

WELCOME

This Warranty is designed to help reduce the financial impact of unexpected and potentially expensive mechanical repairs to Your Caravan by providing parts and labour cover on Covered Components as listed under (Page 2), "Significant characteristics of this Warranty".

Please carefully read this Warranty document for the full Terms, Conditions, Covered Components, Limits of Liability and Exclusions before deciding to purchase this Warranty.

We know that everyone's circumstances differ, so We offer a variety of Warranty options with different levels of cover and various Covered Components to suit Your coverage requirements and Your budget. This allows You to choose the appropriate level of coverage for Your circumstances.

Language

All Warranty documents and all communications with You about this Warranty will be in easy to understand English. If You have any disability that makes communication difficult, please tell AWN and they will be pleased to help.

GENERAL ADVICE WARNING

Any financial product advice given to You by the Selling Agent/Selling Agent Representative is general advice only, limited to extended Warranty, and does not take into account Your personal financial circumstances.

Your Caravan comes with guarantees that cannot be excluded under the Australian Consumer Law. This Warranty does not limit or exclude the conditions, warranties and guarantees imposed by any relevant Commonwealth or State legislation and in particular does not limit the rights and remedies to consumers under the Australian Consumer Law to the extent they apply to this Warranty.

PRODUCT DISCLOSURE STATEMENT

WHO IS THE UNDERWRITER?

Certain underwriters at Lloyd's underwrite this Warranty.

Lloyd's is the world's leading specialist insurance market that offers an unrivalled concentration of specialist insurance, underwriting expertise and reinsurance risk.

If You need to contact Lloyd's please do so through any of the options listed in the details below:

Lloyd's General Representative Australia

Lloyd's Australia Limited

Level 21 Angel Place 123 Pitt Street Sydney NSW 2000 Australia

Phone: +61 (0)2 9223 1433

Fax: +61 (0)2 9223 1466

WHAT IS A PRODUCT DISCLOSURE STATEMENT?

A Product Disclosure Statement (PDS) contains sufficient information so that a retail client may make an informed decision about whether to purchase a financial product.

A PDS is prepared by or on behalf of the supplier of the financial product and forms the basis of Your Warranty. This PDS was prepared as at 22nd December 2015 (Rev. 03).

We may need to update this PDS from time to time if certain changes occur when required and permitted by law. We will issue You with a new PDS or a supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, We may issue You with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy free of charge by contacting Us using Our details below.

WHO PROVIDES THE SERVICE?

Australian Warranty Network Pty Ltd. (AWN) ABN 78 075 483 206 Australian Financial Services (AFS) Licence No. 246469,

P.O. Box 4301, Loganholme, Qld 4129

Phone: (07) 3802 5577 Web: www.australianwarranty.com.au

AWN as an appointed coverholder of certain Underwriters at Lloyd's, provides this service as the supplier of this Warranty in respect of the Caravan only.

BENEFITS OF THE WARRANTY

This product will benefit You should a mechanical breakdown occur, and that mechanical breakdown is caused by a Covered Component under the terms of this Warranty. In the event of a mechanical breakdown, Covered Components will be rectified up to the limits of liability for those components and subject to the type of Warranty product You have purchased. Terms of coverage and limits of liability are set out on the following pages.

These Warranty terms and limits of liability should be read in conjunction with (Section 4) of the Terms and Conditions on Page 4 ("Your Obligations").

The coverage provided by this Warranty may represent substantial savings to You, should a mechanical breakdown in a Covered Component occur. Further, AWN's experience, knowledge and expertise allows AWN to direct Your Caravan to the closest Approved Repairer. Parts for repairs can generally be sourced at a lower cost by AWN, which also represents a saving to You were a claim may exceed the limits of Our liability.

COST OF THE WARRANTY

A number of factors are taken into account in determining the Warranty price. These include the type of Warranty selected, the type of Caravan, the age of the Caravan and kilometres travelled the Caravan's history in relation to servicing, where the Caravan is towed and any modifications to the Caravan.

The Warranty retail price is subject to Commonwealth and State taxes and/ or charges. These include the Good and Services tax and stamp duty. The amount of these taxes and/or charges will be shown on Your Application Page.

ISSUING AGENT

AWN has relationships with Our authorised Selling Agents and Selling Agents representatives. We may pay a remuneration to Our Selling Agents / Selling Agents Representatives when they sell Our Warranty products. For further details see the Financial Services Guide supplied by the authorised Selling Agent.

DEFINITIONS

There are a number of words in this document that have specific meaning:

"AWN" means Australian Warranty Network Pty Ltd as the supplier of this Warranty.

"Appliance" means the Appliance listed under "Appliance Details" in the Certification of Cover and Warranty Application Page, which were fitted by the original Caravan manufacturer and specified in the Manufacturers Warranty.

"Application Date" means the date the Warranty document was submitted to AWN.

"Approved Repairer" means those licensed mechanical workshops approved by AWN to carry out repairs.

"Authority Number" means the number issued by AWN's claims department to the repairer after receiving the repairers quote authorising the repairer to proceed with the repairs.

"Caravan" means the New or Used vehicle equipped for living in, usually designed to be towed, specified in the Certification of Cover and Warranty Application Page.

"Covered Component" means only those mechanical components or parts of Your Caravan that were originally covered by the Manufacturer's Warranty. Please refer to (Page 5, Section 7) for "Exclusions".

"Manufacturer's Warranty" means the warranty provided by the manufacturer applicable to the Caravan at the time Your Caravan was purchased as new, but for the purposes of this Warranty, limited to only those mechanical components of the Caravan covered.

"Market Value" means the pre-mechanical failure retail value of Your Caravan. We will determine this amount at the time we assess Your claim, having regard to the age and condition of Your Caravan and kilometres it has travelled.

"Normal Wear and Tear" means the gradual reduction in operating performance of a Covered Component due to use of the Caravan (relative to age of the Caravan, service history and kilometres travelled).

"Pre-Activated Fault" means any fault occurring prior to the commencement of the Warranty.

"Pre-Existing Fault" means a fault with a Covered Component of the Caravan or Appliance, whether known or unknown to You, which existed, or which may reasonably be assumed to have existed, prior to the Warranty Application Date.

"Premium" means the amount paid for this Warranty.

"Selling Agent Statutory Warranty" means the warranty required by the relevant state or territory law to be provided to you by the Selling Agent (where applicable).

"Selling Agent" means an individual or company approved by AWN as an Authorised Representative.

"Warranty" means this Policy document.

"We, Our, Us" means Australian Warranty Network Pty Ltd, on behalf of certain underwriters at Lloyd's.

"You, Your" means the person(s) named on the Certification of Cover and Warranty Application Page in this document.

PRIVACY NOTICE AND CONSENT

We take great care to protect the privacy of information supplied by individuals or organisations in accordance with the Privacy Act and Australian Privacy Principles. You are entitled to obtain a copy of Our Privacy Policy on request or you can obtain a full copy at www.australianwarranty.com.au.

The information requested from You is to:

- Enable Us to determine whether to accept Your application for the Warranty and if so, on what terms;
- Enable Us to process Your claims and decide whether any claim You make should be accepted;
- Share with Our related and associated entities, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include the United Kingdom. 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.

This information will be kept confidential, except if there is a legal obligation to disclose it. By signing the application or paying any Fee due for the Warranty, You consent to Us:

- Using the information for any of the above purposes;
- Conduct market or customer research, informing You about Our products or services or those of any of Our associated, related entities or alliance partners. You can opt out of this by emailing (administration@australianwarranty.com.au) or calling Us ((07) 3802 5577); and
- Obtaining information from and providing information to any third party who is able to assist AWN in considering whether to accept Your claim and the value of Your claim.

SIGNIFICANT CHARACTERISTICS OF THIS WARRANTY

Repairing or replacing Covered Components of your Caravan

You are covered against failure of the Covered Components (Excluding Appliances) that would have been covered by the original Manufacturer's Warranty if it had not expired.

The maximum amount payable whilst this Warranty is in force for the total of all claims, shall not exceed the Market Value of the Caravan at the time of claim, as determined by Us.

The total monetary limit per claim (including Customer Care Package) under this Warranty will not exceed:

- C1 Cover:** \$2,500 (Two Thousand Five Hundred Dollars); or
- C2 Cover:** \$10,000 (Ten Thousand Dollars).

For all limits of liability and exclusions of the Warranty, please refer to the Limits of Liability, Exclusions and Miscellaneous sections under Terms and Conditions.

APPLIANCE COVER (OPTIONAL)

Claim Limit

Up to \$1,000 per claim

The following Appliance Cover is only available to be purchased in conjunction with a Caravan Warranty.
This Appliance Cover will run from the Caravan Warranty cover commencement date for the term of the Warranty.
Cover available for the following Appliances fitted by the original Caravan manufacturer:



Fridge



Stove



Rangehood



Microwave



Air-Conditioner



Hot Water Unit



Pressure Pump



TV

Refer to the Terms and Conditions for all Terms, Conditions, Limitations and Exclusions of this Warranty.

ADDITIONAL BENEFITS - CUSTOMER CARE PACKAGE

Where we approve a claim in relation to failure of a Covered Component under this Warranty, We will provide the following additional benefits where expenses are incurred, by reason of that claim. Customer Care Package runs for the term of the Warranty selected. Refer to (Page 5 Section 6) for "Limits of Liability".

TOWING ASSISTANCE: (Claim Limit: Up to \$100.00 per claim) - Reimbursement up to the Claim Limit for towing charges in the event of a covered mechanical breakdown where your Caravan is unable to be quickly mechanically repaired or safely towed to an AWN Approved Repairer.

ACCOMMODATION ASSISTANCE: (Claim Limit: Up to \$100.00 per claim) - Reimbursement up to the Claim Limit for emergency accommodation, arrangements and costs in the event of a covered major Caravan breakdown where you are more than 400kms from your registered residence and taking more than 48 hours to repair.

QUALITY GUARANTEE: All repairs to Covered Components authorised by Us prior to the commencement of repairs will be covered by the Warranty for the remaining period of cover.

OPTIONAL BENEFIT - 24 HOUR ROADSIDE ASSISTANCE

If You have selected and paid for 24 hour Roadside Assistance, it will be noted on Your Certification of Cover.

The Roadside Assistance program provides access to the following services. Some services are provided on a fee for service arrangement (as noted below).

The 24 hour Roadside Assistance is provided by:

Australia Wide Assist - ABN 93 061 656 184

Phone Toll Free - 1800 651 111

Available 24 Hours - 7 days/week

Deluxe Caravan Cover

- **FLAT TYRE** - The Caravan's roadworthy spare tyre will be fitted. The cost of the service is covered up to \$160.00 including GST (excludes any repair costs, replacement tyres, valves, tubes etc.).
- **LOCK OUTS / LOST KEYS** - Gain emergency access to the Caravan. Arrange for the client to obtain the spare key (if applicable). The cost of the service is covered up to \$160.00 including GST (excludes any repair costs and key cutting).
- **EMERGENCY TOWING - MECHANICAL BREAKDOWN** - The Caravan will be transported to the nearest suitable repairer. The cost of the service is covered up to \$600.00 including GST per breakdown (excludes any repair costs, additional towing. Refer to general exclusions).

Extras Cover

- **EMERGENCY ACCOMMODATION** - Assistance with emergency accommodation, while the Caravan is being repaired. Initially paid in full by the client. The client may then claim for reimbursement of up to \$300.00 including GST for accommodation costs. (Excluding meals, beverages etc.)
- **GENERAL ASSISTANCE** - We will relay urgent messages to family, friends and business associates, likely to be concerned by disruption or delay. We will also arrange for alternative transport in the case of a major breakdown i.e. taxi. (Cost at customer's expense).

Premium Caravan Cover

- **FLAT TYRE** - The Caravan's roadworthy spare tyre will be fitted. The cost of the service is covered up to \$165.00 including GST (excludes any repair costs, replacement tyres, valves, tubes etc.).
- **LOCK OUTS / LOST KEYS** - Gain emergency access to the Caravan. Arrange for the client to obtain the spare key (if applicable). The cost of the service is covered up to \$165.00 including GST (excludes any repair costs and key cutting).
- **EMERGENCY TOWING - MECHANICAL BREAKDOWN** - The Caravan will be transported to the nearest suitable repairer. The cost of the service is covered up to \$1,000.00 including GST per breakdown (excludes any repair costs, additional towing. Refer to general exclusions).

Extras Cover

- **EMERGENCY ACCOMMODATION** - Assistance with emergency accommodation, while the Caravan is being repaired. Initially paid in full by the client. The client may then claim for reimbursement of up to \$400.00 including GST for accommodation costs. (Excluding meals, beverages etc.)
- **GENERAL ASSISTANCE** - We will relay urgent messages to family, friends and business associates, likely to be concerned by disruption or delay. We will also arrange for alternative transport in the case of a major breakdown i.e. taxi. (Cost at customer's expense).

Exclusions

Free service will only be provided on private property or on public roads that are accessible by normal two wheel drive vehicles. Call Outs will not be provided where the caravan is "off-road" (including but not limited to where the caravan is located on forestry or logging tracks, creek beds, beaches or mountains).

Service can be refused in the following situations:

- Commercial use of Caravan.
- Unregistered Caravans.

- Caravans deemed not to be roadworthy or non-compliant with the relevant Australian design rules.
- Caravans permanently located on public or private holiday parks or camp sites.
- Caravans already at repairers.
- Where the use of specialized equipment may be required for extraction/recovery.
- Caravans involved and damaged in accidents.

How to use 24 hour Roadside Assistance

Call the 24 hour Roadside Assistance hotline on 1800 651 111 any time to discuss Your problem with the 24 hour Roadside Assistance operator.

Please have the following information ready when You call:

- The precise location of Your Caravan, including the name of the road You are on, and the nearest cross street,
- The make, model, colour, and registration number of Your Caravan,
- The nature of Your problem, and
- Your warranty number and the full name and address of the person named on the Certification of Cover.

Note

The 24 hour Roadside Assistance package is provided and administered by Australia Wide Assist and does not form part of your Warranty.

Your Selling Agent and AWN will accept no responsibility for the services, advice or action provided by Australia Wide Assist.

Any provider despatched by Australia Wide Assist will act as Your agent and not an agent of Australia Wide Assist. Accordingly Australia Wide Assist takes no responsibility for the actions of any provider once they have arrived on the scene.

Australia Wide Assist will always endeavour to provide the services described above. However, events beyond Australia Wide Assist's reasonable control (such as industrial disputes, strikes, flood conditions, the absence and/or availability of providers of the services or the inaccessibility of certain parts of Australia) may delay or prevent Australia Wide Assist from being able to provide some or all of the services. Australia Wide Assist will not be held liable in any way if for any such reason Australia Wide Assist is unable to provide any or all of the services when requested to do so.

The 24 hour Roadside Assistance hotline - 1800 651 111

Terms and Conditions

1. PERIOD OF COVER

This Warranty will commence as from the Cover Commencement Date listed under Warranty Details on the Certification of Cover page.

This Warranty will cease the sooner of:

- The date nominated by You as the Warranty Expiry Date listed under Warranty Details on the Certification of Cover page, or when the maximum benefit of the Warranty has been reached; or
- In the event You fail to comply with the Warranty service requirements; or
- When the Warranty is cancelled by You in accordance with Section 9 (Cooling Off Period)

2. PRECONDITIONS

It is a precondition of this Warranty that:

- The Warranty is purchased from an authorised Selling Agent; and
- At the commencement of Your Warranty, the Caravan is in good mechanical condition, with no Pre-Existing Faults. **Failure to disclose any Pre-Existing Faults may void this Warranty;** and
- The Caravan is currently registered; and
- The Caravan has a current Certificate of Roadworthiness or Safety Inspection report; and
- The Premium and the signed Warranty Application Page must be received and approved by AWN within twenty one (21) days from the Warranty Application Date.

3. OUR OBLIGATIONS

- AWN will process Your application within (21) twenty one days of receipt and either accept or decline cover.
- Provided cover is granted, We will pay for the repairs or replacement of any broken or damaged Covered Components causing mechanical breakdown always considering that the Caravan purchased is a used Caravan. If a Covered Component requires replacement, We may replace with a reconditioned or similar component.
- Any repairs We agree to pay for must be undertaken by an AWN Approved Repairer at a price acceptable to AWN.
- The monetary limits of Our obligations are set out in Section 6 (Page 5) of the Terms and Conditions of this Warranty.

4. YOUR OBLIGATIONS

You agree that from the Cover Commencement Date of this Warranty You must comply with the following essential terms:

- Service Requirements:** You must maintain a regular Maintenance Schedule in accordance with the Maintenance Schedule shown on page 9 with a Qualified Service Agent at intervals:
 - Caravan:** At intervals not to exceed twelve (12) months or 10,000km from the cover commencement date, whichever occurs first. An allowance of no more than 30 (thirty) days or 500 (Five Hundred) kilometres beyond the stated intervals will be accepted.
 - Appliance:** You must have the Appliance serviced as per the manufacturer's requirements.
- Service Invoice Records:** To post the relevant service coupon attached to this Warranty and the service tax Invoice (or copy) to AWN, P.O. Box 4301, LOGANHOLME, QLD, 4129, within seven (7) days of the service being completed. The processing of Your claim may be delayed or declined if we do not have invoices or other satisfactory evidence detailing the service history of the Caravan.
- Minimise Damage:** That You, or any person in control of the Caravan, must take all reasonable precautions to minimise damage to the Covered Components and/ or the Caravan, and must not continue to operate the Caravan if damage to a Covered Component is reasonably suspected.

Note: Failure to comply with these essential terms may delay, reduce or invalidate Your claim.

5. ASSESSMENT AND AUTHORIZATION

- a) Upon receipt of a claim enquiry, AWN will check whether Your claim is valid under this Warranty and that all service requirements have been adhered to; and
- b) If so, AWN may ask for the Caravan to be inspected by one of their Approved Repairers; and
- c) If the claim is valid, AWN will give approval for their Approved Repairer to repair the Caravan within the terms of this Warranty.
- d) If the claim is not valid, then You shall be responsible for the cost of the inspection.
- e) No reimbursement shall be given for any work commenced without official authorisation being issued by AWN to the Approved Repairer.

6. LIMITS OF LIABILITY

- a) The maximum amount payable whilst this Warranty is in force for the total of all claims, shall not exceed the Market Value of the Caravan at the time of claim, as determined by Us.
- b) The total monetary limit per claim (including Customer Care Package) under this Warranty will not exceed:
 - i) **C1 Cover:** \$2,500 (Two Thousand Five Hundred Dollars); or
 - ii) **C2 Cover:** \$10,000 (Ten Thousand Dollars); or
 - iii) **Appliance Cover:** \$1,000 (One Thousand Dollars); or
 - iv) **Customer Care Package:** \$100 (One Hundred Dollars) per claim (up to a maximum of \$300 for the term of the Warranty). A claim will only be considered where a claim is made in relation to a failure of the Covered Component that is approved by Us under this Warranty, and will be reimbursed to You on submission of paid tax invoices or receipts, received
On any repair/s being undertaken at any 1 (one) time on any 1 (one) claim number.
- c) Subject to satisfactory completion of the repairs, You agree to accept such payments to cover the full cost of repairs to the Covered Components of the Caravan whether paid to You or to the Approved Repairer on Your behalf to be in full satisfaction of the claim.
- d) Acceptance of the payment and/or Caravan/Appliance after the repairs have been satisfactorily completed shall also be deemed to be in full satisfaction of the claim.
- e) All claim limits are the GST inclusive cost of the repairs.

7. EXCLUSIONS

This Warranty does not cover:

Caravan and Appliance Exclusions

- a) Caravans modified beyond manufacturer's specifications, or used for hire or commercial purposes.
- b) Any damage due to misuse, fire, accident, theft, impact, submersion in water, off road use, neglect, abuse, infestation by animals, rodents, insects, rust, corrosion or where Your Caravan is used in mining or other corrosive areas shall render the Warranty null and void.
- c) Any damage to Covered Components occurring from overheating or lack of oil or lubricant, low fluid level, any damage caused by failure to maintain correct service requirements and any damage, which is consequential of the failure to maintain correct servicing requirements.
- d) Any damage, loss or expense of any kind, which occurs or arises as a result of the failure of a Covered Component, other than the cost of replacing or repairing the component itself.
- e) Any damage, loss or expense of any kind which occurs or arises as a result of the failure of any item or component of the Caravan which is not a Covered Component under this warranty.
- f) The cost of any consumables that are replaced during the course of repairs.
- g) Any component that is considered part of any manufacturer's fault and / or recall campaign or is considered reusable.
- h) Oil leaks, water leaks, normal wear and tear, all service and maintenance items and any consumables which are replaced during routine service and maintenance including, but not limited to, gas, pipes, hoses, belts, seals, gaskets, bulbs, and elements, or any failure of claimable Covered Components due to water, oil, fuel, or coolant contamination.
- i) Any repair, quote or diagnostic cost that is not part of a genuine, approved claim.
- j) Any damage caused by towing with incorrect tyre pressure, overloading, incorrect towing equipment.
- k) Conditions or problems that are determined to be Pre-Existing Faults or Pre-Activated Faults.
- l) Failures of Covered Components subsequent to the cancellation or voiding of the Manufacturer's Warranty.
- m) Failures of Covered Components resulting in any way from:
 - i) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
 - ii) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- n) Any damage caused by towing with incorrect tyre pressure, overloading, incorrect towing equipment.
- o) Items not installed by the original Caravan manufacturer or fitted after the sale of the Caravan.
- p) Any damage occurring due to incorrect power supply, over voltage, incorrect gas or water supply.
- q) Any cost associated with the removal and installation of the replaced covered Appliance.
- r) Where an Appliance serial number has been deleted, defected or altered from the serial number on the Warranty Policy Application page, this will void this Warranty.
- s) Any deterioration or fading of paint, panel, curtains, seats, trim, fibrous material or cosmetic items.

8. MISCELLANEOUS

- a) This is a mechanical breakdown Warranty for used Caravans, therefore a part may be worn but still quite safe and serviceable.
- b) We will not be liable or held responsible for any damage occurring if the Caravan is left unattended or being towed.
- c) We will not be held responsible for any delays due to lack of supply of parts or any materials needed to complete any work undertaken.
- d) We shall not be held responsible for towing fees, travel plans, accommodation or other associated cost whilst repairs are carried out to Your Caravan or Appliance in the event of an authorised claim.

9. COOLING OFF PERIOD

You may cancel Your Warranty for any reason within 14 days from the day you purchased this Warranty unless an incident has occurred which may result in a claim. This is known as the "Cooling off Period". You will need to return the Warranty document to Us, together with a letter to request cancellation of the Warranty during the Cooling Off Period. We will refund the Premium paid, less any taxes or duties We cannot recover from other sources.

10. CANCELLATION

We are required by law to provide certain guarantees in providing Our Warranty claims service. If we fail to comply with Our obligations, You may be entitled to a remedy including cancellation of this Warranty and/or a refund. Cancellation requests must be made in writing at the address of P.O. Box 4301, LOGANHOLME, QLD, 4129. If We agree to cancel this Warranty, any refund calculation will be on a pro-rata basis less Our cancellation/administration costs and any authorised or paid claims.

If the Warranty Premium is financed, any refund will be made to the financier or whomever the financier directs Us to pay.

We may cancel the warranty if:

- You fail to comply with Your obligations;
- You, or a person acting on Your behalf, or otherwise with Your knowledge, provide false or misleading information in relation to a claim;
- If the Caravan's odometer has been tampered with or is defective;
- If the Caravan has at any time been used for rallying, racing, and competitive driving or tested for any such events.

11. TRANSFER

This Warranty cannot be transferred to another Caravan.

If you are not in breach of the terms of this Warranty you may transfer the benefits of this Warranty to a new owner of the Caravan.

As a prerequisite to transferring the Warranty we require the following:

- Proof of a current Safety Inspection Report and ownership; and
- A mechanical inspection acceptable to Us; and
- You must provide the above and request to transfer the Warranty in writing to Us within 7 days of the change of ownership of the Caravan; and
- A transfer and administration fee of \$75.00 payable to Us by the new owner.

12. DOCUMENT REPLACEMENT

In the event You lose or are unable to locate Your Warranty document, You may apply for a replacement document. A Fee of \$33.00 will be payable to Us for this service.

13. YOUR DUTY OF DISCLOSURE

Before You enter into an insurance contract, You have a duty of disclosure under the Insurance Contracts Act 1984.

If We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until We agree to insure You.

Who does the duty apply to?

The duty applies to the person who is noted under customer details on the Certification of Cover.

If You do not tell Us something?

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

14. TAXATION INFORMATION

Premiums are subject to Goods and Services Tax (GST) and stamp duty imposed by Commonwealth and State Governments. GST will also affect any claim You make under the Warranty. Please refer to the 'Limits of Liability' section in this Warranty (Section 6 Page 5).

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Warranty for business purposes. This taxation information is a general statement only. You should seek professional taxation advice for information about Your personal circumstances.

15. HOW TO MAKE A CLAIM

1. Read the Warranty carefully to ensure Your claim is covered by the Warranty.
2. Telephone or write to:
Australian Warranty Network Pty Ltd
P.O. Box 4301, Loganholme, Qld 4129
Phone: (07) 3802 5577 | Fax: (07) 3806 1505
Email: claims@australianwarranty.com.au
Office Hours: Monday to Friday 8:15 a.m. to 5:15 p.m. (AEST)
3. Quote the Warranty Number, registration number and current odometer reading.
4. Explain fully the nature of the problem remembering that You are required to disclose to Us all information which is relevant in assisting Us to consider Your claim. If You fail to disclose such information Your rights to claim may be seriously affected.
5. Upon receipt of the above information We will process and consider Your claim. Repairs will not be paid by Us unless an Authorisation Number is issued by Us to the Approved Repairer prior to the commencement of the repairs.

In some cases You will be given the opportunity to contribute something towards the cost of the repairs, i.e. any repairs that restore the Caravan to a better condition than the condition prior to the failure.

Failure by You to pay for any work not included in this claim shall render this Warranty void.

In the event of a mobile mechanic being called by Us, You agree that any work carried out by that or any mechanic that is not part of the cover or if the call is of a service nature then this cost shall be Your responsibility.

If You have a problem with Your Caravan that is not claim related, just call AWN's claims department and We can still assist You through their network of Approved Repairers Australia-Wide.

16. COMPLAINTS RESOLUTION

Complaints about policy & claim administration matters

If You wish to make a complaint about service matters such as general administration of Your policy, or about a claim, the first thing You should do is contact Us, and Your complaint will be referred to Our Internal Dispute Resolution Committee (IDRC) to review the dispute at no cost to You. This review will normally be completed within 15 business days. **Internal Dispute Resolution Committee, AWN, PO Box 4301, Loganholme, Qld, 4129, Phone: (07) 3802 5577.**

If You are still not satisfied with the outcome of the AWN IDRC review of Your complaint, You can take Your complaint to Lloyd's to review the dispute at no cost to You. This review will normally be completed within 15 business days. Lloyd's General Representative Australia, Level 21 Angel Place 123 Pitt Street, Sydney NSW 2000 Australia, Phone: (02) 922 314 33, or Email: idaustralia@lloyds.com.

If You are still not satisfied with the outcome of either Our review or the Lloyd's review of Your complaint, You are entitled to take Your complaint to the Financial Ombudsman Service (FOS), the External Resolution Scheme. The FOS details will be supplied with Ours and the Lloyd's written response to Your complaint review.

Further details will be provided at the appropriate stage of the complaints process. This complaints procedure does not affect Your legal rights.

17. GENERAL INSURANCE CODE OF PRACTICE

Lloyd's Australia has adopted the General Insurance Code of Practice, and AWN adheres to its requirements. The purpose of the code is to raise the standards of practice and service in the general insurance industry.

We support the standards set out in the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting Us, or visiting www.codeofpractice.com.au.

18. LEGAL AND REGULATORY INFORMATION

Insurer's Liability

This Warranty is underwritten 100% by a Lloyd's syndicate, and each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total liability for the syndicate, which is the total of the proportions underwritten by all the members of the syndicate taken together. A member is liable only for that member's proportion and is not jointly liable for any other member's proportion.

The business address of each syndicate member is Lloyd's, 1 Lime Street, London EC3M 7HA. The identity of each member and their respective proportion may be obtained by writing to Market Services, Lloyd's, at this address.

The law & legal proceeding applicable to this Warranty

Unless You and We agree otherwise, the law which applies to this contract is the law which applies to the part of Australia in which You live. Any legal proceedings between You and Us in connection with this contract will, therefore, only take place in the courts of the part of Australia in which You live.

Disputes

The Underwriters accepting this Insurance agree that:

- a) If a dispute arises under this Warranty, this Warranty will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- b) Any summons notice or process to be served upon the Underwriters may be served upon:
Lloyd's Underwriters' General Representative in Australia Suite 2, Level 21
Angel Place
123 Pitt Street
Sydney NSW 2000
who has authority to accept service and to appear on the Underwriters' behalf;
- c) If a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition, or restriction imposed by law or regulation.