, you can seek an update on the status of proceedings and we will consult you where appropriate.

When we pay a claim and some of the loss isn't covered by your Policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents that support your loss and agree with us on how we'll handle that recovery.

You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take. We will talk to you about these steps before we take them.

If you've received a benefit under your Policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover our reasonable administration, investigation and legal costs.

We'll also report any suspected fraudulent act to the Police for further investigation.

## What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy terms and conditions or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of your duty of disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
  - any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.
-

## Contribution & other insurance

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your Policy.

If at the time of any loss, damage or liability there's any other insurance (whether issued to you or any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

## Cover comes to an end following a total loss

Where this policy covers more than one vehicle then this clause will only apply to the particular vehicle, which has been treated as a total loss.

If your vehicle is a total loss and we pay you the sum insured, the market value or replace your vehicle, then the Policy will come to an end for that vehicle and you will no longer have any cover for it. This means you will not be entitled to make any further claim for that vehicle under this policy and:

- where the premium has been paid in full for the period of insurance there will be no refund of any premium, or
- where the premium is paid by instalments, we are entitled to deduct from any claim paid or payable, the balance of the unpaid premium or instalments of premium.

The total premium is payable and non-refundable because you have received the benefits associated with a total loss claim under the Policy.

If you've other vehicles insured on the Policy, then your regular instalments will be reduced up until your Policy renewal date because there will be fewer vehicles to cover. This lasts until your Policy renewal date, which you can find on your Policy Schedule.

Where we replace your vehicle with a new vehicle, as set out in 'Additional benefits – New vehicle replacement' and you choose to insure it with us and we accept the risk, a pro rata premium is payable.

## GST

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- Your ABN
- The percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.

Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

## Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability covered by your Policy that you won't hold them responsible then, to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

## Providing evidence and information

You must be able to demonstrate that you've suffered a loss covered by your Policy for your claim to be accepted. We may ask you for this information if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following records:

- police reports,
- medical reports,
- proof or evidence of loss or damage,
- proof or evidence of ownership,
- receipts or tax invoices evidencing confirmation of the purchase of your vehicle and any accessories, and
- all service and repair records.

We won't pay any claim when the only proof or evidence of ownership is:

- A photograph
- A photocopy of any documentation
- A copy of information downloaded from the internet

unless you also submit a statutory declaration in support of these items attesting to you being the owner of the item(s) you're claiming for.

## Repair guarantee

We will guarantee the quality of the repairs for any defect due to faulty workmanship or faulty material for the life of your vehicle only if the repairs have been authorised and managed by us. For entitlement to any repairs under this guarantee you must first allow us to inspect the vehicle and arrange any additional repairs that we agree with you are necessary.

We will not pay for any additional repairs we don't authorise.

## Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after we pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds.

## Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims you make.

Depending on the age or experience of the driver insured under this Policy, you may have to contribute more than one (1) excess. Each excess is shown on your Policy Schedule and is explained below.

If your claim is accepted you must pay the total amount of the applicable excesses either to us or to the repairer. We will tell you to whom they must be paid. However, if your vehicle is a total loss, the excess may be deducted from any payment we make under a claim.

Where more than one (1) vehicle covered under this Policy is involved in an incident giving rise to a claim, you will have to pay the applicable excesses in respect of each vehicle insured.

### Standard excess

The standard excess applies to all claims unless your Policy states that no excess applies to your claim. This amount is shown on the Policy Schedule as the standard excess.

### Age or inexperienced driver excess

In addition to the standard excess, you will have to contribute an age excess or inexperienced driver's excess if at the time of any incident giving rise to a claim your vehicle is driven by a person who:

- is under the age of twenty one (21), or
- is aged twenty one (21) but under the age of twenty five (25), or
- is aged twenty five (25) or more but has not held an Australian driver's licence for two (2) or more years for the type of vehicle being driven at the time of the incident.

The amount of the age or inexperienced driver's excess is shown on your Policy Schedule. You will not have to contribute this additional excess if the only damage to your vehicle is a broken windscreen, or window glass, or caused by storm or hail damage.

### Off road excess

The standard excess plus any other applicable excesses payable under the Policy will be increased by 100% if your vehicle is damaged while it is being driven on any beach or off any public road (excluding driveways) or on land not belonging to you.

### Theft excess

If your vehicle is stolen you must contribute an excess for theft if shown on the Policy Schedule, which is in addition to any other excesses payable.

### Learner driver excess

If at the time of a loss or damage a licensed learner driver is in control of the vehicle the excesses that will apply are those that would have applied to the licensed passenger who is instructing the learner.

---

## When you will not have to pay an excess

This section is applicable only to vehicles covered by comprehensive cover only.

You will not have to contribute any excess towards a claim if:

- (a) the claim involves a collision with another vehicle and the collision which gave rise to the claim was totally the fault of the driver of another vehicle (you may be able to help confirm this by providing a police report, expert reports, witness statements or photographs taken at the scene), and
- (b) you are able to provide us with the registration number of the other vehicle and the full name and address of the other driver, and
- (c) the amount of your claim exceeds the applicable excesses under the Policy.

We give this benefit only if we are allowed legally to recover the amount of any loss including any applicable excesses from the third party.

Where the driver of the other vehicle disputes who was at fault, you must pay any excess which applies but we will refund it if we are successful in establishing that the other driver was at fault.

## Other terms

These other terms apply to how your Policy operates.

### Accidents/losses affect your renewal premium

When calculating your renewal premium all claims that occur during the period of insurance may affect the coming year's renewal premium.

In addition if you report an incident or loss after we have advised renewal terms we reserve the right:

- (a) to revise our renewal terms,
- (b) where the Policy has been renewed and a claim has been reported that occurred in the previous period of insurance to charge any additional premium relative to the reported loss,
- (c) where the Policy has been renewed, to reduce the period of insurance in proportion to the amount due if that additional amount is not paid within twenty eight (28) days of notification.

### Cancelling your Policy

You can cancel your Policy at any time by telling us. If there are other people named as insured on your Policy, we may rely on a request from one insured to cancel your Policy.

We may cancel your Policy in any of the circumstances permitted by law (eg failure to pay the premium by the due date or if you told us something that you knew to be incorrect or untrue during your application for cover) by informing you in writing.

We can also cancel your Policy if your circumstances change and no longer fall within our underwriting rules.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance and your Policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges.

If you make a fraudulent claim on your Policy, we can cancel it and we won't provide any refund.

**When there is more than one insured**

When there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds. We may rely on a request from one insured to change or cancel your Policy or tell us where a claim payment should be paid.

**Sending you documents**

We may send letters, policy and other related documents to you. If we email them to you, we'll consider the email to be received by you 24 hours after we send it.

Please make sure we have your current email and mailing address on record and let us know as soon as these change.

---



Contact any of the Defence Service Homes Insurance offices on **1300 552 662** or email: [insurance@dva.gov.au](mailto:insurance@dva.gov.au)

**Postal address:**

GPO Box 9998,  
Brisbane QLD 4001

Visit the DSHI website ([www.dsh.gov.au](http://www.dsh.gov.au)) or phone us on **1300 552 662** for details of our flexible payment options.

