



## Camper Trailer, Slide-on Camper and Caravan Insurance

Combined Financial Services Guide  
& Product Disclosure Statement

## **YOU CAN CONTACT US:**

**By phone:** 1300 296 296

**By email:** [contactus@club4x4.com.au](mailto:contactus@club4x4.com.au)

**By mail:** PO Box 1118, Maroochydore QLD 4558

Further information is available on our website: [www.club4x4.com.au](http://www.club4x4.com.au)

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## ABOUT US

Thank you for choosing Club 4X4 to help protect your caravan, camper trailer or slide on camper. We are committed to providing customised insurance products that suit your needs as a 4X4 touring enthusiast. This product has been designed specifically to cover your caravan, camper trailer or slide on camper and provide peace of mind on your adventures.

### **About Club 4X4**

Club 4X4 Pty Ltd ABN 41 606 776 274 (Club 4X4) is an authorised representative (Authorised Representative No. 1235616 of Lifestyle Insurance Group Pty Ltd ABN 48 057 816 172, Australian Financial Services Licence (AFSL) No. 246937 (Lifestyle Insurance Group) and agent of the Insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Insurer), authorised to provide general advice and deal in general insurance products.

Club 4X4 has been delegated a binding authority from Lifestyle Insurance Group with approval from the Insurer authorising us as agent of the Insurer to enter into, vary and cancel this Caravan and Camper Trailer Insurance as well as settle any claims on behalf of the insurer as if we were them. This means that Club 4X4 is the agent and acts on behalf of the insurer and not you.

**Phone:** 1300 296 296

**Post:** PO Box 1118, Maroochydore QLD 4558

### **About Lifestyle Insurance Group**

Lifestyle Insurance Group has developed and distributed specialist adventure lifestyle insurance products for over 20 years. Lifestyle Insurance Group has been provided with a binding authority by the Insurer and has delegated that authority, with the approval of the Insurer, to Club 4X4 to perform the activities noted above, under "About Club 4X4". Lifestyle Insurance Group acts as the agent of the Insurer in all matters relating to the insurance. Lifestyle Insurance Group authorises Club 4X4 under its Australian financial services licence. For more details see the Financial Services Guide at the end of this document.

**Phone:** 1300 489 485

**Post:** PO Box 1118, Maroochydore QLD 4558

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## **About Hollard**

The insurer of this policy is The Hollard Insurance Company Pty Ltd (Hollard), ABN 78 090 584 473, AFSL 241436. Hollard has prepared and is responsible for this PDS. Hollard has authorised its distribution by Club 4X4. Hollard's contact details are:

**Phone:** (02) 9253 6600

**Post:** Locked Bag 2010, St. Leonards NSW 1590

The PDS was prepared on 1 July 2022 and is authorised for issue by Hollard.

## **General Advice Warning**

Any advice that Club 4X4 gives about this Policy is general in nature and does not take into account any of your individual circumstances or financial needs.

Before you make any decision to acquire this Policy, we recommend that you should read this Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS).

For the purposes of this PDS, a caravan, camper trailer or slide on camper will be referred to as a 'caravan'.

You should carefully read this document, and any other documentation we send you to determine if this insurance is appropriate for you. Keep them in a safe place for future reference.

Once you have purchased this insurance, then:

- this document;
- the Certificate of Insurance (which sets out details special to you); and
- any other document which we tell you forms part of the terms and conditions of your insurance,

will form the contract between you and us (the policy).

By taking out a Club 4X4 policy you confirm that you have read and agreed (or will read before the end of the cooling-off period) the policy documents provided to you.

If any information on your Certificate of Insurance is incorrect or incomplete, please contact us immediately so that we can update your policy.

If you have any questions regarding the policy or you have not received any document that forms part of the policy, please contact us immediately (contact details are provided on the back cover).

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## **Law and Jurisdiction**

The policy is subject to the laws and jurisdiction of the State or Territory in Australia where it was issued.

## **Updating our PDS**

We may need to update this PDS from time to time if certain changes occur, where required and permitted by law. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling us).

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## WHAT WE COVER

We will cover the following, subject to the terms and conditions (including any exclusions and other limitations) of the policy during the period of insurance:

Insured events	How your claim is settled
<p>Loss (of) or damage to your Camper Trailer, Slide-on Camper, Caravan, Fifth Wheeler (Caravan) as a result of:</p> <ul style="list-style-type: none"><li>• a collision;</li><li>• an accident;</li><li>• fire;</li><li>• theft;</li><li>• malicious damage or vandalism;</li><li>• wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event.</li></ul>	<p>Once we have decided to accept the claim we may at our discretion (which we will exercise reasonably, having taken into account your circumstances):</p> <ul style="list-style-type: none"><li>• repair your caravan. If we choose to repair your caravan we reserve the right to arrange for repairs to be carried out by a repairer of our choice if we deem that your repairer's quote is not competitive or we do not believe that they can satisfactorily repair your caravan;</li><li>• settle your claim by paying for the reasonable cost of repairs;</li><li>• pay to you an amount equal to the reasonable cost of repairs; or</li><li>• pay you the agreed value of your caravan when the relevant Certificate of Insurance shows that your caravan is insured for an agreed value.</li><li>• pay you the market value of your caravan when the relevant Certificate of Insurance shows that your caravan is insured for market value.</li><li>• choose to declare your caravan a total loss and cash settle you for the insured value (see 'Making a claim');</li></ul>

Insured events	How your claim is settled
<p>Loss (of) or damage to your caravan as a result of:</p> <ul style="list-style-type: none"> <li>• a collision;</li> <li>• an accident;</li> <li>• fire;</li> <li>• theft;</li> <li>• malicious damage or vandalism;</li> <li>• wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event. <i>cont'd.</i></li> </ul>	<ul style="list-style-type: none"> <li>• authorise the use of any combination of original manufacturer, used or replacement parts in the repair of your caravan, depending on the make, model, age and condition of your caravan. Where parts are not available in Australia and require importation, we will pay for the cost of surface freight only. Where parts are unavailable and the repair cannot be completed, we will pay you the listed price of the part or parts in question, as at the date of settlement;</li> <li>• require you to contribute towards the cost of repairing or replacing any components on your vehicle that may have existing damage or wear and tear when the incident occurs. Components include tyres, accessories, paintwork, bodywork, batteries or interior trims. The amount you are required to contribute will be determined by the amount of existing damage or wear and tear that is evident when the incident occurs.</li> </ul> <p>The relevant Certificate of Insurance will show if your caravan is insured for market value or agreed value.</p> <p>Where the claim relates to your caravan's glass, we will decide whether to repair or replace the glass or pay you the repair or replacement cost. We may use glass that is different from the original but the glass and repairs will meet Australian Design Rules.</p> <p>If your caravan is stolen and it is not recovered within 21 days from the time that you reported its theft to us, and we accept your claim, then we will declare your caravan a total loss and cash settle you for the insured value (see "Making a claim").</p>

Insured events	How your claim is settled
<p>Loss (of) or damage to your caravan as a result of:</p> <ul style="list-style-type: none"> <li>• a collision;</li> <li>• an accident;</li> <li>• fire;</li> <li>• theft;</li> <li>• malicious damage or vandalism;</li> <li>• wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event. <i>cont'd</i></li> </ul>	<p>If we determine that your caravan is a total loss we will deduct any outstanding balance of the annual premium payable in relation to the period of insurance if you had been paying your premium by periodic instalments as well as the unexpired portion of your caravan's registration from your claim settlement.</p> <p>We may at our option pay from any claim settlement any sum owed to a financier or legal owner of the caravan.</p> <p><b>There is no cover for any loss or damage to your caravan caused by bushfire, wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather events within the first 72 hours of policy inception.</b></p>

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### **Additional benefits**

If we accept a claim for loss (of) or damage to your caravan, we will also provide the following additional benefits subject to the other terms and conditions (including any exclusions and other limitations) of the policy:

<b>Additional benefits</b>	<b>How your claim is settled</b>
Moving and storage costs as a result of loss or damage	If your caravan cannot be towed/carried as a result of loss or damage sustained and we accept your claim for that loss or damage, we will cover the reasonable cost of moving your caravan to the nearest repairer or safe place. We will also cover the reasonable cost of storing your caravan, however you must notify us immediately if your caravan is being stored. We may reduce the amount we pay under this benefit if we consider that you were able to inform us that your caravan has been stored, but you failed and/or neglected to do so.
New caravan replacement - within 24 months	<p>If you are the first registered owner of the caravan and it is declared a total loss within 24 months of the original registration in your name and the loss is as a result of an event covered under your comprehensive cover, we will replace your caravan with a new one of the same make, model and specification if available locally. In addition, we will pay all on road costs including stamp duty, the first 12 months registration and any delivery charges applicable.</p> <p>In regards to a caravan that does not require registration (e.g. a slide on camper), this benefit will apply where the caravan is declared a total loss within 24 months of you purchasing it brand new and the loss is as a result of an event covered under your comprehensive cover. We will replace it with a new one of the same make, model and specification if available locally.</p>

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Additional benefits	How your claim is settled
Essential repairs	We will pay up to \$1,000 for essential repairs to restore your caravan to a roadworthy and safe condition so that you may continue to tow it to your intended destination.
Returning your caravan	<p>When your caravan is being repaired as a result of an event covered by this insurance over 100kms from your usual place of residence, we will, at our discretion, pay up to \$2,500 for either:</p> <ul style="list-style-type: none"> <li>• the reasonable cost of travel to collect your caravan; or</li> <li>• the delivery of your caravan to you after the repairs have been completed.</li> </ul>
Debris cover	If we have agreed to pay a claim following loss or damage to your caravan, we will pay the reasonable costs to remove and dispose of the damaged caravan and its contents, up to a maximum value of \$3,000.
Alternative accommodation	If we have agreed to pay a claim for loss or damage to your caravan and you are more than 100kms away from home and as a result of that loss or damage your caravan becomes unliveable, we will cover you for alternative accommodation up to \$150 per day up to a maximum of \$2,500 per period of insurance.

The following additional benefits apply regardless of whether or not we accept a claim for loss (of) or damage to your caravan, subject to the other terms and conditions (including any exclusions and other limitations) of the policy:

Additional benefits	Cover provided
Contents	<p>We will pay up to \$1,000 for loss or damage sustained to your contents whilst they are within your caravan.</p> <p>Cover for theft of your contents will only be provided where you can provide evidence of having taken reasonable steps to secure your contents within your caravan and where there is evidence of forcible entry.</p> <p>An excess of \$200 will be applied to any claim made under this additional benefit.</p> <p>You are not covered for loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>• any process of cleaning, repairing, altering, restoring or renovating;</li> <li>• overwinding, electrical, electronic; or mechanical breakdown, failure or derangement;</li> <li>• scratching or denting, if that is the only damage sustained.</li> </ul> <p>You are not covered for loss or damage to or of:</p> <ul style="list-style-type: none"> <li>• jewellery;</li> <li>• mobile (cell) phones, laptop or tablet computers, portable gaming equipment;</li> <li>• goods or items used for the provision of business services;</li> <li>• cash, cheques, credit or debit cards or negotiable documents;</li> <li>• stamp or coin collections;</li> <li>• artificial limbs, wigs, dentures or dental.</li> </ul>

Additional benefits	Cover provided
Motor fusion	<p>We will pay up to \$1,000 to cover the costs associated with repairing or replacing any motor in an electrical appliance or machine provided that:</p> <ul style="list-style-type: none"> <li>• the electrical appliance or machine forms a part of the caravan, annexe or contents; and</li> <li>• the motor is burnt out by an electrical current whilst in your caravan or annexe during the period of insurance.</li> </ul> <p>We do not cover any motors that are older than 10 years and we will not pay:</p> <ul style="list-style-type: none"> <li>• for the costs associated with hiring a replacement appliance or machine;</li> <li>• for damage to mechanical parts of any description that occurred as a result of the motor burning out;</li> <li>• to replace contacts, heating or lighting elements, fuses or protective devices, starter switches or parts where sparking or arcing occurs during their ordinary use.</li> </ul> <p>An excess of \$200 will be applied to any claim made under this additional benefit.</p>
Food spoilage	<p>If we accept a claim under the additional benefit for 'Motor fusion' for a refrigerator or freezer we will pay up to \$300 to cover the cost of replacement of food that is no longer fit to be consumed as a result of the motor fusion.</p>
Annexe cover	<p>We will pay up to a maximum of \$2,000, or the amount shown on your Certificate of Insurance, provided your annexe is damaged whilst attached to your caravan.</p> <p>An excess of \$200 will be applied to any claim made under this additional benefit and is limited to one (1) claim per policy period.</p>

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Additional benefits	Cover provided
Breakdown towing	Where the vehicle towing your caravan has broken down or is damaged and requires towing and you have no other option to move the caravan, we will pay the towing costs of the caravan up to a maximum of \$750 per policy period. An excess of \$100 applies to each claim made under this additional benefit.

### Optional extras

The optional extras listed below are only applicable if they are shown on your Certificate of Insurance as taken.

Optional extras	Cover provided
Additional annexe cover	This optional extra extends the cover provided under the additional benefit 'Annexe cover'. The increased limit that you have selected will be shown on your Certificate of Insurance.
Contents cover	This optional extra extends the cover provided under the additional benefit 'Contents'. The increased limit that you have selected will be shown on your Certificate of Insurance. Any individual items valued over \$1,000 must be specified and will be shown on your Certificate of Insurance in order to be covered. The excess and exclusions outlined under the additional benefit 'Contents' will apply.



Optional extras	Cover provided
Laid-up cover	<p>If you have selected this optional extra, cover will be restricted to the following insured events:</p> <ul style="list-style-type: none"> <li>• theft;</li> <li>• fire;</li> <li>• malicious damage or vandalism;</li> <li>• wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event;</li> </ul> <p>and covered only whilst at the location you nominated your caravan will be stored, as shown on your Certificate of Insurance. If you need to move your caravan you must let us know and nominate a route you will be using to transport it. If we agree to provide cover under this benefit whilst the caravan is being moved, you will be covered only based on the approved route. This option may only be selected either when you first take out this insurance or at renewal of the policy.</p>

**What is specifically excluded from the above Insured events, Additional benefits and Optional extras?**

We will not cover anything specified in the “What we do not cover” section or which is otherwise excluded by the policy terms and conditions (to the extent permitted by law).

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## Legal liability cover

Legal Liability refers to your liability to pay compensation for an accident, that was caused by your negligence and results in loss or damage to another person's property.

We will cover the following, subject to the other terms and conditions (including any exclusions and other limitations) of the policy during the period of insurance:

If we agree to pay your claim, we will pay the costs of compensation awarded by an Australian court or a settlement agreed to by us and your reasonable legal fees and expenses that we incur on your behalf or that you incur with our written consent. You can only claim for legal fees and expenses if we have agreed to them in writing before you incur them.

What do we cover?	How your claim is settled
Your legal liability to pay compensation for loss or damage to another person's property which occurred during the period of insurance as a result of an accident involving your caravan.	The most we will pay under this benefit for any one accident is the legal liability limit as stated on the Certificate of Insurance.
The legal costs you have to pay in relation to a claim for your legal liability for which cover is provided under this benefit.	Provided you contact us before incurring any legal costs or seeking any legal advice in relation to a claim for your legal liability and we agree to pay such costs, we will: <ul data-bbox="542 1107 935 1326" style="list-style-type: none"><li>• act, or arrange representation, for you or any other person covered under the policy;</li><li>• attempt to resolve the claim if we consider that you or the person we cover under the policy is at fault for the loss or damage.</li></ul> We will decide whether to defend or resolve the claim and, if we resolve the claim, how much we pay to resolve the claim.

What do we cover?	How your claim is settled
<p>The legal costs you have to pay in relation to a claim for your legal liability for which cover is provided under this benefit. <i>cont'd.</i></p>	<p>If we decide to pay to resolve the claim and you object to that decision, we will respond to your objection and explain our reasons. If you refuse to agree to us paying to resolve the claim after we have given you our reasons, we may pay to you the legal liability limit as stated on the Certificate of Insurance or any lesser amount for which the claim/s can be settled and then relinquish the conduct of any defence settlement or proceedings to you. We will give you the opportunity to obtain advice if we decide to take this course of action. On making such payment to you we will discharge all our obligations to you in terms of the legal liability cover afforded under the policy and you will have no further claim against us in respect of the relevant claim under this section of cover.</p>

### **What is specifically excluded from Legal liability cover?**

We will not make any payment under this cover for:

- anything specified in the 'What we do not cover' section (see below) or otherwise excluded by the policy terms and conditions (to the extent permitted by law);
- damage to property owned by or in the control of you or the driver towing/transporting your caravan, or anyone that normally lives with you or the driver towing/transporting your caravan;
- damage to property belonging to you, held in trust by you, or in your custody or control or being conveyed by or loaded onto or unloaded from your caravan;
- costs and expenses incurred after the date on which we have paid or offered to pay either the third party claim or the legal liability limit; or
- any settlement agreed to or made without our prior consent in writing.

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## WHAT WE DO NOT COVER

The following exclusions apply to all of the covers and benefits provided under the policy, to the extent permitted by law. Other exclusions may apply to the cover provided where specified in this document, your Certificate of Insurance or other documents forming the policy.

Where we have a right to reduce or refuse to pay your claim you may make a submission to us explaining why it would be unfair or unreasonable for us to do so. We will not rely on a right to reduce or refuse your claim if it would be unfair to do so.

### **If your caravan is not being towed or transported legally**

You will not be covered under the policy for any loss, damage or legal liability if at the time of the event giving rise to the loss, damage or legal liability the driver of the vehicle towing/transporting your caravan:

- was not correctly licenced or not complying with the conditions of their driver's licence;
- was under the influence of any drug or alcohol;
- had a percentage of alcohol in their breath or blood in excess of the lawful blood alcohol level limit in force in the state or territory where your caravan was being towed;
- refused to take a legal breath and/or blood test for alcohol or any drug;
- did not have your permission to tow your caravan, unless your caravan was stolen and its theft is immediately reported stolen to the police, and you provide us with a police incident number;
- was listed on your Certificate of Insurance as being excluded from cover under the policy;
- leaves the scene of an accident without a lawful excuse or without contacting the police when required to do so in the relevant state or territory.

We may, at our discretion, pay a claim where you were not the driver of the vehicle towing/transporting your caravan and you can satisfy us that you had no reason to suspect that the driver towing/transporting your caravan was driving illegally or that one of the circumstances listed above applies. If we agree to provide cover we will pursue recovery of claim costs from the person who was driving or who was in charge of your caravan.

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### **If you contributed to the loss or intended the claim to happen**

You will not be covered under the policy for any loss, damage or legal liability if at the time of the event giving rise to the loss, damage or legal liability:

- you, or the person towing/transporting your caravan, were engaged in an intentional, deliberate, malicious or criminal act;
- you failed to secure your caravan or contents or left it in an unsafe location and/or position after it was broken into, accidentally damaged or recovered after being stolen;
- your caravan was being used off road where it was not designed to be used in such a way;
- you did not go with your caravan when it was being towed by a potential buyer;
- your caravan was being used to carry or store explosives, flammable or combustible substances or liquids illegally;
- your caravan was legally confiscated or taken to secure a debt;
- you were carrying a load greater than your caravan was designed for, unless you can prove that this did not cause the accident;
- your caravan or the vehicle towing/transporting your caravan was overloaded, unless you demonstrate to us that the overloading did not contribute to the loss;
- the driver of the vehicle towing/transporting your caravan had been given medical advice (prior to the accident) that their driving ability would be impaired by a medical condition, procedure or treatment;
- your caravan was previously damaged or was unsafe or unroadworthy;
- your caravan was converted, altered or modified from its manufacturer's specifications and we have not agreed in writing to accept the risk of your caravan in such modified condition.

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### **If you have not complied with the terms and conditions of the policy**

You are not covered for loss, damage or legal liability under the policy if:

- your caravan or the vehicle towing/transporting your caravan was being used for hire or to earn reward;
- you have not complied with your duty to take reasonable care not to make a misrepresentation;
- your caravan was used on any sort of racetrack or racecourse for any motor sport including racing, contests, rallies, pacing or speed trials;
- your caravan is being used for an illegal purpose.

### **For physical deterioration of your caravan**

You are not covered under the policy for:

- any structural, mechanical, gas, electrical or electronic failure or breakdown (other than as shown under the additional benefit 'Motor fusion');
- any fading, rising damp, deterioration, wear, tear, rust, corrosion or depreciation;
- the cost of fixing faulty repairs (except repairs made under a claim under this policy) or repairs to old damage;
- damage to tyres by application of brakes or by road punctures, cuts or bursts;
- loss or damage caused by asbestos, mould, mildew, moth, vermin, insects, domestic pets, any process of dyeing or renovating, the action of light or atmospheric conditions;
- loss or damage to your caravan caused by:
  - any process or system of cleaning, restoring, modifying or repairing any insured property,
  - poor or faulty design, specification, materials, repairs or workmanship,
  - gradual deterioration or wear and tear,
  - the use or application of caravan parts or accessories which do not meet manufacturer's specifications.



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### **Other general exclusions**

You are not covered for loss, damage or legal liability:

- if your caravan was your primary place of residence other than while you are traveling/touring;
- to your annexe if you leave it unattended anywhere for more than 8 consecutive days;
- caused to your caravan whilst erecting, dismantling, modifying or repairing your annexe;
- arising from stone chips or tar flecks from the road;
- for consequential loss or extra costs following an insured event;
- caused by an electric fault in the wiring of your caravan if the wiring does not comply with the Australian Standards for electrical installation in relocatable premises;
- if the caravan is being used for business use;
- that occurs outside Australia;
- if intentionally, deliberately or maliciously caused by you or a person acting with your express or implied consent;
- arising from the seizure, impounding, sale or destruction of your caravan by any law enforcement or government agency;
- in the event of the breach of a contract or an obligation under a contract;
- caused by military power, rebellion, revolution, an act of terrorism, war or war-like activities or any looting or rioting following these occurrences;
- caused by any radioactivity, nuclear fuel, waste or other nuclear material, nuclear weapon, detonation or explosion or any looting or rioting following these occurrences;
- caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant.

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## MAKING A CLAIM

### What to do if you need to make a claim?

- take all reasonable precautions to prevent or reduce loss or damage to your caravan;
- immediately report the incident or loss to the police where the accident or loss must be reported by law or this policy; and
- report the incident as soon as possible by calling our claims team on **1300 296 296**.

### What not to do without our consent

- admit guilt, liability or blame;
- offer to pay for or negotiate any damages arising from the event;
- approve any repairs or arrange replacements other than emergency repairs up to \$1,000 which are necessary to minimise or prevent further loss and damage.

If you fail to assist us, or do not comply with any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies paid by us in relation to the claim. Where we have a right to reduce or refuse to pay your claim you may make a submission to us explaining why it would be unfair or unreasonable for us to do so. We will not rely on a right to reduce or refuse your claim if it would be unfair to do so.

### Additional action

We may require you to:

- undergo interviews and appear in court and give evidence under oath;
- arrange for any driver towing/transporting your caravan to give us full co-operation in all respects and provide us with the same assistance that you are required to;
- help us manage the claim by answering our questions and/or providing written statements to us under oath;
- allow us to inspect your caravan or any damaged goods you are claiming for;
- take your caravan to or allow it to be towed to a place nominated by us;
- allow us to take possession of the damaged property that we have replaced. Such damaged property becomes our legal property;

- 
- immediately send us copies of any communication, demand or claim you may receive arising out of any incident for which cover is provided under the policy;
  - provide us with evidence of ownership and value of all property covered under the policy;
  - advise us of any person that is charged by the police arising from the incident for which cover is provided under the policy;
  - tell us about any other policy of insurance that may be relevant to the claim;
  - assist us to negotiate, defend or settle any claim made under the policy and to exercise for our benefit your legal right of recovery against any other party.

If you fail to assist us, or do not comply with any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies already paid under the claim.

### **Costs of dismantling, diagnosis and reassembly**

If you make a claim, we may require you to authorise the dismantling parts of your caravan or to authorise us to dismantle it, so that we can assess your claim and/or decide if it is valid. We may refuse to assess or pay your claim if you do not agree to this.

If we determine that the claimed loss or damage is not covered, you will be responsible for the costs of the above dismantling as well as any costs associated with it (including but not limited to any diagnosis, reassembly, repair, and/or replacement costs).

If we determine that the claimed loss or damage is covered, we will settle your claim in accordance with the terms and conditions of the policy (including the operation of any excess).

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### **What happens if we settle the claim for your caravan on a total loss basis?**

If we determine that your caravan is a total loss, we will pay the value as shown on the Certificate of Insurance. The value may be agreed value or market value.

We will:

- deduct any excess that may be applicable;
- deduct any outstanding premium for the period of insurance;
- deduct any unused portion of your registration fee; and
- retain your caravan (including all insured options and accessories);

then:

- the policy comes to an end; and
- there is no refund of any portion of the premium.

### **Fraudulent and dishonest claims**

If you or any person acting on your behalf submits to us a claim or any information or documentation relating to a claim, which is in any way fraudulent or dishonest, we may refuse to pay the entire claim and cancel the policy as permitted by law.

### **Prevention of loss**

You are legally obliged to take reasonable steps to prevent or reduce the risk or possibility of loss. If you intentionally take any risk that results in a loss being suffered, you may forfeit the right to make a claim under the policy.

### **Goods and Services Tax (GST)**

All insured amounts shown in the policy are in Australian Dollars and include Goods and Services Tax (GST). When you claim under the policy with us, all amounts we pay will be inclusive of GST, up to the maximum claim amount shown in the policy.

If you are registered for GST purposes, we will reduce any claimed amounts paid to you by the appropriate input tax credit percentage that you have told us you are entitled to claim from the Australian Taxation Office.

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## EXCESSES

When you make a claim, unless we determine that an excess is not applicable, you must pay all the applicable excesses which are set out in your Certificate of Insurance and which specifically relate to the circumstances of your claim. If required by us, you must pay all the applicable excesses before we provide you with any policy benefits.

### **Types of excesses which can be applied by us**

The types of excesses applicable to the policy and the amount payable are shown on your Certificate of Insurance. Depending on the circumstances in which the insured event occurred, the following excesses may apply:

#### **Basic excess**

This is the amount you are required to pay for each claim under the policy. Your chosen basic excess will be stated on your Certificate of Insurance. The basic excess is \$500, this is the amount you are required to pay for each claim under the policy.

#### **Special excess**

A special excess may be applied to your cover. Any such special excess may be based on the type of caravan insured and the driving records and insurance history of the drivers of your caravan. If we apply a special excess you will be advised in writing and the excess will be shown on your Certificate of Insurance and it will apply in addition to any other excess applicable to your claim.

## OTHER IMPORTANT INFORMATION

### **Cost of your Insurance**

When you buy this insurance, we will tell you the premium you must pay and note it on your Certificate of Insurance.

The premium you pay is based on a number of factors, including (but not limited to):

- the type of caravan insured, its age and value;
- what your caravan will be used for;
- the drivers, their driving and claims experience;
- where your caravan will be parked; and
- your payment method.

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You may reduce your premium by increasing your basic excess and taking advantage of our discount structure. You will also pay less if you pay your premium in one annual lump sum amount.

Your premium will also include amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to your insurance. In cases where we are required to pay an estimated amount (e.g. emergency services levy) we may over or under recover in any particular year, but we will not adjust your premium because of this. You can ask us for more details if you wish.

Your premium may change on renewal. The premium change may either be driven by our pricing factors, your experience or changes to the caravan you insure (such as additional modifications and accessories).

### **Cooling off period**

We want you to be happy with the cover you have chosen, that is why we offer you a 14 day cooling off period.

If you decide that this insurance isn't for you, we allow you to cancel your policy within 14 days of the start or renewal date of your policy and receive a full refund of any premium paid (less any taxes or duties that we cannot recover), as long as you have not made a claim or otherwise exercised a right under the policy.

You must call us during this time for this to be effective otherwise you will not be entitled to a full refund of premium.

Even after this cooling off period ends you still have the right to cancel the policy (see "Cancelling the policy").

### **Cancelling the policy**

You can cancel your policy at any time by calling us. If you have paid an annual premium, we will refund any premium which you have paid, less an amount that covers the period for which you were insured. There is no refund if you have been paying by monthly instalments. We may charge you a cancellation fee specified in the Certificate of Insurance which reasonably represents the administrative costs we believe will be incurred by us in processing the cancellation.

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- We can cancel the policy where permitted by law, in the following situations:
  - if you do not comply with the policy terms and conditions;
  - fail to pay your premium;
  - make a fraudulent claim; or
  - if you did not comply with your duty to take reasonable care not to make a misrepresentation.
  - The policy administration fee noted on your Certificate of Insurance for each risk is not refundable after the cooling off period.

### **Premium refunds**

We do not refund via cheque. Any refund that may be payable because of policy amendments or cancellation will be made to your nominated bank or credit card account.

### **Renewing the policy**

We will send a renewal notice to you at least 14 days before your insurance is due to expire telling you if we will renew and if so on what terms. Where we offer renewal, we will (unless we tell you otherwise) automatically renew your cover on the terms contained in the renewal offer. If you do not wish to renew the policy, or you wish to opt-out of future auto renewals of your policy, please contact us immediately.

You may have to pay an additional premium if you tell us about changes to the policy details and we advise you that these changes will increase your renewal premium.

Your cooling off period continues to apply on each renewal. Each renewal is a separate contract and not an extension of the prior contract.

This PDS applies to any offer of renewal we may make unless we tell you otherwise. It is important that you check the information shown before renewing each year to satisfy yourself that the details are correct.

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## **How we resolve your complaint**

We welcome every opportunity to resolve any concerns you may have with the products or services provided by us or Club 4X4.

In the first instance you should contact one of our customer service officers. If you are not satisfied with the response received you can request that a manager address your concern. If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution (IDR) Committee at:

Club 4X4 Pty Ltd  
Internal Dispute Resolution Committee

**Call:** 1300 296 296

**Email:** [contactus@club4x4.com.au](mailto:contactus@club4x4.com.au)

**Post:** PO Box 1118, Maroochydore QLD 4558

Your concern will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome.

If you are not happy with the decision, you may contact the Australian Financial Complaints Authority (AFCA) subject to its terms of reference.

AFCA can be contacted on:

**Call:** 1800 931 678

**Post:** GPO Box 3, Melbourne, Victoria 3001

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email address:** [info@afca.org.au](mailto:info@afca.org.au)

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You have the right to seek further legal assistance.

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## **Financial Claims Scheme**

This Policy is a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS). The FCS provides protection to policies issued by an insurer, in the unlikely event that the insurer fails and cannot meet its financial obligations, such as claim payouts.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

The FCS is administered by the Australian Prudential Regulation Authority (APRA). Information about the FCS can be obtained from [www.fcs.gov.au](http://www.fcs.gov.au).

## **General Insurance Code of Practice**

Hollard is a member of the Insurance Council of Australia and also a signatory to the General Insurance Code of Practice. The objectives of the Code are to:

- commit us to high standards of service;
- promote better, more informed relations between us and you;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for resolving complaints you make about us; and
- promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee (CGC) is the independent body that monitors and enforces our compliance with the Code. It also aims to drive better Code compliance, helping the insurance industry to improve its service to consumers.

For more information about the CGC, or to obtain a copy of the Code please visit [insurancecode.org.au](http://insurancecode.org.au).

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## **Extra Care Process**

We recognise that our customers may find themselves in difficult circumstances, particularly when a claim event occurs. We have developed an Extra Care Process to provide additional support to our customers who may be experiencing vulnerability due to their circumstances, including personal circumstances that are not directly related to insurance. The Code provides the following examples that may contribute to someone needing Extra Care:

- age
- disability
- mental health conditions
- physical health conditions
- family violence
- language barriers
- literacy barrier;
- cultural background
- Aboriginal or Torres Strait Islander status,
- remote location, or
- financial distress.

Our Extra Care Process and the additional support it provides is available to any customer and can be requested at any time using the contact details below.

More information about Our Extra Care Process and how we support customers in difficult times is available on request. Please contact us on the details set out below if you would like a copy of our policy: Supporting Customers Experiencing Vulnerability Policy.

**Phone:** 1300 296 296

**Email:** [contactus@club4x4.com.au](mailto:contactus@club4x4.com.au)

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## WHAT WE EXPECT FROM YOU

When you purchase insurance from us (including on renewal), you have certain responsibilities that you must comply with. We can refuse to pay a claim, reduce the amount we pay or cancel the policy (subject to the operation of the Insurance Contracts Act 1984 (Cth) (the Act), if you or anyone covered by the policy:

- do not comply with your duty to take reasonable care not to make a misrepresentation or make other misrepresentation to us, and/or
- fail to meet your responsibilities under the policy.

If fraud is involved, we can treat the policy as if it had never existed.

This policy and its terms are subject to and can be affected by the operation of the Act and you need to make sure you are aware of your rights under the Act.

### **Your duty to take reasonable care not to make a misrepresentation**

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary, extend or reinstate the insurance and when we offer you the opportunity to renew your insurance. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.

Specifically when you ask us to vary, extend or reinstate your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to inform us of any changes, where the information is no longer honest, accurate and complete.

If you are not sure of the answers to any of our questions, or whether the information you previously provided remains honest accurate and complete, you should take the time to check and find out. It is also important to understand that, in answering the questions and checking the information, you are answering for yourself and anyone else to whom the questions apply.

As we use your answers to decide what insurance we will offer, to calculate your premium, and to assess any claim you make, it is essential that you contact us if you have any doubts.

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If you do not take reasonable care in answering our questions, or to inform us of any changes, you may breach your duty. If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.

If your circumstances make it difficult for you to work out how to answer any of our questions, or you are not clear how to explain your situation to us, you should contact us to discuss your queries.

**What happens if you do not comply with your duty to take reasonable care not to make a misrepresentation?**

If you do not comply with your duty to take reasonable care not to make a misrepresentation or make other misrepresentation to us we may cancel the policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed, and pay nothing.

**Who do the above obligations apply to?**

The obligations apply to you and everyone that is an insured under the policy. If you provide information for another insured you represent to us you have authority from them to do so and it is as if they provided it to us.

**Managing your sum insured**

It is your responsibility to ensure that the nominated sums insured are adequate, you should continue to reassess these sums insured during the term of the policy and prior to renewal each year.

**Tell us about any changes that may affect your cover or premium**

You need to tell us immediately if any details on your Certificate of Insurance are incorrect or have changed, including if:

- your caravan has been modified or has had accessories fitted that are not included standard as part of your caravan;
- you change your address, contact details, the place where you keep your caravan, the drivers of your caravan or the way you use your caravan;
- anyone who is shown on the Certificate of Insurance has, over the past 5 years, had changes to their:
  - driving record including cancellation, suspension and/or driving conditions imposed on their driver's licence,
  - criminal history.

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Changes that you advise us, may affect the premium you need to pay for the remainder of the period of insurance. If a lower premium applies you will be refunded less our reasonable charge for administrative and processing costs where applicable. In situations where an additional premium applies it must be paid by you immediately.

If the change results in you no longer meeting our underwriting criteria, we may decide not to insure your caravan, cancel your policy or decide not to offer renewal.

### **Tell us about any finance on your caravan**

If you have borrowed money using your caravan as security, you must inform us so that we can record the financier's interest on your Certificate of Insurance. This includes circumstances where you lease, or have a hire purchase agreement on your caravan. During the period of insurance your financier's interests will be covered under the policy as noted on your Certificate of Insurance, however the same policy terms and conditions will also apply to them (where relevant).

### **Tell us if you replace your caravan**

If you replace your caravan during the period of insurance, we may continue your cover on your new caravan, however you must notify us before such cover will take effect. When you tell us that you have replaced your caravan we may charge you an additional premium, add special terms and conditions or cancel the policy. We will not cover any pre-existing damage on your new caravan.

### **Ensure your premiums are always paid**

It is your responsibility to ensure your premiums are paid in full either annually or monthly. If we do not receive payment by the due date we may cancel the policy. We will not pay any claims if your premium remains unpaid for at least 14 days or more.

You must be authorised to make payments from the bank account or credit card details you provide to us. You must also ensure that your nominated bank account or credit card has sufficient funds when we collect payments. We will attempt to collect payment on the start date of your period of insurance. If the policy remains unpaid we will attempt to collect payment at regular intervals determined by us. Any fees that your bank may charge you including dishonour fees are your responsibility.

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## **Instalment payments**

You may be eligible to pay your premium in regular monthly instalments by way of direct debit from your bank or credit card account. The total premium we charge maybe higher when you pay in instalments than when you pay one annual lump sum amount. The nominated bank or credit card account must be able to accept direct debits and you must be an authorised signatory on that account.

You must ensure that you have sufficient funds in the account to meet the debits. All bank charges and dishonour fees are your responsibility. You must notify us immediately if your nominated account or credit card is transferred, closed, payments stopped or if you cancel your direct debit payment plan, and supply us with alternative account details, no less than 7 business days prior to the date of your next debit. If you cancel the debit completely you will need to arrange for another way to pay us your premium to ensure that you remain covered. Please note that as an alternative, payments can only be accepted via either direct debit or another credit card.

If you don't pay a premium instalment by the due date:

- we may cancel your policy if the unpaid premium remains in arrears for more than thirty (30) days; and
- at least one instalment has remained unpaid for a period of at least fourteen (14) days then we may refuse to pay your claim/s.

If we cancel your policy due to non-payment of an instalment premium you need to be aware that:

- no benefits or entitlements can be paid under your policy;
- you will receive written confirmation that your policy has been cancelled;
- we may refuse to provide cover to you under any policy in the future; and
- any application for general insurance products in the future may be affected because you had a policy cancelled as a result of unpaid premiums.

We will keep all information regarding your nominated bank account or credit card private and confidential at all times. Please refer to our Privacy Policy located on our website ([www.club4x4.com.au](http://www.club4x4.com.au)).

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### **Other responsibilities for those covered by the policy**

You or any other person who is covered under the policy must:

- follow all the conditions set out in the policy and Certificate of Insurance;
- take all reasonable precautions to prevent loss, damage or legal liability even after an insured event;
- keep your caravan, its tools, parts and accessories in good condition (e.g. serviced, free of rust etc.);
- keep proof of ownership and value of insured property (e.g. receipts, invoices, bank statements, contracts of sale and photographs).

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## **FINANCIAL SERVICES GUIDE (FSG)**

This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

### **Relationships and authorised services**

Club 4X4 Pty Ltd (ABN 41 606 776 274 AR No. 1235616) (Club 4X4) is an authorised representative of Lifestyle Insurance Group Pty Ltd ABN 48 057 816 172, AFSL No. 246937 (Lifestyle Insurance Group). We can assist you to obtain camper trailer and caravan insurance.

Lifestyle Insurance Group acts as an agent of the insurer, The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473 AFSL No. 241436) (Hollard).

Lifestyle Insurance Group, our AFSL holder, have a binder authority with the insurer, Hollard, and Club 4X4 have been delegated this binder authority. This means that when Club 4X4 promotes (and provide general advice), distributes insurance and arranges your application for insurance, issues policies or handles and settles claims, we are acting for and represent the insurer and not you. If we provide advice to you about insurance, we can only advise about insurance in general terms; we cannot advise about your individual situation.

### **How will you be charged for the services provided?**

Hollard, the insurer, will charge you a premium for the insurance products. An administration fee of \$44 (inclusive of GST) per caravan is charged and paid to Club 4X4 when we arrange your insurance.

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## **Remuneration**

When you purchase insurance products (including the Club 4X4 Camper Trailer, Slide-on Camper and Caravan Insurance policy) you pay the premium to Hollard, the insurer, for the product. This amount is agreed with you before the insurance product is purchased.

Club 4X4 will earn a commission from the insurer which is calculated as a percentage of premium, up to a maximum of 22% of the premium (excluding taxes and statutory charges). This is payable when we arrange your insurance product. Our commission is included in the premium quoted to you.

In addition, Lifestyle Insurance Group and Club 4X4 may receive underwriting profit from the insurer (if any). This remuneration covers Club 4X4 costs in promoting and administering the issue of policies and claims.

Employees are paid an agreed salary and may earn performance-based bonuses. Employees may also receive non-monetary benefits like paid attendances at business related conferences, study trips, functions or gift vouchers.

If you would like more information about the remuneration that Club 4X4 or Lifestyle Insurance Group receive, please contact us. The request should be made within a reasonable time after this document is provided to you and before the financial services are provided to you.

## **Other Remuneration**

If there is a refund of premium as a result of the cancellation or adjustment of the policy, we reserve the right to retain the amount of any government taxes or duties we cannot recover in accordance with the applicable Product Disclosure Statement. If you need further explanation, please ask us.

Details of your cooling off rights will be included in the Product Disclosure Statement.

## **Referrals**

If you were referred to us by one of our referral partners, we may pay the referrer up to 5% of the premium (excluding taxes and statutory charges) from the commission we earn for placing your insurance.

## **Important Associations**

Club 4X4 and Lifestyle Insurance Group are related bodies corporate as defined by the Corporations Act and have some directors in common.

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## **Professional Indemnity Insurance**

Lifestyle Insurance Group and Club 4X4 have a professional indemnity policy in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets and complies with the requirements of s912B of the Corporations Act and covers the services provided by us and our representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

## **Privacy**

### **Privacy notice**

In this privacy notice, “we”, “us” or “our” means Club 4X4 and/or the insurer, Hollard, and their related bodies corporate as relevant. We give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

### **How we collect your personal information**

We usually collect your personal information from you or a person acting with your consent. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

### **Why we collect your personal information**

We collect your personal information to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our business partners) or our related companies by calling the Club 4X4.

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

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### **Who we disclose your personal information to**

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or Recreational Vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

### **Disclosure overseas**

Our related companies and third-party service providers are located within Australia and in some instances may also be located overseas including New Zealand. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

### **Access to your personal information and complaints**

You may ask for access to the personal information we hold about you and seek correction by contacting us using the details on the back of this document. Club 4X4's Privacy Policy is available at [www.club4x4.com.au](http://www.club4x4.com.au) or by calling us. Hollard's Privacy Policy is available at [www.hollard.com.au](http://www.hollard.com.au).

You may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth). Information on how to make a complaint is provided in this document.

### **Telephone call recording**

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

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## Your consent

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise.

If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons

If you wish to stop receiving information about new insurance products and insurance-related services you can call us or email us at [privacy@club4x4.com.au](mailto:privacy@club4x4.com.au). Please note that telephone conversations may be recorded for training and quality control purposes.

## How can you give us instructions?

You can give us instructions by phone, email or mail using the contact details specified in this document. In some cases we may need you to confirm your request in writing.

## What should you do if you have a complaint?

If you are dissatisfied with our service in any way, please contact us and we will acknowledge your complaint within 24 hours of receiving your complaint and attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

The Australian Financial Complaints Authority

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Mail:** GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the back cover of this guide.

The FSG was prepared on 1 July 2022 and is authorised for distribution by Lifestyle Insurance Group.

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## DEFINITIONS

Certain words used in this document or on your Certificate of Insurance have a special meaning. This Definitions section contains such terms. In some cases, certain words may be given a special meaning when used in other documents making up the policy.

Headings are provided for reference only and do not form part of the policy for interpretation purposes.

Term	Means
<b>accessories</b>	A non-factory extra that does not enhance the performance or affect the structure of the vehicle.
<b>accident</b>	An unforeseen, unintended or unexpected event which happens suddenly and arises from a single event.
<b>agreed value</b>	The mutually agreed value assigned to your vehicle at the beginning of your period of insurance. This value will be noted on your Certificate of Insurance and will apply to the end of the period of insurance.
<b>annexe</b>	The structure designed to be attached to your caravan for the purpose of providing additional accommodation.
<b>business use</b>	The caravan is either registered for business use or is used for income earning purposes as part of a full time, part time or casual business and/or employment.
<b>caravan</b>	The camper trailer, slide-on camper, caravan or 5th Wheeler that we have agreed to insure and is shown on your Certificate of Insurance.
<b>Certificate of Insurance</b>	The relevant Certificate of Insurance we give you. We give you a Certificate of Insurance when you first purchase the policy or whenever any part of the policy is changed or when the policy is renewed.
<b>contents</b>	Your personal items and belongings kept within your caravan that are not fixed to the caravan.
<b>driver</b>	The person driving, operating (or responsible for) the vehicle towing/transporting your caravan.

Term	Means
<b>excess</b>	The amount of money you are required to pay or bear yourself when you make a claim under the policy. All applicable excesses are listed in this document and/or are shown on your Certificate of Insurance. In the event of a claim you may be required to pay more than one excess.
<b>insured event or event</b>	An event for which you can make a claim under your policy.
<b>market value</b>	The reasonable market-related value or our assessment of what the general market would pay for your caravan at the date of its loss or damage. This takes into account the make, model and condition of your caravan at that time.
<b>modification (s)</b>	All alterations made to your caravan from the manufacturer's standard specifications which may impact your caravan's appearance, safety, performance or value. These may be either a manufacturer's option or any aftermarket alteration.
<b>off-road</b>	Off-road means four wheel-driving, trail driving, sand dune driving or some other driving activity of a similar nature that is conducted off a sealed road.
<b>period of insurance</b>	The period of time that you are covered under the policy (which is shown on your Certificate of Insurance) unless the policy otherwise ends sooner in accordance with the policy or relevant law. If the policy is cancelled, the period of insurance terminates when the cancellation becomes effective.
<b>policy</b>	Your contract of insurance with us comprising of this document, the Certificate of Insurance and any other document we tell you forms part of the terms and conditions of your cover, including any endorsements issued by us.

<b>Term</b>	<b>Means</b>
<b>premium</b>	The amount of money you pay for your insurance including government taxes such as GST, and stamp duty. This will be listed on your Certificate of Insurance.
<b>private use</b>	Social, domestic and pleasure purposes. It does not include business use.
<b>total loss</b>	Loss where your caravan has been stolen and not recovered within 21 days from the time you report its theft to us or we reasonably decide that it is uneconomical, impractical or unsafe to repair after an accident.
<b>we, us, our</b>	Club 4X4 Pty Ltd (ABN 41 606 776 274 AR 1235616 acting as an Authorised Representative of Lifestyle Insurance Group Pty Ltd (ABN 48 057 816 172) (AFSL 246937) and as agent of the insurer, The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (AFSL 241 436).
<b>you, your, yourself, insured</b>	The person(s) named on the Certificate of Insurance as the insured or an authorised representative acting on their behalf. If the policy is held in more than one name, any insured can make changes or cancel a policy on behalf of other insureds.

Should you require any additional information you may contact us:

Club 4X4

**Call:** 1300 296 296

**Post:** PO Box 1118, Maroochydore QLD 4558

**Website:** [www.club4x4.com.au](http://www.club4x4.com.au)

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Insurance for 4X4 enthusiasts

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