Caravan Insurance

Additional Information Guide

SUNCORP

This Additional Information Guide (AIG) provides additional information about how we calculate premiums, our excesses, and discounts. You should read this AIG together with our Suncorp Caravan Insurance Product Disclosure Statement (PDS) dated 25/11/2020.

You can ask us for a confirmation of a transaction relating to your policy or any claim by calling us on **13 11 55**.

This AIG is relevant to you if your policy has a commencement or a renewal date on or after 3 October 2026.

Your excess(es)

The amount and types of excesses that apply to your policy are shown on your certificate of insurance. Depending on the circumstances, you might have to pay more than one type of excess when you claim.

The different types of excesses are:

Standard excess

The standard excess is $300.

Voluntary excess

You can increase your standard excess by choosing a voluntary excess. Increasing the excess reduces the premium. The range of voluntary excesses we offer for our Australia wide and onsite levels of cover are between $600 and $1,000. If you choose a voluntary excess, this will replace the standard excess.

Age excess

The age excess is $400. This excess applies to drivers under the age of 25 and is in addition to any other excess that applies.

Inexperienced Driver excess

The inexperienced driver excess is $400. This excess is in addition to any other excess that applies.

An inexperienced driver means the person towing, using, or in charge of the caravan has held a driver's licence specific to the vehicle type that is towing the caravan for less than 2 consecutive years prior to the incident.

Off-road excess

The off-road excess is $200. This excess applies when your caravan is damaged whilst being towed on any beach, or any dirt or unsealed road. This excess is in addition to any other excess that applies.

About your premium

The amount you pay for this insurance is called the 'premium'. Your premium will depend on many factors. Your premium for each period of insurance will be shown on your certificate of insurance.

We'll calculate your premium based on:

- Your risk
- Any discounts applied
- GST, stamp duty, and other government charges and levies (as applicable).

Your risk – we work this out using significant factors we consider important, including but not limited to:

Factor	Australia wide Cover	Onsite Cover	Trailer
Amount covered	✓	✓	✓
Address where caravan or trailer is normally kept or located	✓	✓	
Where you park your caravan overnight	✓		
Your Age	✓	✓	
Make of your caravan	✓		
Year of manufacture of your caravan	✓		
Any optional covers you've chosen	✓		
Whether you choose a voluntary excess	✓	✓	✓
Claims history and years Comprehensive Caravan Insurance held (unless No Claim Bonus applies)	✓	✓	✓

This isn't a list of all our risk factors. We collect information in relation to risk factors from you and other sources. The importance we place on the factors we use can change and how these factors combine to affect your premium will differ from person to person. We may add or remove factors. Your premium costs less if you pay annually, rather than by instalments.

The premium you pay is also affected by other things including:

- The cost of claims we've paid to other customers and claims we expect to pay in the future
- Our expenses of doing business
- Other commercial factors.

When determining your renewal premium, we also consider your previous premium. As such we may limit premium movements up or down.

Premium discounts

Discounts are also a factor that can affect your premium. The premium you pay for your insurance includes any discounts we've given you. Discounts are applied before we add GST, stamp duty, and other government charges and levies (as applicable). We determine eligibility for a discount on your renewing policy when we calculate your renewal offer.

From time to time we might offer a discount or some other special offer as part of a marketing campaign. If we do this, separate terms and conditions may apply.

The amount and type of discounts that may be offered can change or be withdrawn.

If you receive more than one discount, we apply each further discount to the already discounted premium.

No Claim Bonus

The No Claim Bonus (NCB) discount will not be offered for new Caravan Insurance policies with a commencement date on or after 3 October 2026.

For existing Caravan Insurance policies with a commencement date prior to 3 October 2026, any NCB you have qualified for will be applied for the final time on your first renewal on or after 3 October 2026. For details on NCB refer to the Additional Information Guide that applied at the commencement date of your previous policy term at www.suncorp.com.au/insurance/policy-documents.

NCB doesn't apply to optional Increased Contents cover or optional Annexe cover.

Multi–policy discount

Our multi-policy discount (MPD) is being discontinued and will not be offered for new or renewing policies from 3 October 2026. There are some exceptions where the MPD will apply to existing policies for one renewal. If the MPD is applied, it'll be shown on your certificate of insurance. To find out more, visit www.suncorp.com.au/whats-changing.

Government taxes & charges

Your premium includes GST, stamp duty, and other government charges and levies (as applicable) and these are added as the last step in the premium calculation.

Financial Claims Scheme

In the unlikely event of an insurer becoming insolvent, a person entitled to claim under protected policies may be entitled to payment under the Financial Claims Scheme (FCS). Access to the scheme is subject to eligibility criteria.

You can find more information about the FCS from the APRA website at www.fcs.gov.au.