



**Bendigo
Bank**

insurance

Caravan Insurance

Good relationships are our policy



Caravan

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In arranging this insurance policy, Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL 237879 acts under its own Australian Financial Services Licence number and under an agreement with the general insurer CGU Insurance Limited, ABN 27 004 478 371, AFSL 238291.

caravan

caravan

insurance product

disclosure statement and policy



Preparation date: 30/03/2004

Insurer: **CGU Insurance Limited**

ABN 27 004 478 371

AFS Licence No. 238291

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 30 April 2008 and will apply to policies taken out, or with a renewal effective date, on or after 30 April 2008.

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement you received for the policy specified in your policy schedule (PDS) and any other applicable Supplementary PDS.

Changes to your PDS

The Corporations Act 2001 now requires the terms and conditions of an insurance policy (that are not part of the policy schedule) to be in the PDS for that policy. This Supplementary PDS amends your PDS to meet this requirement.

Your PDS booklet contains your policy terms and conditions or policy wording in a separate section or part or under a separate heading. The PDS is amended, and should now be read so that the policy terms and conditions or policy wording, that is included in your PDS booklet, is part of the PDS.

Any statement in your PDS to the effect that the policy terms or conditions, or policy wording, is not part of the PDS, is deleted.

If you have any questions, or would like another copy of the PDS, please contact your business advisor or call us on the contact telephone number on your schedule.

Welcome to the security of CGU Insurance

This policy booklet is important

Product Disclosure Statement

This Product Disclosure Statement (PDS) contains important information required under the Financial Services Reform Act 2001.

To assist you to locate specific items in the policy wording, a table of contents is provided on page 8 and an index is provided at the back of this booklet.

Introduction

Who is the insurer

CGU Insurance Limited is the insurer of the insurance policy. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this booklet the insurer is called 'we', 'us' or 'our'.

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.
- ◆ By email on our website www.cgu.com.au

The purpose of this PDS

This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium is calculated. You still need to read the policy wording which commences on page 9 for a full description of the terms, conditions and limitations of the insurance policy.

General Insurance Code of Practice

CGU Insurance proudly supports the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry. Details about the Code are shown in the policy wording under 'General Insurance Code of Practice' on page 10. Brochures on the Code are available from your nearest CGU Insurance office.

Your cooling-off period

We will refund all premium paid for cover under the insurance policy if you request cancellation of the insurance policy within 21 days of its commencement. To do this, you must advise us in writing and return the schedule to your nearest CGU Insurance office. You will not receive a refund if you have made a claim under the insurance policy. Details about the cooling-off period are shown in the policy wording under 'Money Back Guarantee' on page 10.

What to do if you have a dispute

If you have a concern about the insurance policy, our decision on your claim, our service or the service of our authorised representatives, loss adjusters or investigators, you may access our internal dispute resolution process. To do so, please contact your nearest CGU Insurance office.

In the event we are unable to resolve your concern through our internal dispute resolution process, 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 Limited (FOS).

Further information about our complaint and dispute resolution procedures is available by contacting us.

Your privacy

We treat your personal information with care. We will not release your personal information to anyone else other than another insurer, an insurance reference service or as permitted or required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers. Details about your privacy are shown in the policy wording under 'The way we handle your personal information' on page 30.

Your duty of disclosure

We rely upon the information you provide to us when you apply for insurance, and when you renew, change or reinstate your policy. You must tell us anything that you know, or should know, that could affect our decision to insure you and/or the terms on which we insure you.

Details about disclosure information are shown in the policy wording under 'What you need to tell us' on page 11 and 'What you do not need to tell us' on page 11.

How to apply for insurance

Complete our application form. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

How to make a claim

To make a claim, please contact your nearest CGU Insurance office, or call 13 15 32 when something happens that you believe you can claim for. Details about making a claim are shown in the policy wording under 'What you must do when you make a claim' on page 31, 'What you must not do when you make a claim' on page 32 and 'You give us your rights to claim from anyone else' on page 32.

Taxation information

CGU Insurance shows all taxes and charges as separate items on all schedules (e.g. stamp duty and the Goods and Services Tax). Details about the Goods and Services Tax are shown in the policy wording under 'How the Goods and Services Tax affects your claim' on page 30.

Significant features and benefits

- ◆ We provide full replacement if your property is less than one year old and is a total loss.
- ◆ You can select on-site or Australia-wide cover.
- ◆ You can select burglary/theft cover for contents while inside a rigid lockable annex.
- ◆ You can select cover for flood damage.
- ◆ \$10 million liability insurance is included.
- ◆ You can pay your premiums by instalment.

A range of additional benefits is included. These benefits are shown in the policy wording under 'Additional things we will pay for' on pages 20, 21 and 25.

Exclusions

Our insurance is designed to provide protection for you in the event of something happening which has been insured against.

Under some circumstances, this policy will not provide any insurance cover to you. For example, we do not pay for loss or damage caused by:

- ◆ A reduction in value due to wear and tear.
- ◆ Rust or corrosion.
- ◆ Flood, unless you have selected this cover.

This lists some of the events that are not covered by this insurance, and for full details of all relevant policy exclusions you should read the policy wording and make yourself aware of all the exclusions that apply.

In the policy wording we show when cover is not provided under 'What we will not pay for' on pages 19 and 20, 'When we will not pay' on pages 24 and 25, and 'What this policy does not cover' on pages 26 and 27. It is important that you are aware of these exclusions so you should read them.

There are things that you must do in order for your insurance cover to apply. For example, you must pay the premium. In the policy wording we show what you need to do under 'What you are required to do for us' on pages 28 and 29.

Significant risks

Use of your caravan

We provide cover for your property when it is used for private purposes. This includes you allowing a relative or a person whom you know personally to use your property. We do not provide cover if your property is used for business or commercial purposes.

Policy limits

Limits do apply to some items. For example, any one contents item are limited to \$500. You can however advise us of items with higher values and they will be listed on the schedule.

Disclosure

You have certain disclosure obligations that you need to comply with. Failure to comply with these obligations may have consequences in terms of both your insurance cover or in the event that you make a claim. Your disclosure obligations and the

consequences of not complying with these obligations are outlined in the policy wording under 'What you need to tell us' on page 11 and 'What will happen if you do not tell us' on page 11.

Excesses

If you make a claim under the policy, you may be required to pay an excess. Details of this excess and the circumstances in which it is applied are shown in the policy wording under 'Policy excess' on page 16 and the amount of the excess will be shown on your schedule. We take into consideration a number of factors in setting the amount of the excess. These include factors relating to the type of caravan being insured including modifications made to the caravan, the driving experience of people who will tow the caravan and where and how the caravan is used, the place where the caravan is kept and your previous insurance and claims history. At the time of your enquiry or application for caravan insurance, the amount of each excess will be advised to you.

Costs

The premium payable by you 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 caravan insurance. These include factors relating to the value of your caravan, the driving experience of people who will tow the caravan and where and how the caravan is used, the place where your caravan is kept and your previous insurance and claims history.

Premiums are subject to Commonwealth and state taxes and/or charges. These include the Goods and Services Tax and stamp duty. The amount of these taxes and/or charges will be shown on your schedule.

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Please read this policy before you apply for insurance.

This policy sets out the terms, conditions and limits that apply for the insurance we offer to you. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

Our agreement with you is made up of your application, this insurance policy, the schedules and endorsements we send to you. Endorsements are notices we send to confirm any change to your insurance.

Keep this insurance policy in a safe place. You may want to refer to it from time to time.

We recommend that you keep receipts for major items you purchase.

If you need more information about this insurance policy, please contact your insurance adviser. We are happy to give you personal attention and service in relation to this or any other insurance enquiry.

CGU Insurance Triple Guarantee

Our guarantee assures you of quality insurance and service at all times.

Service Guarantee

We will provide you with the highest standards of service.

Fair Dealing Guarantee

We will meet any claims covered by your policy fairly and promptly.

Money Back Guarantee

You have 21 days after you receive your numbered policy schedule to be sure you have the cover you require. If it is not the cover you require, you can cancel the policy. To do this, you must advise us in writing and return the schedule to your nearest CGU Insurance office. You will receive a full refund of the premium paid, providing nothing has occurred for which a claim is payable under the policy.

General Insurance Code of Practice



CGU Insurance proudly supports the General Insurance Code of Practice.

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

The Code aims to improve:

- ◆ The quality, comprehension and accuracy of policy documents and other information provided to consumers.
- ◆ Employee and representative training and supervision.
- ◆ Claims handling and dispute resolution.

Brochures on the Code are available from your nearest CGU Insurance office.

Your policy

What you need to tell us

You must tell us anything that you know, or should know, could affect our decision to insure you and/or the terms on which we insure you. You must do this when you apply for a policy, renew your policy or when you change or reinstate your policy. When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that every person who will be insured by the policy answers all questions in this way. These requirements are part of the Insurance Contracts Act 1984.

What you do not need to tell us

You do not need to tell us anything that:

- ◆ Reduces our risk.
- ◆ Is of common knowledge.
- ◆ We know, or as an insurer should know.
- ◆ We indicate that we do not want to know.

What will happen if you do not tell us

If you withhold relevant information or you do not answer our questions in the way we have described, we can reduce the amount we pay you for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, or your answers are untruthful, we can treat your policy as if it never existed.

When you are insured

Your insurance begins when we accept your application. The commencement date of your insurance will be shown on the schedule we will send you.

We will not cover your property for a period of 48 hours from the time of the commencement of your insurance for damage or loss caused by:

- ◆ bushfire or grassfire; or
- ◆ a named cyclone.

We will provide cover however if:

- ◆ This insurance commences directly after another insurance policy covering the same property expired without a break in cover.
- ◆ You have entered into a contract of sale to purchase the property.
- ◆ You have entered into a contract to lease the property.

The insurance applies for the period for which you have paid us (or agreed to pay us) the premium. You may pay your premium by cash, cheque or credit card. If your cheque or credit card is dishonoured by your financial institution, you are not insured.

You can also pay your premium by instalments direct from a financial institution account or from your credit card. You cannot make a claim under this policy if you owed us more than one month's premium when the event you want to claim for happened.

If you pay your premium by instalments and you are more than one month behind, we can cancel your policy without notice.

If you have a total loss, we shall deduct the instalments for the remaining period of insurance from the amount we pay you.

Who is insured under this policy

The person whose name is set out in the schedule is insured. In this policy that person is called 'you' or 'your'.

Any person you allow to use your property is also insured under the 'Part B - Liability' section of this policy. This applies when they use the property that is shown on your schedule.

Who is the insurer

CGU Insurance Limited is the insurer. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this policy the insurer is called 'we', 'us' or 'our'.

Words that have a special meaning

In this policy there are words that have a special meaning.

Annexe	A structure that attaches to a caravan. This structure provides an additional area of use.
Authorised user	A person you allow to use your property and either: <ul style="list-style-type: none"> • To whom you are related. • Whom you know personally.
Your caravan	A caravan, or folding trailer unit, or a detachable camping body. <p>Caravan includes:</p> <ul style="list-style-type: none"> • Fixtures, fittings and appliances that are permanently installed. • Standard tools. • Items that normally stay with a caravan when it is sold. This includes stoves, refrigerators, bottled gas equipment and fixed air conditioning.
Contents	Contents of your caravan include the following: <ul style="list-style-type: none"> • Fixtures, fittings and appliances that are not permanently installed. • Camping furniture. • Bedding and clothing. • Utensils, crockery and food.

Excess	An amount of money you will pay whenever you make a claim. We will reduce the amount we pay you for your claim by the excess.
Market value	The amount of money it would cost to replace your caravan in your local area. We take into account the condition of your caravan.
Your property	The caravan, annexe, contents and specified contents.
Schedule	The document we give you which sets out the details of your insurance cover. You receive a schedule when you first take out your insurance and again when the policy is renewed or changed.
Your vehicle	The vehicle used to tow or carry your caravan.

The insurance cover you select

- ◆ When you take out your insurance, you insure your caravan. You can also insure:
 - The annexe of your caravan.
 - Contents while in your caravan and/or annexe.
 - Specified contents while in your caravan and/or annexe.

Your schedule will show the cover you have selected.

- ◆ You can select to insure your property:
 - Australia-wide, including while it is being towed or used by you or an authorised user. We also cover your property while being towed or used by an authorised user even if the authorised user pays you a hiring fee.
 - At one site only within Australia while it is being used by you or an authorised user. We also cover your property while being used by an authorised user even if the authorised user pays you a hiring fee.

Your schedule will show which one you have selected.

Policy excess

The amount of your excess is shown on your schedule.

When a claim is paid for more than one item of property, the excess will only be taken off once.

When you must pay your excess

You must pay the amount of the excess for each claim unless we say so.

When you do not need to pay your excess

You do not need to pay your excess if you are involved in an accident and both of the following apply:

- ◆ The accident was not your fault.
- ◆ You can provide us with the name and current address of the person who caused the accident.

We will decide who was at fault in the accident.

No claim bonus

Increasing your no claim bonus

We will increase the amount of your no claim bonus for each year that you are insured with us, as long as you do not make a claim. This will continue until you reach the maximum no claim bonus that we allow.

Faultless no claim bonus

Your no claim bonus will not be affected if your caravan is involved in an accident and both of the following apply:

- ◆ We decide the accident was not your fault.
- ◆ You can provide us with the name and current address of the person who caused the accident.

Decreasing your no claim bonus

We will reduce your no claim bonus for all other claims at the next renewal of your policy.

Replacing your caravan and/or annexe

The cover provided by your policy will end if you dispose of your caravan and/or annexe. We will provide the same cover for a replacement caravan and/or annexe if you obtain it within one month after you dispose of your caravan and/or annexe.

We will cover the replacement caravan and/or annexe for 14 days from the date you obtain it. If you wish to continue cover for your replacement caravan and/or annexe with us after the 14-day period, you must contact us and confirm continuation of cover. If we do continue the cover, we will advise you of any change in premium and/or terms of the insurance. If you do not contact us and confirm continuation of cover with us, your replacement caravan and/or annexe will not be insured with us after the 14-day period has ended.

Part A

Loss or damage to your property

What we will pay for

We will pay for loss and/or damage to your property when:

- ◆ It is accidentally damaged, stolen or burnt. This does not include theft of contents from an annexe.
- ◆ You or an authorised user use your property for private purposes.

What we will not pay for

We will not pay for:

- ◆ Any other costs you incur because your property is in an accident, is stolen or burnt. (We do provide some additional cover for alternate accommodation. Refer to the 'Additional things we will pay for' section of this document).
- ◆ Reduction in value of your property due to its age and condition.
- ◆ Costs of any part or parts of your property that wear out.
- ◆ Rust or corrosion in, or on, your property.
- ◆ Failure of the body and frame of your property, or mechanical or electrical breakdown. We will only pay for the resultant damage to your property due to the failure or breakdown. We will not pay for the item that failed or broke down.
- ◆ Damage to your property that happened before this insurance started.
- ◆ Damage to the tyres on your caravan that occurs by applying the brakes, or by punctures, cuts or bursting of the tyres.

- ◆ Damage to your property caused by flood.

We do not provide cover for damage by flood. Flood is when water from a river, creek, lake, watercourse, reservoir, dam or navigable canal overflows onto normally dry land.

- ◆ Your annexe being stolen when:
 - It is not attached to your caravan unless it is in a locked caravan, or a locked building, or a locked vehicle.
 - It is attached to your caravan and the caravan has not been occupied in the previous 24-hour period. We will pay, if at the time of the theft, your caravan is located in a caravan park that has a full-time manager who lives at that caravan park.
- ◆ Damage to an annexe made of canvas, vinyl or fabric, when both of the following apply:
 - The annexe is more than 5 years old.
 - The damage is caused by storm or hail.
- ◆ Damage to any floor coverings in an annexe made of canvas, vinyl or fabric.
- ◆ Burglary or theft of your contents that are in your annexe.

Additional things we will pay for

- ◆ We will pay the costs of alternate accommodation that you may incur after you have had a loss. We will only pay this when the property is unable to be used after damage has occurred and when you or an authorised user is on vacation. The most we will pay is \$100 a day for five days.

- ◆ You are fully insured again for the amount shown in your schedule following a claim. This does not apply when your claim is for a total loss as the cover for your property will end then and there will be no refund of premium.
- ◆ If your caravan is damaged, we will pay the cost of towing your caravan to the nearest repairer or any other place that we agree to.
- ◆ We will pay up to \$500 to have your property returned to your home if your vehicle is damaged in an accident and cannot be used. We will pay this when the accident happened more than 100 kilometres from your home, and either:
 - The repairs to your property are completed in an area more than 100 kilometres from your home.
 - Your property is returned to your local area for repairs.
- ◆ If an electric motor that is part of your caravan burns out, we will repair, reinstate or replace it. We decide which one we will do. We will do this if the electric motor is 10 years old or less.
- ◆ If an electric motor that is part of your contents burns out, we will repair, reinstate or replace it. We decide which one we will do. We will do this if the electric motor is 10 years old or less.

Options that you can select

- ◆ Burglary or theft of your contents from inside your locked annexe. The loss must follow forcible and violent entry into the annexe. We will not pay for theft of contents from an annexe made of canvas, vinyl or fabric. Your schedule will show 'includes cover for burglary or theft of contents from annexe' if you have requested this option.

- ◆ Damage to your property by flood.
Your schedule will show 'includes cover for flood' if you have requested this option. Flood is defined in Part A of this policy.

How we pay a claim for your property

If your caravan is damaged, stolen or burnt, we will do one of the following:

- ◆ Repair or replace your caravan.
- ◆ Pay you the market value of your caravan. The market value is the amount of money it would cost to replace your caravan in your local area. We take into account the condition of your caravan.

We decide which one we will do.

If your annexe and/or contents are damaged, stolen or burnt, we will do one of the following:

- ◆ Repair or replace your annexe and/or contents.
- ◆ Pay you the market value of your annexe and/or contents. The market value is the amount of money it would cost to replace your annexe and/or contents in your local area. We take into account the condition of your annexe and/or contents.

We decide which one we will do.

The most we will pay for any one contents item is \$500. You can insure any contents items that are worth more than \$500 each as specified contents. To do this you must advise us and the items will be listed on your schedule.

If your property is less than one year old and it is a total loss after an accident or it is stolen, or burnt, we will do both of the following:

- ◆ Replace your property with a replacement property, provided it is locally available.
- ◆ Pay the registration and dealer delivery fees.

If a replacement property is not available, we will replace your property with the nearest equivalent property available.

The most we will pay for your property

The most we will pay for any claim for your property is the sum insured shown on your schedule. This does not apply to amounts payable under 'Additional things we will pay for', under Part A of this policy – 'Loss or damage to your property'.

Part B

Your liability cover

We will pay the amount you are liable to pay following an accident involving your property which causes damage to property anywhere in Australia. The accident that results in the claim must occur during the period of insurance. We also pay any legal costs you have to pay in relation to the accident. This includes costs awarded against you. The most we will pay, including costs, for any single accident, or series of accidents arising out of the same event, is the amount shown in your schedule.

When we will pay

- ◆ We will pay claims arising from you or an authorised user:
 - Towing your caravan.
 - Using or being in charge of your property.
 - Loading or unloading your caravan.
 - Erecting or dismantling the annexe.
- ◆ We will pay claims arising from goods falling from your caravan.

When we will not pay

We will not pay claims arising from:

- ◆ Penalties, fines or awards of aggravated, exemplary or punitive damages made against you, or an authorised user.
- ◆ Accidents when there is insurance required by law that provides cover for your liability.

- ◆ Damage to property that belongs to, or that is in the control of:
 - You or any member of your family who normally lives with you.
 - Any other person who normally lives with you.
 - An authorised user or any member of the authorised user's family who normally lives with that authorised user.
 - Any person you or an authorised user employ.
- ◆ Personal injury to:
 - You or any member of your family who normally lives with you.
 - Any other person who normally lives with you.
 - An authorised user or any member of the authorised user's family who normally lives with that authorised user.
 - Any person you or an authorised user employ.
- ◆ Any disease that is transmitted by you or any member of your family who normally lives with you, or an authorised user.
- ◆ Any agreement or contract you enter into. If you would have been liable without the agreement or contract, we will pay for your liability.

Additional things we will pay for

- ◆ We will pay the amount you are liable to pay following an accident which causes death or bodily injury. We will only pay when death or bodily injury results from the use of your caravan.
- ◆ We will only pay when there is no insurance required by law that provides cover for death or bodily injury. We will not pay when this insurance is available and you do not take it.

Important information

What this policy does not cover

We will not pay claims for loss, damage or liability arising from:

- ◆ Your property being:
 - Used for an unlawful purpose.
 - Used illegally.
 - Used for hire. This does not apply when you allow an authorised user to use your property and the authorised user pays a hiring fee.
 - Used for any purpose other than that for which your property was made.
 - Towed or carried by an unlicensed driver and the law requires a licence.
- ◆ War or warlike activity. War does not have to be declared. We do not provide cover for theft following this.
- ◆ Hostilities, rebellion, insurrection or revolution. We do not provide cover for theft following these events.
- ◆ Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.
- ◆ Lawful destruction or confiscation of your property.
- ◆ Anything nuclear or radioactive.
- ◆ Anything that you or anyone acting for you deliberately cause.

- ◆ You or an authorised user:
 - Towing or carrying your caravan while under the influence of alcohol or drugs.
 - Towing or carrying your caravan while having a blood alcohol level higher than the level allowed by law.
 - Refusing a test to determine alcohol or drugs levels in the blood.

This only applies if you knew, or should have known, that the authorised user was under the influence of alcohol or drugs, or had a blood alcohol level higher than the level allowed by law, or refused a test.

If you wish to claim under this policy, the law that will apply is the law of the state or territory where the loss, damage or liability occurred.

- ◆ You or an authorised user deliberately causing an accident. We will not pay for any liability that follows from this.
- ◆ Your property being used when it is in an unsafe condition and you knew or should have known that it was unsafe to use.
- ◆ Your property being damaged in an accident and you do not take reasonable steps to secure the property to prevent further loss or damage. This also applies if your property is stolen and then found, and you have been told where it is.
- ◆ Any event that does not occur within the period of insurance.
- ◆ 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. We will pay for any resultant loss or damage that is covered by this policy.

You cannot give your rights away

You cannot give anyone else an interest in this policy without our written consent.

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 your property or 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:
 - The address where your property is normally kept.
 - How your property is used.
 - Regular drivers who will drive a vehicle to tow or carry your property.
- ◆ You must tell us as soon as possible of any:
 - Modifications that are made to your property.
 - Accessories that are added to your property.
 - Driving or criminal offences that have been committed by anyone who regularly drives a vehicle that will tow or carry your property. You do not need to tell us about any parking offences that a regular driver may receive.
 - Drivers who regularly tow or carry your property that have their licence suspended, cancelled or restricted by endorsement.
- ◆ 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.

Cancelling your policy before the due date

You can cancel this policy at any time. To do this you must ask us in writing. The policy will end when we receive your request.

We can cancel this policy if you do any of the following:

- ◆ Make a misleading statement to us when you apply for your insurance.
- ◆ Fail to tell us anything you should tell us when you apply for this policy, renew this policy and when you change or reinstate this policy.
- ◆ Fail to comply with the conditions of this policy.
- ◆ Fail to pay the premium for this insurance.
- ◆ Are not fair and open in your dealings with us.
- ◆ Make a claim during the period of this policy that is not true. The claim does not have to be under this policy and can be with us or another insurance company.

We may also cancel this policy if you fail to tell us of a change in the circumstances of the risk during the period of insurance.

If we cancel this policy, we will advise you in writing. To do this, a notice will be delivered or posted to you.

Return of premium if your policy is cancelled before the due date

If your policy is cancelled before the due date:

- ◆ We will keep the premium for the period that the policy was in force.
- ◆ We will return to you the premium for the period from the date the policy ended to the due date of the policy.

How the Goods and Services Tax affects your 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 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 had the payment been applied to acquire such goods, services or other supply.

The law that applies to this policy

Any disputes arising from this policy will be determined by the courts, and in accordance with the laws, of the state or territory of Australia where this policy is issued.

The way we handle your personal information

We collect personal information from you for the purpose of providing you with insurance products, services, and processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers. If you wish to update or access the information we hold about you, contact us.

How to make a claim

Please contact your nearest CGU Insurance office when something happens that you believe you can claim for.

What you must do when you make a claim

You must make your claim as soon as possible after you suffer a loss. If you do not make it within 30 days, we may reduce what we pay you by an amount to take account of any disadvantage we suffer by the delay.

You must also:

- ◆ Take all reasonable steps to stop any further loss from occurring.
- ◆ Advise the nearest police station if your property is lost or stolen, vandalised or maliciously damaged. We may ask you to give us a written report from the police.
- ◆ Keep the property that has been damaged so we can inspect it.
- ◆ Tell us about any prosecution or inquest that may be held.
- ◆ Send us any document relating to your claim within 72 hours of you receiving the document.

What you must not do when you make a claim

You must not do any of the following:

- ◆ Repair or replace any damaged property without our consent.
- ◆ Pay, promise to pay, or offer payment, or admit responsibility for a claim.

You give us your rights to claim from anyone else

If you have a right to claim against someone else for a claim you made under this policy, you give us your rights to make that claim. You also give us your rights 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.

Our service commitment

CGU Insurance is proud of its service standards and supports the General Insurance Code of Practice. In an unlikely event that you are not satisfied with the way in which we have dealt with you, as part of our commitment to customer service, we have an internal dispute resolution process in place to deal with any complaint you may have.

If you are not satisfied with any of the following, please contact your nearest CGU Insurance office.

- ◆ One of our products.
- ◆ Our service.
- ◆ The service of our authorised representatives, loss adjusters or investigators.
- ◆ Our decision on your claim.

Our staff will help you in any way they can. If they are unable to satisfy you, they will refer the matter to the appropriate manager who will immediately deal with the matter. If the manager cannot resolve the matter, the manager will escalate the matter to our internal dispute resolution staff.

Our internal dispute resolution staff will review the matter and will try to reach a satisfactory outcome. Once their review has been completed, they will advise you of our final decision within 15 working days. If they need longer, they will contact you and explain the reasons why. Our internal dispute resolution process is a free service to you.

If you do not agree with our final decision, 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 Limited (FOS).

Further information about our complaint and dispute resolution procedures is available by contacting us.

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AFS Licence No. 238291

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**Bendigo
Bank**

insurance

Intermediary: Bendigo and Adelaide Bank Limited, The Bendigo Centre,
Bendigo VIC 3550 ABN 11 068 049 178 AFSL 237879

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