



**OUTDOORSY CARAVAN AND MOTORHOME
INSURANCE
PRODUCT DISCLOSURE STATEMENT AND POLICY**

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PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) contains two sections:

- Important Information – contains general information about Your Outdoorsy Caravan and Motorhome Insurance Policy; and
- Outdoorsy Caravan and Motorhome Insurance Policy – contains the terms and conditions of Your Policy.

To assist You to locate specific items in this PDS, a table of contents is provided on the previous page.

Please read this PDS before You apply for insurance. If You need more information about this PDS, please contact Us.

Preparation date: 11th April 2018.

IMPORTANT INFORMATION

The purpose of this PDS

This PDS has been prepared to help You understand this insurance product and provide You with information required under the *Corporations Act 2001 (Cth)* to enable You to make an informed decision about Your insurance requirements. This Important Information section sets out information about the insurance.

You still need to read the Policy which provides a detailed description of the cover available and the standard terms, conditions and limitations.

This is an important document. Please read it and the other documents it refers to carefully before making a decision and keep them all in a safe and convenient place.

Who is the Insurer

Insurance Australia Limited trading as CGU Insurance (CGU Insurance) is the underwriter of this insurance Policy. Our Australian Business Number is 11 000 016 722. Our Australian Financial Services Licence Number is 227681. In this PDS, the Insurer is also referred to as 'We', 'Us', 'Our' 'Ours' or 'CGU Insurance'.

How to contact Us

You may contact Us by any of the following ways:

- in person at any CGU Insurance office;
- by telephone on 13 15 32;
- by writing to Us at CGU Insurance, GPO Box 9902 in Your capital city; or
- by email on Our website www.cgu.com.au.

Policy cover

This Policy is entered into with You and provides cover for Renters and Owners in the terms set out in this Policy. There is no cost or other amount payable for this Policy by a Renter or an Owner who may be covered under this Policy.

Renters and Owners are not parties to the contract between You and Us. This means that Renters and Owners cannot do certain things (for example, they cannot vary or cancel the Policy – only You can do this). Renters and Owners have a right to recover their loss in accordance with the cover We have agreed to provide You by way of right under section 48 of the Insurance Contracts Act 1984

Version: [INSERT VERSION NUMBER]

(Cth). Section 48 states that Renters and Owners have the same obligations in relation to a claim made by them that You would have to Us (for example, they must comply with all claims conditions) and may discharge Your obligations in relation to a loss). We have the same defences to an action by a Renter or Owner as We would in an action by You.

Where the Policy covers Renters or Owners, You:

- are not Our agent;
- act independently from Us in entering into this Policy; and
- do not hold an Australian Financial Services Licence and are not authorised by Us to provide any recommendations or opinions about the insurance or other financial services to Renters or Owners or any other party. A Renter or an Owner should consider obtaining their own financial product advice about the cover from a person who is able to give such advice under an Australian Financial Services Licence.

A Renter or an Owner may contact Us on [13 24 81] to verify that the Renter or Owner is covered by this Policy and this Policy remains current. The Renter or Owner will not be charged for this information.

All notices of expiry, variation, avoidance or cancellation will be sent by Us to You, but will not be sent to any Renters or Owners. You are required to notify Renters and Owners when this occurs. You must provide all Renters and Owners:

- with a notice if this Policy is, or is likely to be, cancelled or not renewed. If You fail to provide such notice You may be liable to compensate a Renter or an Owner who suffers any loss or damage;
- with a copy of the Policy if You have a reason to believe that the Renter or Owner will be entitled to cover under this Policy; and
- with a copy of this Policy free of charge within a reasonable time after a Renter or an Owner has requested it.

As We are not in direct contact with, nor do We know the identity of, Renters or Owners prior to the commencement of a period of Temporary Rental, We rely on You to ensure that Renters and Owners received the required information.

Features, benefits and risks

It is important that You read this PDS and the Schedule to ensure that You understand what this Policy does and does not cover.

Outdoorsy Caravan and Motorhome Insurance provides cover for Accidental Loss or Damage to an Owner's Vehicle during a period of Temporary Rental up to the Market Value of the Vehicle. There are important limitations You need to be aware of including that the Policy only provides cover during a period of Temporary Rental and during Use of the Vehicle and does not cover for damage to all items contained in a Vehicle.

Outdoorsy Caravan and Motorhome Insurance also provides cover for a Renter's and Authorised Driver's Liability for property damage, death or bodily injury as a result of an Accident during a period of Temporary Rental caused by Use of the Vehicle. Limited cover is also provided for an Owner's Liability for property damage, death or bodily injury as a result of an Accident during a period of Temporary Rental caused by Use of the Vehicle.

Cover is only provided during a period of Temporary Rental.

Your cooling off period

We will refund all premium paid for cover under Your Policy if You request cancellation within 21 days of its commencement. To do this, You must advise Us in writing. You will not receive a refund if a claim has been made under Your Policy.

How to apply for insurance

Complete Our application form. If We accept Your application for insurance You will receive a Schedule that sets out the details of the insurance You have taken out.

How to make a claim

When something happens that You, a Renter or an Owner think can be claimed for, please contact Us. Details about making a claim are shown in the Policy under 'PART E - CLAIMS PROCEDURES APPLICABLE TO ALL PARTS'.

Excess – the amount paid towards a claim

The Excess is the amount a person claiming under the Policy is required to pay in the event of a claim for each and every Vehicle insured under the Policy. The Excess will vary depending on the type of Vehicle insured. A person claiming under the Policy must pay the amount of the Excess for each claim unless We say it is not payable.

In some circumstances a person claiming under the Policy may be required to pay one or more additional Excesses. These will vary and may include:

- a basic Excess that applies to the Policy that varies depending on the type of Vehicle insured; and
- an age Excess that applies when the driver of a Vehicle is under 25 years of age. The Schedule may show different amounts for certain age groups; and
- an inexperienced driver Excess that applies when the driver of a Vehicle is 25 years of age or older and has not held a driver's licence for the two consecutive years or is licensed but does not hold a licence issued in Australia and New Zealand.

An Excess will not be payable if We agree that the incident being claimed for was not the fault of the driver of the Vehicle and We are provided with the name, current residential address and vehicle registration of the person who caused the incident.

This is only a summary of how Excesses will be applied. For full details, please refer to 'Excess' in the 'PART E - CLAIMS PROCEDURES APPLICABLE TO ALL PARTS' section and Your Schedule.

The amount You pay for this insurance

The premium payable by You for this insurance will be shown on Your Schedule.

The key factors that influence the premium calculation are reflected in the questions asked, and information sought, at the time of Your enquiry or application for insurance. We take into consideration a number of factors in setting Our premiums.

These factors include the type of Vehicle being insured, the number of Vehicles to be insured and Your previous insurance and claims history.

Your premium also includes amounts that take into account Our obligation (actual or in some cases estimated) to pay any relevant compulsory government charges, taxes or levies (eg. stamp duty, GST and fire services levy) in relation to the Policy. Where We are required to pay an estimated amount

(eg. for a fire services levy) based on criteria set by the government, We allocate to the Policy Our estimate of the amount We will be required to pay. We may over or under recover in any particular year and We do not adjust Your premium because of this.

The premium charged together with the actual amount of these individual taxes and/or charges will be displayed in the Schedule. You can ask Us for more detail.

If You change the Policy in any way, You may be entitled to partial refund of premium or be required to pay an additional amount.

How We protect your privacy

For the purposes of this 'How We protect your privacy' section, 'you' and 'your' will mean You, a Renter and an Owner.

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when We collect this information from someone else.

We will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us your information, but this may affect Our ability to provide you with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

For more details on how We collect, store, use and disclose your information, please read Our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact Us at privacy@cgu.com.au or 13 15 32 and We will send you a copy. We recommend that you obtain a copy of this Privacy Policy and read it carefully.

By applying for, using or renewing any of Our products or services, or providing Us with your information, you agree to this information being collected, held, used and disclosed as set out in this Privacy Policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how We will deal with your complaint.

General Insurance Code of Practice (Code)

The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit Us to high standards of service;
- to promote better, more informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You; and

- to promote continuous improvement in the general insurance industry through education and training.

Our commitment to You

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code.

How to resolve a complaint or dispute

For the purposes of this 'How to resolve a complaint or dispute' section, 'you' and 'your' will mean You, a Renter and an Owner.

1. Talk to Us first

If you have a complaint, the first thing you or your insurance adviser should do is speak to one of Our staff. If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

If the staff member or claims officer are unable to resolve the matter for you, you or your insurance adviser may speak to a manager. If you are not satisfied with Our response you can go to step 2.

2. Seek a review

If the matter is still not resolved the manager will refer you or your insurance adviser to the relevant dispute handling department or area who will conduct a review of your dispute.

If you are still not satisfied with Our response to your dispute you can go to step 3.

3. Seek an external review

You are entitled to seek an external review of Our decision. We will provide you with information about option(s) available to you, including, if appropriate, referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service Australia (FOS).

Further information about Our complaint and dispute resolution procedures is available by contacting Us.

Taxation information

This insurance is subject to the Goods and Services Tax (GST). The GST amount will be specified in the Schedule. If You are registered for GST purposes, You may be able to claim an input tax credit in respect of GST We collect from You.

Details about the GST in relation to a payment under this Policy are shown in the 'How the Goods and Services Tax affects a claim' section in the 'PART E - CLAIMS PROCEDURES APPLICABLE TO ALL PARTS' section of this Policy.

Subrogation

Subject to the *Insurance Contracts Act 1984 (Cth)*, We have the right to recover any amount paid by Us from any person You, a Renter or an Owner may be able to hold liable (this is termed a subrogation right) and:

- We will have full discretion in the conduct, defence or settlement of any claim and the right to take any action in Your name, the name of the Renter or the Owner;
- You, the Renter and the Owner will provide Us with all documents and information We require to conduct any action in Your name or the name of the Renter or the Owner; and
- You, the Renter and the Owner and any other person entitled to recovery under this Policy must provide Us with all information and cooperation We may require in a timely manner when requested by Us.

Financial claims scheme

You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited trading as CGU Insurance becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from <http://www.fcs.gov.au>.

OUTDOORSY CARAVAN AND MOTORHOME INSURANCE POLICY

Your Policy

This Policy sets out the terms, conditions, exclusions, limitations and endorsements that apply for the insurance We offer You. Before applying for Your insurance, please take the time to read this document carefully. If We agree to insure You, a Schedule will be sent out to You which sets out the cover You have taken. When reviewing You should carefully check the details in Your Schedule.

PART A – LOSS OR DAMAGE TO A VEHICLE

1) Cover

We will cover the Owner for Loss or Damage to the Owner's Vehicle occurring in Australia during a period of Temporary Rental during the Period of Insurance as a result of an Accident provided that:

- a) the Vehicle is being used with the Owner's permission under a Temporary Rental agreement; and
- b) the Loss or Damage arises from the Use of the Vehicle.

If the Vehicle is a Caravan, cover under this 'Part A – Loss or Damage to a Vehicle' will only apply (to the extent permitted by law):

- i) if the insurance policy covering the motor vehicle towing the Vehicle; or
- ii) to the extent that another insurance policy, does not cover the Loss or Damage to the Vehicle.

2) What We will pay under Part A

If the Vehicle suffers Loss or Damage that We have agreed to cover under this Part A and:

- a) the Vehicle is a Motorhome, We will decide whether to:
 - repair the Vehicle; or
 - pay the Owner the cost to repair the Vehicle; or
 - pay the Owner the Market Value of the Vehicle, provided that the Owner must pay the Excess for 'Motorhome' listed on the Schedule and any other applicable Excess(es); or
- b) the Vehicle is a Caravan, We will decide whether to:
 - i) repair or replace the Vehicle; or
 - ii) pay the Owner the Market Value of the Vehicle,

provided that the Owner must pay the Excess for 'Caravan' listed on the Schedule and any other applicable Excess(es).

If We decide to repair the Vehicle:

- a) the Owner can suggest a repairer, or We can suggest one. If We do not accept the Owner's choice of repairer, the Owner must still cooperate with Us to select another repairer that We both agree on;
- b) when the Vehicle is repaired, the repairer may use reusable parts or parts that are not manufactured by a supplier to the Vehicle's original manufacturer which:
 - i) are consistent with the age and condition of the Vehicle;
 - ii) do not affect the safety or the structural integrity of the Vehicle;
 - iii) comply with the Vehicle manufacturer's specifications and applicable Australian Design Rules;
 - iv) do not adversely affect the post repair appearance of the Vehicle; and
 - v) do not void or affect the warranty provided by the Vehicle manufacturer; and
- c) in repairing the Vehicle, We may arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs.

If the Vehicle is a Motorhome and We pay the Owner the cost to repair the Vehicle, We will deduct any Excess(es) and any input tax credit the Owner would have been entitled to under *A New Tax System (Goods and Services Tax) Act 1999 (Cth)*.

If the Vehicle is a Total Loss and We decide to pay the Owner the Market Value of the Vehicle, We will pay the Owner the Market Value of the Vehicle after deducting:

- a) any applicable Excess(es);
- b) any input tax credit the Owner would have been entitled to under *A New Tax System (Goods and Services Tax) Act 1999 (Cth)*; and
- c) the unused portions of registration and Compulsory Third Party (CTP) Insurance.

After We settle an Owner's claim for a Total Loss, their cover under the Policy for the Vehicle comes to an end and any wreckage becomes Our property and the proceeds of any salvage sale become Ours.

The maximum amount We will pay for Loss or Damage to any one Vehicle arising out of the one event is \$150,000.

3) Additional benefits if the Vehicle is a Motorhome

The cover under Part A is extended to include the following additional benefits if the Vehicle is a Motorhome. The additional benefits:

- will not serve to increase the maximum amount payable for Loss or Damage to any one Vehicle arising out of the one event of \$150,000;
- are subject to all the limitations, exclusions, terms and conditions and endorsements of the Policy; and
- are payable to the Owner unless specified otherwise.

a) Electrical motor burnout

We will pay to repair or replace any motor in a household electrical machine or appliance in the Motorhome, but only if:

- i) the electrical machine or appliance forms part of the Motorhome; and

- ii) the motor is burnt out during a period of Temporary Rental during the Period of Insurance by an electric current while the electrical machine or appliance is in the Motorhome; and
- iii) the electrical machine or appliance is less than ten (10) years old at the time it is burnt out.

b) Emergency or temporary repairs

If the Motorhome needs emergency or temporary repairs so that it can be driven or used, We will cover the cost of repairs, up to \$1,000 (inclusive of GST) per incident. The emergency or temporary repairs must be a result of an incident We have agreed to cover. We will need receipts of the repairs.

c) Transport of Renters after Loss or Damage

If the Motorhome is stolen or is unsafe to drive as a result of Loss or Damage, We will pay (inclusive of GST) the cost of:

- i) transportation for the Renter and the Renter's passengers to the location from which the Renter took delivery of the Motorhome; and
- ii) if the Motorhome is stolen from a location more than 100 kilometres from the location from which the Renter took delivery of the Motorhome, temporary accommodation for the Renter and the Renter's passengers for one night, to a maximum of \$1,000 (inclusive of GST) in total in any one period of Temporary Rental.

The theft or Loss or Damage to the Motorhome must occur as a result of an incident We have agreed to cover.

This additional benefit is payable to the Renter.

d) Mechanical breakdown

If the Motorhome is not able to be driven due to a mechanical breakdown, We will pay for the reasonable cost of towing the Motorhome to the nearest repairer. We will not pay more than \$1,000 in total in any one period of Temporary Rental.

We will not pay:

- i) if the Owner was entitled to towing from a motoring or breakdown service;
- ii) for more than 2 mechanical breakdown tows in any one period of Temporary Rental; or
- iii) for the cost to repair the Motorhome as a result of mechanical breakdown.

e) Medical emergency assistance – transportation expenses

If the Motorhome is more than 100 kilometres from the location from which the Renter took delivery of the Motorhome and the Renter or a family member travelling with the Renter in the Motorhome need to return to the location from which the Renter took delivery of the Motorhome as a result of a person who is travelling in the Motorhome receiving emergency medical treatment, We will cover the reasonable costs to return the Renter, the family member(s) of the Renter and the Motorhome to the location from which the Renter took delivery of the Motorhome. We will not pay more than \$5,000 in total in any one period of Temporary Rental.

We will not pay unless the emergency medical treatment results in death, or is likely to result in either death, or at least 5 days hospitalisation.

This additional benefit is payable to or on behalf of the Renter.

f) Removal of debris

If the Motorhome suffers Loss or Damage, We will cover the reasonable costs to remove the Motorhome debris from the site where it occurred. The debris must occur as a result of an incident We have agreed to cover.

g) Returning the Motorhome to the Owner after repair

If the Motorhome has been repaired at repairer's premises that are more than 100 kilometres from the Owner's usual home or usual place of work, We will cover the cost of returning the Motorhome to the Owner once repaired following Loss or Damage. We may choose to either:

- i) pay the Owner the reasonable cost of travel to collect the Motorhome; or
- ii) arrange to have the Motorhome delivered to the Owner after repairs have been completed.

The damage to the Motorhome must occur as a result of an incident We have agreed to cover.

h) Towing and transport of the Motorhome

If the Motorhome suffers Loss or Damage in an incident and cannot be driven or used, We will tow it from the scene of the incident to:

- i) a place of safety;
- ii) the nearest repairer; or
- iii) any other place We agree to.

In addition, if the incident occurs more than 100 kilometres from the Owner's home, We will also cover the cost of transporting the Motorhome, up to \$1,000 (inclusive of GST) in any one period of Temporary Rental. If We do this, we will cover:

- i) transport from the place where the Motorhome is repaired:
 - A) if it is repaired more than 100 kilometres from the Owner's home, We will transport it to the Owner's home after the repairs have been completed; or
 - B) transport to a repairer in the Owner's local area.

The tow or transport of the Motorhome must occur as a result of an incident We have agreed to cover.

i) New motorhome replacement if the Motorhome is a Total Loss

If We determine the Motorhome is a Total Loss as a result of Loss or Damage as a result of an incident that We have agreed to cover:

- i) within 2 years of the date the Motorhome was first registered; and
- ii) the Owner consents; and
- iii) any finance company with an interest in the Motorhome gives its consent,

We will replace the Motorhome with a new motorhome of the same make and model (or similar if it is no longer available), including similar fixtures and fittings, tools and spare parts (all subject to local availability). The replacement motorhome must be locally available. If it is not locally available, We will pay the Market Value and will not replace the Motorhome.

We will also pay the following costs on the new motorhome replacement:

- i) statutory charges; and
- ii) dealer delivery charges.

We will pay any additional costs for:

- i) the first 12 months registration costs; and

- ii) any statutory compulsory insurance where applicable.

We will require the Owner to pay Us any total Excess(es) that may apply.

The Owner must recover any refundable unexpired registration and statutory compulsory insurance on the Motorhome and pay this amount to Us.

Once We settle an Owner's claim for a Total Loss, their cover under the Policy for the Motorhome comes to an end and any wreckage becomes Our property and the proceeds of any salvage sale become Ours.

4) Additional benefits in the Vehicle is a Caravan

The cover under Part A is extended to include the following additional benefits if the Vehicle is a Caravan. The additional benefits:

- will not serve to increase the maximum amount payable for Loss or Damage to any one Vehicle arising out of the one event of \$150,000;
- are subject to all the limitations, exclusions, terms and conditions and endorsements of the Policy; and
- are payable to the Owner unless specified otherwise.

a) Towing of the Caravan

If the Caravan suffers Loss or Damage in an incident and cannot be driven or used, We will tow it from the scene of the incident to:

- i) a place of safety;
- ii) the nearest repairer; or
- iii) any other place We agree to.

The tow or transport of the Caravan must occur as a result of an incident We have agreed to cover.

b) Transport of the Caravan

If the Caravan suffers Loss or Damage in an incident and cannot be driven or used, We will cover the cost of transporting the Caravan to the repairer who will perform any required repairs to the Caravan or the Owner's usual place of residence, up to \$5,000 (inclusive of GST) to the Owner's home in any one of period of Temporary Rental.

c) Electrical motor burnout

We will pay to repair or replace any motor in a household electrical machine or appliance in the Caravan, but only if:

- i) the electrical machine or appliance forms part of the Caravan; and
- ii) the motor is burnt out during a period of Temporary Rental during the Period of Insurance by an electric current while the electrical machine or appliance is in the Caravan; and
- iii) the electrical machine or appliance is less than ten (10) years old at the time it is burnt out.

6) Specific exclusions applicable to Part A

We will not pay for Loss or Damage caused by or arising out of:

- a) any consequential loss or financial expenses incurred as a result of any person not being able to use the Vehicle; or

- b) mechanical damage (other than by fire) as a result of the absence or leaking of lubricant or coolant, or using a type of lubricant or coolant that is not intended for the make and model of the Vehicle; or
- c) structural, mechanical, electrical, or electronic breakdown or failure. However this specific exclusion will not apply to:
 - i) Loss or Damage to the Vehicle if an Accident occurs resulting from such breakdown or failure; or
 - ii) the cover given under additional benefit '(d) Mechanical breakdown' in Part A '3. Additional benefits if Vehicle is a Motorhome'; or
- d) pre-existing damage; or
- e) solidification of any goods carried by the Vehicle or any container attached to the Vehicle; or
- f) Loss or Damage by theft or attempted theft of the Vehicle:
 - i) during or after a fire or Accident unless You have taken reasonable steps to ensure the safety of the Vehicle; or
 - ii) by false pretence or by fraudulent conversion; or
 - iii) by any person to whom the Owner has entrusted the Vehicle for any purpose other than the Renter under a Temporary Rental agreement; or
- g) the tyres of the Vehicle being damaged by the application of brakes, or by road punctures, cuts or bursts; or
- h) wear and tear, rust or corrosion, gradual deterioration or depreciation; or
- i) or in any way connected with a vehicle towing the Vehicle if the Vehicle is a Caravan; or
- j) reduction in value of the Vehicle due to its age and condition; or
- k) any cause if the Loss or Damage occurred outside a period of Temporary Rental; or
- l) if the Vehicle is a Caravan:
 - i) an annexe being stolen when it was not attached to the Caravan unless it is in the locked Vehicle or a locked vehicle or a locked building; or
 - ii) an annexe being stolen when it is attached to the Caravan and the Caravan has not been occupied in the previous 24-hour period. However, this exclusion will not apply if, at the time of the theft, the Caravan is located in a caravan park that has a full-time manager who lives at that caravan park;
 - iii) damage to an annexe made of canvas, vinyl or fabric when the annexe is more than 5 years old and the damage is caused by storm or hail; or
 - iv) damage to any floor coverings in an annexe made of canvas, vinyl or fabric.

PART B – LEGAL LIABILITY

1) Cover

We will cover the Renter and an Authorised Driver for Liability arising from property damage, death or bodily injury as a result of an Accident occurring during a period of Temporary Rental during the Period of Insurance caused by the Use of the Vehicle if it is:

- a) registered for use on a public road; or
- b) a towed vehicle for which registration is not required by law.

If the Vehicle is a Caravan, cover under this 'Part B – Legal Liability' will only apply (to the extent permitted by law):

- i) if the insurance policy covering the motor vehicle towing the Vehicle; or
- ii) to the extent that another insurance policy, does not cover the Liability.

The Excess for 'Legal Liability' listed on the Schedule must be paid for each and every claim under this Part B.

2) What We will pay under Part B

We will pay up to a maximum of the greater of the 'Maximum Limit for Part B' listed in the Schedule or \$35,000,000 for the total of all claims arising from the one event.

3) Additional benefits

We will also pay the following additional benefits under this Part B. The additional benefits will not serve to increase the maximum amount payable for all claims arising out of the one event beyond the greater of the 'Maximum Limit for Part B' listed in the Schedule or \$35,000,000 (as applicable). The additional benefits are subject to all the limitations, exclusions, terms conditions and endorsements of the Policy.

a) Passenger Liability

This Part B is extended to cover a passenger of the Vehicle for Liability arising from property damage, death or bodily injury that arises:

- i) from the passenger getting in or onto, being in or on, or getting out of or off the Vehicle; and
- i) during a period of Temporary Rental during the Period of Insurance; and
- ii) if the Vehicle is registered for use on a public road or if the Vehicle is a towed Vehicle for which registration is not required by law.

b) Legal costs

If We have accepted a claim under this Part B, We will also pay for the legal costs and expenses incurred with Our written consent.

c) Owner's Liability

The Policy is extended to cover the Owner for Liability of the Owner arising from property damage, death or bodily injury as a result of an Accident occurring during a period of Temporary Rental during the Period of Insurance caused by the Use of the Vehicle if it is:

- i) registered for use on a public road; or
- ii) a towed vehicle for which registration is not required by law.

We will not pay for any claim against the Owner by a Renter or an Authorised Driver.

4) Specific exclusions applicable to Part B

We will not pay for:

- a) any penalties, fines or awards of aggravated, exemplary or punitive damages made against any person; or
- b) incidents where there is insurance required by law that provides cover for the Liability or such cover was available to the Renter, Authorised Driver, passenger or Owner (as applicable) and they did not take it out; or
- c) any disease that is transmitted by the Renter, Authorised Driver, passenger or Owner or any member of their family who normally lives with them; or
- d) liability for any agreement or contract the Renter, Authorised Driver, passenger or Owner enter into, unless the Renter, Authorised Driver, passenger or Owner would have been liable without the agreement or contract; or
- e) damage to property that belongs to, or that is in the control of:
 - i) the Renter or any member of the Renter's family or any other person that normally lives with the Renter; or
 - ii) an Authorised Driver or any member of the Authorised Driver's family or any other person that normally lives with the Authorised Driver; or

- iii) a passenger or any member of the passenger's family or any other person that normally lives with the passenger; or
 - iv) the Owner or any member of the Owner's family or any other person that normally lives with the Owner; or
 - v) any person the Renter, Authorised Driver, passenger or Owner employ, provided however this exclusion shall not apply to claims arising from damage to a residential building that is rented and occupied by the Renter, Authorised Driver, passenger or Owner; or
- f) death or bodily injury:
- i) of or to the Renter or any member of the Renter's family or any other person that normally lives with the Renter; or
 - ii) of or to an Authorised Driver or any member of the Authorised Driver's family or any other person that normally lives with the Authorised Driver; or
 - iii) of or to a passenger or any member of the passenger's family or any other person that normally lives with the passenger; or
 - iv) of or to the Owner or any member of the Owner's family or any other person that normally lives with the Owner; or
 - v) of or to any person the Renter, Authorised Driver, passenger or Owner employs; or
 - vi) in respect of which any person is required by law to have in force a compulsory insurance policy or be a member of a statutory compensation scheme at the time such Liability is incurred whether or not such policy or membership has been taken out; or
 - vii) in respect of which insurance is required by virtue of any statutory workers' compensation scheme whether or not such insurance has been taken out; or
 - viii) if the Vehicle is registered in the Northern Territory of Australia; or
- g) any claim brought in any country outside Australia, or in a court within Australia exercising the jurisdiction of a country other than Australia; or
- h) any Liability caused by any Vehicle that is being used as a tool of trade or any business purposes other than Use of the Vehicle for Temporary Rental; or
- i) any Liability caused by any vehicle towing the Vehicle; or
- j) any damage to any trailer, caravan or vehicle being towed by the Vehicle other than the limited cover given under additional benefit '(n) Trailers attached to the Motorhome' in Part A '4. Additional benefits if Vehicle is a Motorhome'.

PART C – GENERAL EXCLUSIONS

Under this Policy We will not cover any Loss or Damage or Liability:

- a) that occurs outside Australia; or
- b) that does not occur within a period of Temporary Rental; or
- c) that does not occur within the Period of Insurance; or
- d) deliberately caused or ordered by an Owner, a Renter, an Authorised Driver or a passenger or any member of the family of an Owner, a Renter, an Authorised Driver or a passenger or anyone acting with the permission of an Owner, a Renter, an Authorised Driver or a passenger; or
- e) where an Owner, a Renter or an Authorised Driver driving the Vehicle:
 - i) had a blood alcohol level higher than the level allowed by law; or
 - ii) was under the influence of alcohol or drugs; or
 - iii) refused a test to determine alcohol or drug levels, including a failure to report to a Police station within the legal time frame following an incident that requires a drug or alcohol test; or
 - iv) did not remain at the scene of the incident for the time required by law, or until the Police arrived without any reasonable excuse,
 however, this exclusion will only apply to the Owner or a Renter if they knew, that the Authorised Driver was under the influence of alcohol or drugs, or had a blood alcohol level

higher than the level allowed by law. The law that will apply is the law of the state or territory where the Loss or Damage or Liability occurred;

- f) if the Vehicle is being used for:
 - i) an unlawful purpose;
 - ii) hire other than use of the Vehicle for Temporary Rental;
 - iii) carrying passengers and the Owner, the Renter or an Authorised Driver gets paid for doing so other than use of the Vehicle for Temporary Rental;
 - iv) carrying goods and the Owner, the Renter or an Authorised Driver are paid for doing so;
 - v) any purpose other than that for which the Vehicle was made; or
 - vi) a motor sport;
- g) that arises from the lawful destruction or confiscation of the Vehicle or any loss of the Vehicle by any other legal process or operation of law;
- h) if anyone insured under this Policy has not met their responsibilities to Us, but this exclusion will only apply to that insured party;
- i) if the Vehicle is:
 - i) in an unsafe condition, and the Owner, the Renter or an Authorised Driver knew, or a reasonable person in the position of the Owner, the Renter or an Authorised Driver (as applicable) should have known) that it was unsafe to use provided that this exclusion will only apply to exclude a claim by:
 - A) the Owner if the Owner knew, or a reasonable person in the position of the Owner, the Renter or an Authorised Driver (as applicable) should have known that it was unsafe to use;
 - B) the Renter if the Renter knew, or a reasonable person in the position of the Owner, the Renter or an Authorised Driver (as applicable) should have known that it was unsafe to use; and
 - C) the Authorised Driver if the Authorised Driver knew, or a reasonable person in the position of the Owner, the Renter or an Authorised Driver (as applicable) should have known that it was unsafe to use; or
 - ii) used, or driven by, an unlicensed driver; or
 - iii) damaged in an incident and the Owner, the Renter or an Authorised Driver (as applicable) does not take reasonable steps to prevent further Loss or Damage, including if the Vehicle is stolen and then found and the Owner, the Renter or Authorised Driver have been told where it is; or
- j) caused by, or arising directly or indirectly from:
 - i) the use or presence of asbestos or asbestos products or asbestos contained in any products; or
 - ii) explosives or radioactive substances, in any quantity; or
 - iii) all Dangerous Goods if the manner in which they are transported does not comply with the current Australian Code for the Transport of Dangerous Goods by Road or Rail, or the Australian Code for the Transport of Explosives by Road or Rail, or the New Zealand Transport rule: Dangerous Goods or any other applicable legislation and regulations; or
 - iv) radioactivity or from the use, existence or escape of nuclear fuel, material or waste, or the action of nuclear fission; or
 - v) carrying passengers for payment other than use of the Vehicle for Temporary Rental; or
 - vi) driving tuition for payment; or
 - vii) motor trade use other than servicing, repairing or testing of the Vehicle; or
 - viii) use for any illegal purpose; or
 - ix) use for any race, trial, contest, stunt or experiment; or
 - x) letting the Vehicle on hire to others other than use of the Vehicle for Temporary Rental; or
 - xi) carrying goods unlawfully; or

- xii) use of the Vehicle for underground mines, mining shafts or tunnels that are not public roads; or
- xiii) use of the Vehicle on premises of any airport that handles scheduled commercial flights, provided that this exclusion only applies to areas within the airport that are restricted and not accessible to the general public; or
- xiv) use of the Vehicle on rails, tracks or cables; or
- xv) use of the Vehicle while not running solely on terra firma; or
- k) caused by, or arising directly or indirectly from:
 - i) death or bodily injury or property damage directly or indirectly arising out of the discharge, seepage, migration, dispersal, release or escape of Pollutants or contaminated substances into or upon any property, land, the atmosphere or any watercourse or body of water (including ground water); or
 - ii) death or bodily injury or property damage directly or indirectly arising out of the discharge, seepage, migration, dispersal, release or escape of Pollutants or contaminated substances caused by any product that has been discarded, dumped, abandoned or thrown away by others; or
 - iii) the cost of removing, nullifying or cleaning up Pollutants or contaminated substances; or
 - iv) the cost of preventing the escape of Pollutants or contaminated substances, however this exclusion will not apply where the claim arises from a sudden, identifiable, unintended and unexpected event which takes place in its entirety at a specific time and place during the period of Temporary Rental during the Period of Insurance; or
- l) if the Vehicle is being used to carry a greater number of passengers or to convey or to tow a load in excess of that for which the Vehicle was designed for or permitted by law. Provided however this exclusion will not apply if:
 - i) the Loss or Damage or Liability was not caused or contributed to by such greater number of passengers or load; or
 - ii) the person in charge of the Vehicle was not aware, and could not reasonably have been aware that the carriage was in excess of the number of passengers or load for which it was designed or permitted by law; or
- m) caused by or arising directly or indirectly from:
 - i) war or warlike activities, which includes invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or seized power; or
 - ii) terrorism, which may include but is not limited to an act involving the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear; or
- n) as a result of failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date unless it results in Loss or Damage to the Vehicle for an incident that We have agreed to cover.

PART D – GENERAL CONDITIONS APPLICABLE TO ALL PARTS

Cancellation

You can cancel this Policy at any time. To do this You must ask Us in writing to cancel Your Policy. The Policy will end when We receive Your request.

We will only cancel Your Policy in the circumstances permitted by the *Insurance Contracts Act 1984 (Cth)*. If We cancel this Policy, We will tell You in writing.

Cross liability

Where more than one party is insured under the Policy, each of the parties shall be considered as a separate and distinct entity and each shall be considered as if a separate policy has been issued to each, provided that nothing in this clause results in the increase of the maximum amounts payable or limits of liability under this Policy. We waive Our rights of recovery in relation to any Liability or Loss or Damage that would be covered by this Policy against any party insured by the Policy including You, however this waiver of subrogation will not apply to any party insured who has been guilty of serious or wilful misconduct in relation to the Liability or Loss or Damage.

Premium adjustment clause

At the end of the Period of Insurance, You must declare to Us in writing all the Vehicles, including the Market Value of each Vehicle, the subject of a Temporary Rental agreement during the previous period of insurance. If the number, type or values have changed since the beginning of the Period of Insurance, the premium will be adjusted at [INSERT DETAILS OF PREMIUM ADJUSTMENT].].

Return of premium

If Your Policy is cancelled before its expiry:

- We will keep the premium that applies to the period that the Policy was in force; and
- We will return to You the premium that applies to the period from the date the Policy ended to the expiry of the Period on Insurance of the Policy.

What You are required to do for Us

Failure to do any of these things may affect Our decision to continue Your insurance cover. Changes to the Vehicles or the circumstances of the risk may also affect Our decision to continue Your insurance cover.

- You must pay Us the premium for this insurance.
- You must tell Us as soon as possible of any changes to:
 - [INSERT DETAILS OF ANYTHING SPECIFIC WE ARE RELYING ON OUTDOORSY ADVISING US OF THAT WILL ALTER HOW WE PRICE AND ASSESS THE RISK].]
- You must take reasonable precautions to prevent anything that could result in a claim under this Policy.
- You must make sure that anyone doing anything on Your behalf obeys all laws.
- You and anyone who is insured by this Policy must comply with the conditions of this Policy.

You cannot give Your rights away

You cannot give anyone else Your interest in this Policy without Our written consent.

PART E – CLAIMS PROCEDURES APPLICABLE TO ALL PARTS

In this 'Part E – CLAIMS PROCEDURES APPLICABLE TO ALL PARTS', 'you' and 'your' will mean You, a Renter and an Owner.

How to make a claim

Make sure you have all the information you need to support your claim

We will need:

- contact details of any people involved in the incident, including their name, current residential address and vehicle registration;
- any letters, notices or court documents about the incident within 72 hours of receiving them; and
- the incident report number for any claims in relation to theft or attempted theft, vandalism or a malicious act:
 - the Police will provide you with this number when you report the incident to them.

Contact Us or your insurance adviser to make a claim

You need to make your claim as soon as possible – any delays may reduce the amount that We pay, or prevent Us from paying a claim.

We will give you immediate advice and assistance with your claim, 24 hours a day, 7 days a week.

We will ask you a range of questions to help Us assess your claim.

We may:

- ask you to provide Us with proof of ownership of the Vehicle, or any personal items;
- need to inspect the Vehicle; and
- need quotations from a repairer.

Your responsibilities when you make a claim

When you make a claim you must meet a number of responsibilities.

You must:

- be truthful and frank in any statement you make in connection with a claim;
- take safe and reasonable steps to prevent any further Loss or Damage or Liability occurring;
- inform the Police as soon as possible if your Vehicle is lost, stolen, vandalised or maliciously damaged;
- keep all damaged property so We can inspect it if required;
- give Us any information or assistance We require to investigate and process your claim:
 - this may include you, or any driver, or any other occupant of the Vehicle providing statements or information to investigators or assessors, even after a claim has been settled;
- not pay or promise to pay for a claim, or admit responsibility for a claim; and
- not repair or replace any damaged property without Our consent.

In addition, you also give Us your rights to claim from anyone else:

- if you have a right to claim from anyone else for an incident covered by Us, you give Us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name. You must not do anything which prevents Us from doing this and you must give Us all the information and cooperation that We require.

If you do not meet your responsibilities

If you do not meet your responsibilities, We may refuse or reduce a claim, cancel Your Policy, or do both. If we cancel Your Policy We will advise You in writing.

Excess

The Excess is the amount the person claiming under the Policy is required to pay in the event of a claim for each and every Vehicle insured under the Policy. A person claiming under the Policy must pay the amount of the Excess for each claim unless We say it is not payable.

We will reduce the amount We pay for a claim by the Excess.

The basic Excess that applies to the Policy will vary depending on the type of Vehicle insured and will be shown on the Schedule.

In some circumstances a person claiming under the Policy may be required to pay one or more additional Excesses:

- the age Excess and inexperienced driver Excess amounts, if any, shown on the Schedule applies (as set out below) only when the Vehicle is being driven by people allowed to drive. They do not apply if the Vehicle is not being driven or if the claim is for fire, theft or storm damage:
- the age Excess applies when the driver of the Vehicle is under 25 years of age. The Schedule may show different amounts for certain age groups; and
- the inexperienced driver Excess applies when the driver of the Vehicle is 25 years or older and:
 - has been licensed for less than two consecutive years to drive the class of Vehicle being driven; or
 - is licensed but does not hold a licence issued in Australia or New Zealand.
- other additional Excesses may be specified in the Schedule.

The total Excess that applies to a claim is the Excess shown in the Schedule for the type of Vehicle insured plus any additional Excesses that apply.

An Excess will not be payable if We agree the incident being claimed for was not the fault of the driver of the Vehicle and We are provided with the name, current residential address and vehicle registration of the person who caused the accident.

How the Goods and Services Tax affects a claim

Where We make a payment under this Policy for the acquisition of goods, services or other supply, We will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, or would have been entitled to under *A New Tax System (Goods and Services Tax) Act 1999 (Cth)* in relation to that acquisition, whether or not that acquisition is actually made.

Where We make a payment under this Policy as compensation instead of payment for the acquisition of goods, services or other supply, We will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to under *A New Tax System (Goods and Services Tax) Act 1999 (Cth)* had the payment been applied to acquire such goods, services or other supply.

PART F – CLAIM PAYMENT EXAMPLES

The following examples are designed to illustrate how a claim payment might typically be calculated. The examples do not cover all scenarios or all benefits and do not form a part of the Policy terms and conditions.

Example 1 – Loss or Damage to a Vehicle – repairs to the Vehicle

A Renter has an Accident in a Vehicle rented from the Owner during a period of Temporary Rental during the Period of Insurance. The Vehicle is towed from the scene of the accident to the repairer. We authorise the towing company to invoice Us the \$350 towing charges. The cost of the repairs is \$5,000.

The Vehicle is a Motorhome. An Excess of \$1,000 applies to claims involving a Motorhome. The Owner is registered for GST.

We accept the Owner's claim under the Policy and pay \$4,000 to the repairer (being the repair costs of \$5,000 less the \$1,000 Excess) and \$350 to the towing company. The Owner pays the \$1,000 Excess to the repairer directly.

Example 2 – Loss or Damage to a Vehicle – Total Loss of Vehicle

A Renter has an Accident while towing a Vehicle rented from the Owner during a period of Temporary Rental during the Period of Insurance. We decide the Vehicle is a Total Loss. The Market Value of the Vehicle is \$25,000. The damaged Vehicle is worth \$3,000.

The Vehicle is a Caravan. An Excess of \$1,000 applies to claims involving a Caravan. The Owner is registered for GST.

We accept the Owner's claim under the Policy and pay the Owner \$21,727.27 (being the Market Value of \$25,000 less the input tax credit of \$2,272.73 less the Excess of \$1,000). We retain the wreckage of the Vehicle.

No amount is payable for damage to the vehicle towing the Caravan.

Example 3 – Loss or Damage to a Vehicle – theft of the Vehicle

A Vehicle is stolen during a period of Temporary Rental during the Period of Insurance and recovered damaged 7 days later. The cost of the repairs is \$6,500 and the repairs will take 3 days. Following the theft, the Renters obtained transport to return to the location they took delivery of the Vehicle at a cost of \$550.

The Vehicle is a Motorhome. An Excess of \$1,000 applies to claims involving a Motorhome. The Owner is registered for GST.

We accept the Owner's claim under the Policy and pay \$5,500 to the repairer (being the repair costs of \$6,500 less the \$1,000 Excess). The Owner pays the \$1,000 Excess direct to the repairer. We also pay \$550 to the Renters for the costs of transport under the 'Transport of Renters after Loss or Damage' additional benefit.

Example 4 – Legal Liability – damage to third party property

A Renter has an Accident in a Vehicle rented from the Owner during a period of Temporary Rental during the Period of Insurance and causes damage to a third party vehicle. We or a court decide that the Renter is liable to pay repair costs of \$5,000 for damage to the third party's vehicle. We have paid \$1,500 to Our lawyers to defend the claim on behalf of the Renter.

The Vehicle is a Motorhome. An Excess of \$1,000 applies to 'Legal Liability' claims.

We will pay the third party \$5,000 and We pay Our lawyers \$1,500. The Renter must pay Us the \$1,000 Excess.

PART G – DEFINITIONS

The intended meaning of some of the important words used throughout this Policy are shown below. Where they appear in the Policy they are shown with a capital letter. The singular shall include the plural and vice versa, except where the context otherwise requires.

Accident or Accidental means an unintended, unforeseen, fortuitous or unanticipated happening or mishap, which is not expected or designed.

Authorised Driver means a person the Renter allows to drive the Vehicle and who has been listed as a driver of the Vehicle under the Temporary Rental Agreement.

Caravan means a caravan, folding trailer unit or detachable camping body that is not self-propelled and is towed by another vehicle and includes:

- a) an annexe that attaches or is permanently installed;
- b) standard equipment fitted by the original manufacturer for the particular make and model;
- c) standard tools; and
- d) items that normally stay with a caravan when it is sold including stoves, refrigerators, bottled gas equipment and fixed air conditioning,

but does not include:

- i) any contents;
- ii) any trailer or semi-trailer;
- iii) a Motorhome;
- iv) a motor car, motor vehicle, trail bike, mini bike or any equipment that is a part of or belonging to any of these;
- v) a permanently attached or fixed caravan, folding trailer unit or detachable camping body; or
- vi) fuel or lubricants.

Dangerous Goods means freight that consists of goods defined as dangerous in the Dangerous Goods Code.

Dangerous Goods Code means the current Australian Code for the Transport of Dangerous Goods by Road and Rail.

Excess means the amounts shown in the Schedule which a person claiming under the Policy must contribute, in respect of each and every Vehicle insured under the Policy. The Excesses shall be cumulative.

Liability means a person's legal responsibility to pay compensation to another person.

Loss or Damage means sudden physical loss, damage or destruction to the Vehicle caused by an unexpected event not otherwise excluded by this Policy. The physical loss, damage or destruction must occur at an identifiable time and place.

Market Value means the cost (exclusive of GST and stamp duty) to replace a Vehicle with another vehicle of the same age, condition, make and model, immediately before the Loss or Damage. This cost will be assessed by Us using a number of sources including but not limited to Glass' Guide.

Motorhome means a motorhome or campervan that is a mechanically propelled machine designed to run on wheels or self-laid tracks and includes:

- a) an annexe that attaches or is permanently installed;
- b) standard equipment fitted by the original manufacturer for the particular make and model;
- c) standard tools; and
- d) items that normally stay with a motorhome when it is sold including stoves, refrigerators, bottled gas equipment and fixed air conditioning,

but does not include:

- i) any contents;
- ii) any trailer or semi-trailer;
- iii) a Caravan;
- iv) a motor car, motor vehicle, trail bike, mini bike or any equipment that is a part of or belonging to any of these.; or
- v) fuel or lubricants.

Owner means the person or entity that owns a Vehicle and provides the Vehicle in exchange for payment by a Renter pursuant to a Temporary Rental agreement.

Period of Insurance means the period commencing at the inception date shown in the Schedule and ending on the expiry date shown in the Schedule.

Platform means the digital website of “www.outdoorsy.co” that facilitates an arrangement for the rental of a Vehicle by an Owner to a Renter.

Policy means this document, the Schedule and any attachment or memoranda affixed and any future documents issued to You which amends the policy wording or Schedule. Together they form the insurance contract.

Pollutant means any irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, chemicals or waste. Waste includes but is not limited to all materials to be recycled, reconditioned or reclaimed.

Renter means the person or entity to whom an Owner has agreed to provide the Vehicle in exchange for payment by the Renter pursuant to a Temporary Rental agreement.

Schedule means the schedule issued by Us, which forms part of this Policy and shows Your Policy number, the type of cover selected by You, and any special terms, limits, conditions, exclusions, endorsements and any Excesses.

Temporary Rental means the legally binding agreement between an Owner and a Renter for the rental of a Vehicle for use by the Renter for a period of up to a maximum of [INSERT MAXIMUM TIME PERIOD OF RENTALS YOU WANT TO COVER] months that has been facilitated via the Platform as notified to Us by You from time to time and in respect of which You have paid or agreed to pay the premium. Temporary Rental commences at the time the Vehicle is delivered, and the Vehicle keys are provided, to the Renter and ceases at the earlier of:

- a) the time the Vehicle is returned by the Renter to the Owner or the Owner’s agent; or
- b) the end of the rental period specified in the agreement between the Owner and the Renter set out on the Platform.

Total Loss means:

- a) We assess that the likely cost to repair the Vehicle plus the value of any salvage exceeds the Market Value; or
- b) the Vehicle is stolen and not recovered within 1 week.

Use of the Vehicle means use of the Vehicle for private use by a Renter during a period of Temporary Rental. For ‘Part B - Legal Liability’ only, Use of Your Vehicle also includes:

- a) goods falling from it;
- b) loading and unloading it, but not carrying a load (or part of a load) to or from the Vehicle; and
- c) towing a single trailer, caravan, or disabled vehicle.

Vehicle means any Motorhome or Caravan.

We, Us, Our, Ours and **CGU Insurance** means Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227681.

You, Your, Yours or **Insured** means the person(s), companies or firms named on the Schedule as the insured.