

****Insurance Policy****

Our insurance policy requires that the vehicle towing our pods is covered by an insurance policy. This can be either third-party or comprehensive insurance.

We will need to take a copy of your ID on the day of hire

Please note that the minimum age requirement to tow the pods is the attainment of a P2 license, indicated by the green P plates. Should an incident occur while a driver is on P plates or is under the age of 25, a higher excess fee will be applicable. For further information, please refer to the photograph attached below.

EXCESS TYPE	WHEN IT APPLIES
BASIC EXCESS	Payable for each claim You make under any section of the Policy, unless otherwise stated.
AGE EXCESS (16-20 YEAR OLD DRIVER)	Payable if the person driving the vehicle at the time of the Loss is aged 16 to 20 years old, unless the claim is for: <ul style="list-style-type: none">• Loss caused by theft, attempted theft, malicious Damage, or Loss whilst parked;• Loss caused directly by hail, Flood, storm, and other natural disasters; or• A broken windscreen or window.
AGE EXCESS (21-24 YEAR OLD DRIVER)	Payable if the person driving the vehicle at the time of the Loss is aged 21 to 24 years old, unless the claim is for: <ul style="list-style-type: none">• Loss caused by theft, attempted theft, malicious Damage, or Loss whilst parked;• Loss caused directly by hail, Flood, storm, and other natural disasters; or• A broken windscreen or window.
INEXPERIENCED DRIVER EXCESS	Payable if the person driving the vehicle at the time of the Loss is over 25 years old but has been licensed to drive for less than 2 years, unless the claim is for: <ul style="list-style-type: none">• Loss caused by theft, attempted theft, malicious Damage or Loss whilst parked;• Loss caused directly by hail, Flood, storm, and other natural disasters; or• a broken windscreen or window.
TRANSIT EXCESS	Payable in addition to the basic Excess (if Optional Alteration to Cover 3. Road, Rail And Sea Transport is shown on Your Schedule) for any Loss to Your Caravan where it is being transported by road (other than by towing), rail or sea.
HIRE OUT EXCESS	Payable for every claim if Your Caravan is hired out for the use of another party (and Optional Alteration to Cover 2. Hire Out Cover is shown on Your Schedule).
ADDITIONAL RISK EXCESS	Payable for every claim if shown on Your Schedule. This additional Excess may be imposed based on driving history and/or claims experience.
MOBILE PHONE AND CASH THEFT EXCESS	Payable where the Theft of mobile phone or cash additional benefit applies (in place of the Basic Excess).

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https://www.austcaravaninsurance.com.au/wp-content/uploads/2023/03/Australian-Caravan-Insurance_Caravan_PDS_0423.pdf