

Motorhome Insurance



Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Suncorp Insurance. This SPDS was prepared on 12 May 2023.

This SPDS supplements the Suncorp Motorhome Insurance Product Disclosure Statement (PDS), prepared on 25 November 2020 and must be read together with the PDS that you hold and any other SPDS we may give you for this PDS.

The purpose of this SPDS is to:

- update information about how we will pay claims under the Additional covers 'Travelling expenses', 'Trailer cover', 'Included Contents cover', 'Veterinary expenses', 'Food spoilage', 'Locks', 'Fire equipment cover', 'Emergency medical treatment travel costs' and under the Optional cover 'Increased contents cover';
- update information about how we will settle claims under 'How your contents claim is settled' and 'For additional covers and the optional cover';
- update the definition of 'Assessed quote'; and
- update the exclusion 'Incorrect fuel usage' in 'Things we don't cover'.

Changes to the PDS

1. On page 26, delete the exclusion 'Incorrect fuel usage' and replace it with:

(X) Incorrect fuel usage and other fluid usage

loss or damage to your motorhome (including damage to your motorhome's engine or fuel system) caused by a fuel or other fluid being used other than the fuel or fluid recommended by the motorhome's manufacturer. For example, putting exhaust fluid into the fuel tank, putting petrol into a diesel fuel tank or vice versa.

2. Under the heading 'Included Contents cover' on page 44 and the heading 'Increased contents cover' on page 52, add under the 'We cover' section:

See 'How your contents claims is settled' on page 56 for how we settle claims under this cover.

3. On page 56 delete the 'How your contents claim is settled' section and the 'For additional covers and the optional cover' section and replace it with:

How your contents claim is settled

If your claim for loss, theft or damage to your contents is covered under your policy we will only settle the claim by paying you. This means that we will not repair or replace or arrange for a service.

When we settle contents claims, this is subject to any applicable deductions and we will not pay you more than the relevant amount covered or policy limit.

We will pay you by cheque or direct deposit into your bank account, or if available, you can choose to be paid with a voucher, store credit or stored value card.

To work out this amount we will review the quote(s) you have provided, to repair or replace the damaged contents, and assess those quote(s) to make sure that each quote is appropriate and reasonable for the scope of services or goods. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost assessed to repair the contents to the same condition they were in immediately before the incident took place, or to replace the contents to the same or similar standard and specification.

For additional covers and the optional cover

If we pay a claim under an additional cover or optional cover, we will settle your claim in accordance with that additional cover or optional cover. For the additional covers 'Travelling expenses' (see page 43), 'Trailer cover' (see page 43), 'Included Contents cover' (see page 44), 'Veterinary expenses' (see page 46), 'Food spoilage' (see page 47), 'Locks' (see page 48), 'Fire equipment cover' (see page 48) and 'Emergency medical treatment travel costs' (see page 49), and for the optional cover 'Increased contents cover' (see page 52) we will only settle the claim by paying you. This means that we will not repair or replace or arrange for a service.

If we settle your claim by paying you, we will pay you by cheque or direct deposit into your bank account, or if available, you can choose to be paid with a voucher, store credit or stored value card.

add the following:

4. On page 59 under the heading 'If your contents are damaged':
 - remove the wording, including the heading, under 'When we repair or replace your contents we will:' in its entirety;
 - under the heading 'Items that form part of a set or collection' remove the first sentence and replace with: 'We will only pay to repair or replace contents that are lost or damaged by an incident covered by your policy'.
5. On page 78 under the heading 'Words with special meanings' delete the following words from the definition of 'Assessed quote':

'or for contents, from our preferred repairer (unless they cannot repair or replace the contents),'