

190 Jayco Platinum Caravan Insurance Endorsement

1. 3 Years Replacement Caravan: If You purchased Your Caravan new or as a demonstrator model from the manufacturer or dealer and a Total loss of Your Caravan occurs within 3 years from the date You purchased Your Caravan new or as a demonstrator model from the manufacture or a dealer,

We will replace Your Caravan provided:

- the Sum Insured of Your Caravan is greater than Your Caravan's purchase price; and
- the consent of any finance company with an interest in Your Caravan has been obtained.

We will also pay for all registration costs, dealer delivery and statutory charges, provided You recover any refundable unexpired registration or statutory compulsory insurance on Your Caravan and pay this to the dealer as a discount towards registration and/or statutory compulsory insurance.

This cover will end as soon as one of the following occurs:

- your policy is cancelled;
- your Caravan is no longer covered by Jayco Platinum Caravan Insurance;
- your Caravan is older than 3 years since it was purchased new from the dealer or manufacturer;
- your Caravan has been sold.

The excess noted on the Certificate of Insurance applies.

2. Emergency Pet Cover: If Your pet animal is with You and becomes sick or is injured and You are more than 100km's from home whilst using Your Caravan we will pay up to \$1,000 toward veterinarian fees. No Excess.

3. Funeral Cover: If death occurs when using the Caravan and the insured is more than 100km's from home we will pay the maximum benefit of \$5,000 towards funeral costs. No Excess.

4. Theft Mobile Phones and Cash: We will cover You for Theft of your Mobile Phone and Cash from Your locked Caravan and there is evidence of forcible and violent entry into the locked Caravan. Maximum benefit \$1,000. Excess \$100.00

5. Off Road Excess Waiver: No additional Excess will be applied if loss to your Caravan occurs whilst it is being driven on any dirt road, unsealed road or beach.

6. Action of trees and their roots: The policy extends to cover falling trees, limbs, branches and their roots. The Excess noted on the Certificate of Insurance applies.

7. Loan Balance Assistance: If an interested Party receives a Total Loss Payout made under Your policy, We will pay to the Interested Party any remaining balance due for Your Caravan under Your Loan up to a maximum \$5,000.00 per claim.

8. Temporary Accommodation Costs: The cost of Temporary Accommodation for you where the loss occurs to You caravan when it is either:

- More than 100 kilometres from your home (in which case a limit of \$200 per day and \$2,000 in the aggregate for all claims in each period of insurance applies); or
- The Caravan is Your usual home (in which case a limit of \$200 per day and \$2,400 in the aggregate for all claims in each period of insurance applies).

And it cannot be towed or is not fit to stay in. We will not pay any costs for temporary Accommodation after Your Caravan has been replaced or repaired.

9. Contents: Automatic contents cover up to \$5,000. We will pay a maximum of \$1,000 per item for all claims in the Period of Insurance. The Excess noted on the Certificate of Insurance applies.

10. Tyre and Rim Cover: We will cover You for Loss or Damage to Your Caravan's Tyre/s and or Rim/s due to impact which causes the tyre to puncture, burst, blow out or Damage to the Rim so the Tyre cannot be inflated. Sub Limit per claim \$500 to a maximum benefit \$1,000. Failure of the Tyre/s or Rim/s due to wear and tear or gradual deterioration are not covered. No Excess.

11. Damaged Food: If We agree to pay a claim for Loss of Your Contents or Caravan, We will pay up to \$1,000 in the aggregate for food that is damaged by the same Event and cannot be eaten. No amount is payable in respect of any loss or damage to a refrigerator or freezer from any food spoilage. No Excess.

12. Annex: Automatic Annex cover up to \$3,000