



Product Disclosure Statement and Protection Wording

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Introduction

This Product Disclosure Statement (**PDS**) and Protection Wording is an important legal document. It describes what you need to know about MyWay Mutual Holdings Limited (MyWay Mutual) and the protection we offer (**MyWay Protect, Protection**) to members of MyWay Mutual (**Members**) for their RV.

MyWay Protect is a financial risk product distributed by Camplify Co (Australia) Pty Ltd (Camplify) on behalf of MyWay Mutual. Camplify is an authorised representative of Regis Licensing Pty Ltd ACN 130 820 727 (AFSL No. 338156) (**Regis**). MyWay Protect is provided by MyWay Mutual as described in the Protection Wording and subject to the operation of the Constitution and the Board's exercise of discretion. There is a target market determination for MyWay Protect, which is available at mywaygroup.co/myway-mutual-myway-protect-australia/.

If you elect not to purchase MyWay Protect, you will need to source your own comprehensive insurance that covers your RV during rentals as this is a condition of listing your RV on the Camplify Platform. RV owners registered on the Camplify Platform as BYO Camplify members are not members of MyWay Mutual and have no protection under MyWay Protect.

Part 1 of this document is the PDS. It contains information about MyWay Protect and how to become a Member. It sets out the rights and entitlements of Members and explains the benefits and risks associated with purchasing the Protection.

The PDS is designed to help you understand what you need to know about MyWay Mutual and MyWay Protect so that you can make an informed choice about whether or not you wish to join MyWay Mutual as a Member and purchase MyWay Protect.

Part 2 of this document contains the Protection Wording for MyWay Protect. It contains the requirements for members who want to access protection (including any applicable exclusions, limitations and conditions), subject always to our discretionary power to accept or reject a claim in the interests of the Members and in accordance with the Constitution. The Protection we currently offer to eligible Members is protection for Damage and legal liability in relation to the use of their RV.

Information in the PDS may be amended from time to time. If the amendment is not significant or materially adverse to you, we will provide a notice of the change on our website mywaygroup.co/myway-mutual-myway-protect-australia/. We will also provide you with a copy on request.

This document contains words that have special meaning and are capitalised. Please refer to the Dictionary for the PDS on page 6 for the special meaning of any capitalised words used in Part 1.

Capitalised words used in the Protection Wording can be found in the Dictionary Section in Part 2 on pages 28–29.



For more information, you can contact us at the following details:

Membership/MyWay Protect

(02) 4075 2000

customersupport@camplify.com.au

Claims

+61 02 4086 5675

resolutions@mywaymutual.com.au

Complaints

+61 02 4086 5675

complaints@mywaymutual.com.au

Privacy

+61 02 4086 5675

info@mywaymutual.com.au

AFSL Holder

Regis Licensing Pty Ltd

ACN 130 820 727

AFS Licence no. 338156

1300 395 838

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Dictionary

For the purpose of the PDS (Part 1), the following definitions apply. The Protection Wording contains specific definitions which are used in that Part 2.

Accident has the meaning given to that term in the Dictionary in Part 2 of this document.

AFSL means an Australian financial services licence issued by ASIC.

APRA means Australian Prudential Regulation Authority.

ASIC means Australian Securities and Investments Commission.

Board means the board of directors of MyWay Mutual.

Booking has the meaning given to that term in the Dictionary in Part 2 of this document.

Camplify means Camplify Co (Australia) Pty Ltd ACN 603 217 287.

Camplify Member means a Camplify Personal, Premium, Fleet or Flexible Member.

Camplify Platform means the peer-to-peer platform operated by Camplify where owners of an RV may list their RV for hire.

Certificate of Protection means the certificate of protection issued by MyWay Mutual in relation to your MyWay Protect.

Constitution means the constitution of MyWay Mutual, governing membership and protection offered by MyWay Mutual.

Contribution means the total amount of fees plus any taxes that a Member is required to pay to access MyWay Protect for the duration of each Protection Period.

Damage has the meaning given to that term in the Dictionary in Part 2 of this document.

Excess has the meaning given to that term in the Dictionary in Part 2 of this document.

Hirer has the meaning given to that term in the Dictionary in Part 2 of this document.

Member means a current member of MyWay Mutual.

Membership means membership of MyWay Mutual.

MyWay Protection means MyWay Protection Pty Ltd ACN 662 691 750.

MyWay Mutual means MyWay Mutual Holdings Ltd ACN 684 595 757.

MyWay Protect means the type and amount of protection that a Member is able to access, which will be provided to the Member as a discretionary risk product.

PDS means the document named Product Disclosure Statement issued by MyWay Mutual.

Personal Use has the meaning given to that term in the Dictionary in Part 2 of this document.

Protection Period means the duration for which MyWay Protect will be active as stated in the Certificate of Protection.

Protection Wording means the terms and requirements for Members seeking protection under MyWay Protect, as a discretionary risk product by MyWay Mutual, contained in Part 2 of this document.

Regis means Regis Licensing Pty Ltd ACN 130 820 727 (AFSL No. 338156).

Restricted Licence has the meaning given to that term in the Dictionary in Part 2 of this document.

RV means any motorhome, campervan, caravan, camper trailer, tow vehicle, or other category of recreational vehicle approved by Camplify for hire on the Camplify Platform.

We, us, our means MyWay Mutual.

You, your(s) means a Member who has purchased MyWay Protect as described in the Certificate of Protection.

Part 1

Product Disclosure Statement

This Product Disclosure Statement (**PDS**) relates to MyWay Protect, a financial risk product issued by Camplify on behalf of MyWay Mutual. Reading this PDS will help you make an informed choice about whether you wish to join MyWay Mutual as a Member and how to purchase MyWay Protect. This PDS is also made up of your Certificate of Protection.

Part 1

Part 2

About MyWay Mutual Holdings Limited

What is it?

MyWay Mutual is a company limited by guarantee that has been formed to operate as a discretionary mutual to provide financial risk protection for its Members.

We issue the MyWay Protect, which is a financial risk product regulated under the *Corporations Act 2001* (Cth), and is provided as an alternative to insurance – it is known as “discretionary risk protection” or “protection”. We offer MyWay Protect only to our Members – therefore only Members can make a claim.

As a discretionary mutual, our Members contribute to a shared pool of funds intended to cover risks or claims under the Protection. This allows us to use the combined purchasing power of our Members to spread the cost of risk and to provide additional coverage and other benefits within the Protection in areas where traditional insurers may not provide cover.

How does it work?

We offer our Members the opportunity to access MyWay Protect (and any other benefits that may be available) we provide by paying a Contribution to us for that Protection. The amount of Contribution a Member pays is described in the Financial Information section below.

We then use the combined resources of the Contributions pooled together to fund MyWay Protect (i.e. pay claims) and our associated management costs. We may also purchase insurance (where available) to prudently manage those financial exposures.

Who manages MyWay Mutual?

The Board of MyWay Mutual has appointed Camplify to manage MyWay Mutual and oversee the provision of financial services, including the distribution of MyWay Protect. Camplify operates the Camplify Platform and provides other benefits to subscribing members. Camplify will offer users of the Camplify Platform membership and MyWay Protect, handle Membership enquiries and perform other professional services. Camplify will provide financial services as an authorised representative (AR No. 001314751) of Regis.

MyWay Protection has been appointed to administer MyWay Protect, including providing claims and complaints handling services. MyWay Protection has also been appointed as an authorised representative (AR No. 1308264) of Regis.

More information about Camplify and MyWay Protection and the services they provide on MyWay Mutual’s behalf is contained in the Financial Services Guide.

Camplify is your first point of contact for any enquiries about Membership and MyWay Protect. Their contact details are at the front of this document.

How does MyWay Mutual operate?

The Board manages MyWay Mutual with the assistance of Camplify and MyWay Protection, who will make offers of Membership and Protection and handle claims on behalf of MyWay Mutual.

Each Member has an entitlement to have their claim considered and paid if the Board exercises its discretion in favour of paying the claim. The Board’s power to exercise discretion in response to a Member’s claim for Protection is contained in the Constitution. The benefits of MyWay Protect are described in the Protection Wording in Part 2 of this PDS. The Board will consider the PDS when deciding whether to exercise its discretion and for some claims, MyWay Protection can settle the claim under a delegated authority. Claims outside that authority must be decided by the Board exercising its discretion in accordance with its company Constitution.

The Constitution of MyWay Mutual sets out its objects and powers as a member organisation, the rules governing its operations, the eligibility criteria of Members, the election of directors and the conduct of Members’ and directors’ meetings. It also contains the power of the Board to exercise discretion in response to a Member’s claim for the Protection. A copy of the Constitution is at mywaygroup.co/myway-mutual-myway-protect-australia/ or by contacting Camplify using the contact details shown at the front of this document.

Membership of MyWay Mutual

Who can join?

In order to be eligible to purchase MyWay Protect you must be a member of MyWay Mutual. To become a Member, RV owners must first register on the Camplify Platform as a Camplify Member.

As a Member, you are then eligible:

- to hire out your RV via the Camplify Platform, subject to the terms of your Camplify membership agreement; and
- for the protection that corresponds to your Membership category as described in this PDS.

MyWay Mutual and Camplify will invite Camplify Members to become Members of MyWay Mutual so they can purchase MyWay Protect. A Camplify Member has the option to either become a Member and purchase MyWay Protect or become a BYO Camplify Member and purchase insurance or a risk product from elsewhere. If you choose to be a BYO Camplify member, you will not become a member of MyWay Mutual.

The Board ultimately decides who to invite and admit to Membership. Members will be required to pay a Contribution to purchase MyWay Protect. A Contribution is payable for each RV protected under your Membership. MyWay Mutual can decide the amount of the Contribution depending on the category of Protection provided to your RV. Your RV will have the same category protection as the Camplify membership relating to that RV.

When you join MyWay Mutual, you will receive a welcome pack, and when you purchase protection from MyWay Mutual, we will give you the details of your Contribution amount in respect of the RV. Upon payment, we will issue a Certificate of Protection.

What are the benefits of Membership?

The advantage of MyWay Mutual's structure is that it provides a very cost-effective way for Members to manage the financial risk of hiring your RV through the Camplify Platform. There is also protection for personal use of your RV if you have Personal, Premium or Fleet Camplify membership. Contributions which are not paid out for claims under the Protection, can be retained by us. Managing the risk pool in this manner carefully enables contributions to be kept at a minimum and where there are surplus contributions which are not required for claims, the Board aims to provide other benefits to the members of the Camplify community.

Member's responsibilities

Members must observe the terms and requirements set out in the Protection Wording (in Part 2) (including the RV Eligibility Criteria and payment of their Camplify membership fees) for a claim to be considered by MyWay Mutual.

In particular, you must take all reasonable care to prevent loss of (including theft) or damage to your RV. This includes but is not limited to:

- ensuring all the doors, windows and compartments are locked when the RV is parked or unattended;
- ensuring all security and tracking devices are active and maintained; and
- keeping all keys to your RV secure and safe at all times.

You must be honest in your dealings with us and ensure that the information provided to us is accurate, current and complete.

Only Members who have paid their Contribution can make a claim. If your Contributions for RVs protected by MyWay Protect remain unpaid for 30 days or more, the Board may decide not to exercise its discretion to pay your claim.

Discretionary Risk Protection

About MyWay Protect

MyWay Protect is intended to protect Members from damage and associated losses they suffer when their RV is hired through the Camplify Platform and for certain categories of membership, this can also extend to Personal Use.

The limits and benefits of Protection available to you when you purchase MyWay Protect will depend on your RV's Camplify membership category. The following table summarises the limits/benefits applicable to each Membership category.



Camplify Membership Category	Personal	Flexible	Premium	Fleet
Included Benefits	Personal Use plus On Hire – max 40 days per Membership Year	On Hire only – max. 40 days per Camplify membership year	On Hire and Personal Use	On Hire and Personal Use
Accidental damage to your RV	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹
Theft of your RV	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹
Damage to your RV caused by hail, flood, or fire	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹	Market Value capped at \$250,000 ¹
Drivers protected on hire ³	Up to 40 days 25–84 years old No drivers with a Restricted Licence	Up to 40 days 25–84 years old No drivers with a Restricted Licence	Unlimited days 21– 84 years old No drivers with a Restricted Licence	Unlimited days 21– 84 years old No drivers with a Restricted Licence
Awning and /or Annexe	Depreciated value ²	Depreciated value ²	Depreciated value ²	Depreciated value ²
RV Contents	\$2,000	\$2,000	\$2,000	\$2,000
Off-Road protection ⁴	Protected (Personal Use only)	No protection	Protected	Protected
Camplify Credit for personal use	\$1,000	No	\$1,000	\$1,000
Legal Liability	\$5 Million per incident	\$5 Million per incident	\$5 Million per incident	Optional
Emergency cleanup costs	up to \$5,000	up to \$5,000	up to \$5,000	up to \$5,000
Emergency Repairs	up to \$1,000	up to \$1,000	up to \$1,000	up to \$1,000
Towing	Protected	Protected	Protected	Protected
Storage	up to \$750	up to \$750	up to \$750	up to \$750
Return of your RV following repairs	up to \$1,000	up to \$1,000	up to \$1,000	up to \$1,000
Windscreen chip repairs	Protected	Protected	Protected	Protected

Part 1

Part 2



Notes

1. If your RV has a market value between \$150,000 and \$250,000, your protection will be provisionally accepted, pending review from Camplify. Your cover will be confirmed when we issue the Certificate of Protection.
2. The depreciated value is calculated by reducing the replacement value by 20% for every 3 years since new, up to a maximum of 15 years.
3. The driver must be the hirer or another authorised driver whose licence details are recorded in the pre-hire checklist. Drivers with a Restricted Licence aren't protected.
4. Applies if the manufacturer's specifications of your RV certify it for off-road use.

MyWay Protect is only available to Members of MyWay Mutual, who have the right to have a claim for Protection considered by the Board. The Board has the absolute discretion to accept or refuse a Member's claim for Protection.

Why does the Board have discretion to approve claims?

MyWay Protect is 'discretionary protection' which is a legitimate way in which Members can manage their financial risk and the consequence of the various risks described in the Protection Wording.

Insurance is different to discretionary protection because, with an insurance policy, an insurer must indemnify the policyholder if the claim comes within the policy terms and conditions. Discretionary protection involves the Board deciding whether to exercise its discretion to pay a claim based on its understanding of the Member's claim and its potential impact on the financial position of MyWay Mutual. This is entrenched in MyWay Mutual's Constitution.

Members are assured that the Board's discretion will be exercised fairly and consistently, and with all due consideration to the merits and circumstances of each claim and the terms and requirements for accessing MyWay Protect set out in the Protection Wording. The Board may also exercise its discretion to pay claims that are not described in the Protection Wording, known as an 'ex gratia claim' where there are funds available and it is in the interests of members to pay it.

Notwithstanding that MyWay Protect is not insurance, the Board seeks to maintain adequate claims provision, surplus assets, and insurance cover (where available), for example, an excess of loss or stop loss (re)program. There is no guarantee from the Federal Government's Financial Claims Scheme in the event of insolvency of MyWay Mutual.

Part 1

Part 2

The Significant Risks of MyWay Protect

The Protection is not insurance.

MyWay Protect is a 'miscellaneous financial risk product'. This means that there is no contractual right of indemnity under the Protection Wording. Instead, there is an automatic right to have a claim for protection considered, and a Member may ask the Board to exercise its discretion to indemnify the Member for the types of losses described in the Protection Wording. The payment of all claims is always at the discretion of the Board.

MyWay Mutual is not an insurance company, so we are not required to maintain the same financial solvency levels that an insurance company does, nor are we regulated under the Insurance Act 1973 (Cth) or financially supervised by APRA. Where we have placed an excess of loss or stop loss (re)insurance program, we have recourse to that program (whilst it remains current) if the mutual's financial reserves for paying claims are exhausted.

Whether there is adequate funding of MyWay Mutual.

If many claims are made in any one year that exceed the reserves we have set aside to pay claims, there could be a risk that a claim for Protection would not be paid.

To mitigate this risk, we regularly take professional advice as to the adequacy of the Contributions to meet likely claims liabilities for all Members. In addition, we purchase excess of loss or stop loss (re)insurance to meet claims that exceed our self-retention limit. When the (re)insurance program is structured in this way, MyWay Mutual will be fully funded for its claims liabilities so that Members are fully protected.

At its discretion, the Board may decide not to pay any claims resulting from that event, or to make a reduced payment, in the interests of all Members.

A Member could lose their Protection entitlements if their Membership is cancelled.

We operate for the benefit of all Members. The Board therefore reserves the right to remove Members or deny them access to MyWay Protect in circumstances which are in the best interests of the Members as a whole, or where a Member breaches the rules of Membership or does not observe the requirements in this PDS. This includes where the Member has unpaid Contributions, is no longer a Camplify Member or any other circumstances as set out in the Constitution.

Financial Information

What does the Protection cost?

Your Contribution is the amount you pay to MyWay Mutual to protect your RV.

For Flexible Members – You will pay a Contribution for MyWay Protect each time your RV is hired through the Camplify Platform. This will be a percentage of the Booking and service fees payable to you by the Hirer. Camplify will deduct the amount of Contribution from the fees collected from the Hirer on your behalf before remitting these fees to you. They will then pay the Contribution amount to us on your behalf. The exact amount of your Contribution will be shown in dollars on the Certificate of Protection.

For all other categories of Members – The amount of your Contribution is a percentage of the subscription fee you pay to Camplify to maintain your membership on the Camplify Platform. Camplify will deduct and pay that amount to us on your behalf. The exact amount of your Contribution will be shown in dollars on the Certificate of Protection.

Excess

You will need to pay an Excess when making a claim made under MyWay Protect. The applicable Excess amounts are shown in the table below:

Excess (per event)	Personal	Flexible	Premium	Fleet
Damage On-hire (reported)	\$10,000 (Camplify^)	\$10,000 (Camplify^)	\$10,000 (Camplify^)	\$10,000 (Camplify^)
Personal use	\$1,000 (unrestricted licence) \$3,000 (restricted licence) \$0 front windscreen chip repair (limit 1 per membership year)	No protection	\$1,000 (unrestricted licence) \$3,000 (restricted licence) \$0 front windscreen chip repair (limit 1 per membership year)	\$1,000 (unrestricted licence) \$3,000 (restricted licence) \$0 front windscreen chip repair (limit 1 per membership year)
Liability	\$1,000	\$1,000 (\$0 when hirer fault)	\$1,000 (\$0 when hirer fault)	\$1,000 (\$0 when hirer fault)

^A \$10,000 excess applies to Accident or Damage occurring On-Hire. Camplify is responsible for the On-Hire Excess.

Are there any tax implications?

Your Contributions have preferential income tax treatment when paid into MyWay Mutual. Contributions will be subject to GST. There is no stamp duty or other insurance taxes (e.g. emergency services levy) payable on the Contributions.

We do not provide any advice on the individual tax treatment for Members or the tax treatment of any claims that are paid to Members. You should seek your own tax advice as to whether payments are tax deductible.

What happens to any surplus?

At the end of the financial year, there may be a 'surplus' of funds held by MyWay Mutual – this is the amount that we retain after we have paid out claims to Members and the costs of operating MyWay Mutual for the year.

Any surplus will be applied for the benefit of the Members. For example, we may in our discretion reserve these funds for additional and likely claims from Members and/or apply a surplus from a previous financial year to assist claim payments in future years as well as offer other benefits, for example, reduce Contributions for certain categories of Protection for the next year's protection, provide increased protection to Members, or for any other use approved by the Board on the grounds that it is considered beneficial to the Membership base or which is permitted under the Constitution.

If MyWay Mutual is wound up, a surplus can be used for the purposes of MyWay Mutual's objects including in any successor mutual or risk vehicle, to offer other products and services that benefit the Members.

Making a Claim

As a Member of MyWay Mutual, you will have an automatic right to have your claim for Protection considered by the Board. Check the claims procedures set out in the Protection Wording in Part 2 prior to lodging a claim.

MyWay Protection will manage claims (including the exercise the Board's discretion) within a delegated authority from the Board and refer all other claims for the Board to decide whether to accept a claim and the amount to be paid. The Board's discretion to refuse or reduce a claim is absolute. The Board also has the discretion to pay claims that do not fall within the Protection Wording. If the Board exercises its discretion not to pay the claim, or to pay only part of the claim, MyWay Protection will advise you promptly.



Part 1

Part 2

Complaints

MyWay Mutual is committed to ensuring that all members have fair and transparent processes for resolving complaints related to MyWay Protect.

If your complaint relates to a decision about your claim, please contact MyWay Protection in the first instance by making a written submission and asking the Board to reconsider their decision.

If you have a complaint regarding MyWay Protect, your Membership or any of the services provided by or on behalf of MyWay Mutual, you may lodge a complaint via the following channels:

Email: complaints@mywaymutual.com.au

Phone: +61 2 4086 5675

Online Form: [Complaint Form](#)

If you are dissatisfied with the outcome of your complaint or your complaint remains unresolved after 30 days, you can refer the matter to the Australian Financial Complaints Authority (**AFCA**). AFCA is an independent body provides its service free of charge. Regis is a member of AFCA. AFCA's decision is not binding on you but it is binding on Regis.

AFCA is an external complaints resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. Information about AFCA, and the types of disputes that it can consider, can be found at its website.

AFCA Contact Details

Email: info@afca.org.au

Freecall Number: 1800 931 678

Online Complaint Form: ocf.afca.org.au

Changes and Cancellation

Changing your details

You need to advise us if your contact details change. We will not be liable for any loss you suffer because you have failed to update your details.

Cancelling your Membership and MyWay Protect

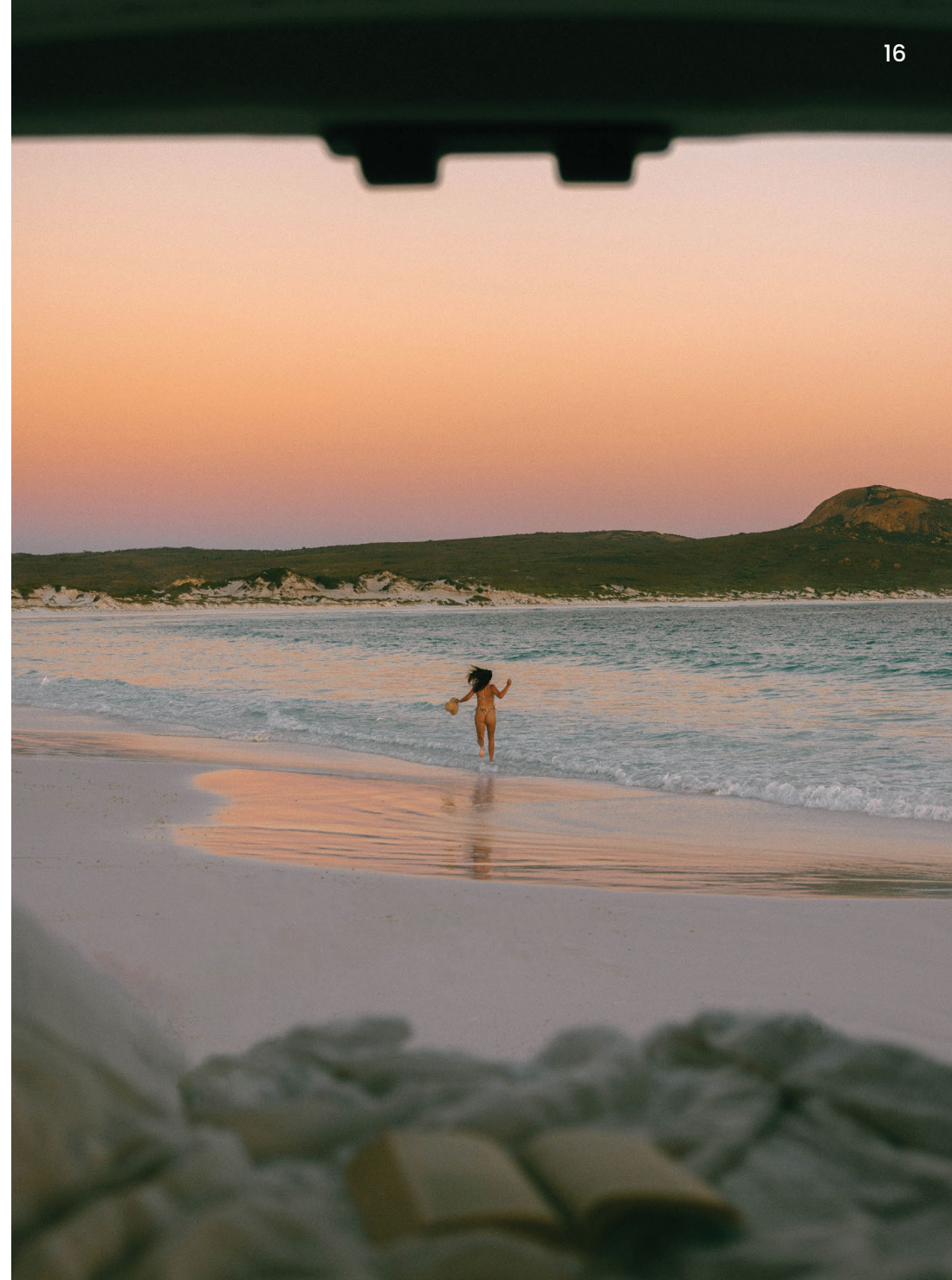
You may choose to cancel your Membership and/or MyWay Protect at any time by giving us written notice. This can be done verbally or in writing, using the details set out at the front of this document.

Once you have cancelled your Membership, you can no longer access MyWay Protect for your RV unless you become a Member again. You will be required to obtain your own insurance policy to insure your RV during bookings, if you cancel your Membership and wish to continue using the Camplify Platform to hire your RV.

Cooling off period

If you decide that MyWay Protect doesn't meet your needs, for whatever reason, and you have not made any claim, you can cancel your Protection and your Membership within 21 days of commencement of the Protection, by writing to us or emailing us (for Camplify members with an annual subscription, this also applies to each renewal).

If you cancel during the cooling off period, you will receive a full refund of your Contribution.



Part 2

Protection wording

Part 1

Part 2

What is protected?

The Contribution you pay to access MyWay Protect is used to provide the benefits set out below. The specific benefits you are entitled to will be set out in your Certificate of Protection. These benefits will depend on the Member's Membership category and whether the Member has taken out any optional benefits available to Members in that category. See Summary of Benefits by Membership Category in Part 1 of this document.

All benefits of MyWay Protect are subject to the Board exercising its discretion to pay a claim in accordance with the Constitution and your compliance with the terms and requirements of this Protection Wording, including those relating to your Membership category.

Accidental Damage to your Recreational Vehicle

We will protect you for Damage to your RV arising from:

- an Accident,
- theft,
- storm,
- hail,
- flood,
- fire, or
- malicious damage.

Accidental Damage to your Contents

We will protect you for Damage to the Contents of your RV – up to \$2,000, arising from an Accident, theft, storm, hail, flood, fire or malicious damage.

Awnings and/or Annexe

We will protect you for any Damage (including from theft) to your Awning and/or Annexe.

If your Awning or Annexe is more than 3 years old, we will pay up to the depreciated value of any Awning or Annexe. The depreciated value will be calculated by reducing the replacement cost (including parts and labour) by 20% for every 3 years since new or fully replaced, up to a maximum of 15 years, at which point the Awning or Annexe will be considered to have no value.

We will require reasonable proof of purchase for Awnings or Annexes that have been fully replaced after the purchase of the RV.

Off-road protection (unsealed roads)

This benefit does not apply to Flexible Members.

If the manufacturer's specifications of your RV certify it for off-road use, you will be protected for Personal Use on any gazetted unsealed road and access roads to recognised camping grounds less than 20 kilometres in length that are in good condition for 4WD access. Protection for use on access roads more than 20 kilometres requires prior approval from us.

Off-road Protection does not apply to Damage:

- a) to suspension or drive-train components or underbody panels or apparatus fixed beneath the RV; or
- b) caused by the reckless use of your RV whilst off-road.

If you are a Premium or Fleet Member you may also allow your RV to be Hired for off-road use, and your RV will be protected for Accident or Damage whilst On-hire subject to the terms and requirements in this Protection Wording.

Legal liability

We will protect you for your legal liability to pay compensation for:

- Damage to Third Party Property that arises out of use of your RV;
- Death or bodily injury caused by an Accident which is partly or fully your fault.

This benefit is capped at \$5 million per Incident.

We will not pay for legal liability:

- which is covered by insurance, including compulsory third party (CTP) insurance or workers' compensation insurance;
- for death or bodily injury to you or any person who normally resides with you; or
- in connection with actions brought outside Australia or New Zealand or actions in a court or other judicial body that does not usually apply the laws of New Zealand or an Australian state or territory.

Emergency clean-up costs

We will pay the reasonable costs, up to \$5,000, incurred to remove debris that requires removal because of a Protected Incident.

Emergency repairs

If your RV requires emergency repairs to be secured, driven, or towed because of an Incident we will pay the costs of emergency repairs up to \$1,000. You must make reasonable efforts to contact us for approval before conducting emergency repairs.

Towing

If your RV is damaged and cannot be driven or, in the case of caravans and camper trailers, cannot be towed or used due to an Incident, we will pay the reasonable cost of towing your RV to the nearest repairer, place of safety, or any other place which we (acting reasonably) agree to.

Storage costs

We will pay for the reasonable cost of storing your RV at the repairer's premises. This benefit applies from the date your claim is lodged and is capped at \$750 per Incident. When you lodge your claim, you must tell us that the repairer is charging fees for storage of your RV.

Return of your RV following repairs

If your RV has been repaired more than 100km from the location where your RV is usually kept following a Protected Incident, we will provide protection, at our option, for:

- your reasonable costs to travel to collect your RV; or
- the costs to deliver your RV to you.

This benefit is capped at \$1,000 per incident.

Windscreen chip repairs

If your front windscreen is chipped or cracked during Personal Use and can be repaired, we will pay for the cost of repairs of the damaged windscreen, up to a maximum of \$500. No Excess applies. Limited to one repair per Membership Year. This benefit will not apply where a full windscreen replacement is required because a repair only would not render your RV roadworthy.

Camplify credit

If your RV is protected for Personal Use and your RV is not available for a planned trip due to a Protected Incident, you will receive a credit of \$1,000 to use on the Camplify Platform to hire a recreational vehicle for your trip. To receive this benefit, you must provide us details of the planned trip at the time of making a claim (including evidence of your booking).

Flexible Members

Your RV is protected for 40 days On-hire per Membership year

The benefits set out in this Protection Wording only apply while your RV is On-hire by Hirers and Authorised Drivers between 25 and 84 years of age holding an unrestricted driver's licence.

As a Flexible Member, you are not protected for any additional days over 40 days On-hire per Membership Year or for any Personal Use of your RV.

Personal Members

The benefits set out in this Protection Wording apply to your Personal Use of the RV. Protection for Personal Use applies to you as the Member plus any Immediate Family Member who holds a valid licence to drive (which may be a Restricted Licence).

All drivers must be under 85 years of age. A higher Excess will apply in respect of any Accident or Damage where the driver has a Restricted Licence.

If you wish to lend your RV to friends or other family members, they will need to make a booking through the Camplify Platform, to be covered by your RV's On-Hire Protection.

As a Personal Member, you have up to 40 days of protection for On-hire use of your RV for your RV's Camplify membership year. On-hire protection is available in the same way as for Flexible Members (see Flexible Members directly above).

Premium and Fleet Members

Damage benefits

Your RV, Contents and Awning or Annexe benefits apply for unlimited hires and Personal Use, for each year you are subscribed as a Premium or Fleet Member.

Liability benefits

Premium and Fleet Members are automatically protected for Third Party Property Damage and Bodily Injury occurring during both Personal Use and On-hire.

We understand that our Fleet Members may have separate business insurance that covers these liabilities, so Third Party Property Damage and Bodily Injury benefits are optional for Fleet Members.

Dual bookings

For dual bookings where you have provided both the tow vehicle and the towable RV to a Hirer, both RVs must have a separate and valid Premium or Fleet subscription.

Protected drivers

- a) The On-hire protection applies to use by Hirers and Authorised Drivers between 21 and 84 years of age holding an unrestricted driver's licence.
- b) Personal Use protection applies to the Member and their Immediate Family Members who hold a valid licence to drive (which may be a Restricted Licence).
- c) All drivers must be under 85 years of age. A higher excess will apply in respect of any Accident or Damage where the driver has a Restricted Licence.
- d) If you wish to lend your RV to friends or other family members, they will need to make a booking through the Camplify Platform to obtain your RV's On-hire Protection.
- e) For Fleet Members and Premium Members that use an RV Manager, protection will extend to employees and contractors of the business or the RV Manager's driving your RV for the purpose of maintaining and hiring the RV on the Camplify Platform. Premium and Fleet Members must have nominated the RV Manager by providing Camplify with a Manager's Authorisation to Act in accordance with Camplify's Terms of Service for this benefit to apply.



RV Eligibility Criteria

To be eligible for Damage protection under this Protection Wording, your RV must meet the following minimum eligibility criteria:

- a) be in a **roadworthy condition at all times**, and be submitted for roadworthiness inspections in accordance with any requirements of a regulator in your state or territory;
- b) **be well maintained, with maintenance properly scheduled** and recorded using the applicable manufacturer's maintenance schedule as a guide;
- c) **must not have been altered in a way that materially changes the performance, appearance, or purpose of the RV**, unless we have agreed in writing to protect the altered RV; and
- d) **for Flexible Members only, be covered by comprehensive insurance for Personal Use** in accordance with the "Flexible Membership Agreement".

Unregistered RVs and Flexible Members' RVs that do not have comprehensive insurance have no protection under MyWay Protect.

If your RV has a material change, we have not agreed to protect, is unroadworthy or is not properly maintained at the time of an Incident, you will have no protection under this Protection Wording unless:

- a) you show, to our reasonable satisfaction; or
- b) our assessor establishes,
that the material change, or the condition of your RV did not cause or contribute to the Accident or Damage.

Part 1

Part 2

Specific Hiring Requirements

To be eligible for protection under this Protection Wording in respect of any Accident or Damage occurring while your RV is On-hire:

- a) you must complete a Pre-Hire Checklist and Post-Hire Checklist via the Camplify App for the Booking. For dual Bookings where you have provided both the tow vehicle and the towable RV to a Hirer, a Pre-Hire Checklist and Post-Hire Checklist must be completed for both RVs. All Post-Hire Checklists must be completed within 48 hours of the end of the Booking.
- b) The hire dates for the Booking must be accurately recorded on the Camplify Platform. You must ensure that any early start or extension of Booking dates is updated on the Camplify platform. On-hire protection will only apply for the recorded Booking dates.

Pay Out Limits

Maximum pay out in respect of a Total Loss of your RV

- a) Subject to subclause b), in the event of a Total Loss to your RV, we agree to pay you:
 - (i) For Personal, Premium and Fleet Members, the lesser of the Market Value and the amount nominated in your subscription;
 - (ii) if you are a Flexible Member, the Market Value, capped at \$250,000.
- b) Members with an RV with a Market Value greater than \$150,000 your protection will be provisionally accepted, pending review from Camplify. Your Protection will be confirmed when we issue the Certificate of Protection. We will advise you within two Business Days if we decline Protection.

New for old replacement – RVs up to 2 years old

If your RV was purchased new (or as a demonstrator model) and you are the first Owner, we will replace it with an RV of the same make, model, and features (including on-road costs), subject to the following conditions:

- a) it is declared a Total Loss by us;
- b) your RV is less than two years old from when it was first registered at the time of the theft or Accident;
- c) any Excess and balance of your annual subscription fees with Camplify (if applicable) are paid upfront before we replace the RV; and
- d) any credit provider noted on your Certificate of Protection agrees to us replacing your RV.

Excess

The following excesses apply:

On-hire damage

A \$10,000 excess applies to Accident or Damage occurring On-Hire. Camplify is responsible for the On-Hire Excess.

Personal Use

An Excess of \$1,000 per Protected Incident occurring during Personal Use applies. If your RV was being driven by a person holding a Restricted Licence at the time of the Protected Incident, an additional \$2,000 inexperienced driver Excess applies (so that a total Excess of \$3,000 applies). A reduced excess of \$0 applies to damaged front windscreen chip repair (limited to one repair per Membership Year).

Legal Liability

An Excess of \$1,000 applies except for Third Party Property Damage occurring On-hire where the Hirer is at fault.

When we will not pay your claim

ACCIDENT AND DAMAGE EXCLUSIONS – The following exclusions apply to claims for Accident and Damage to your RV, Awning or Annexe and Contents

You are not protected and we will not pay any claim under this Protection Wording for Damage, costs, or expenses that are caused by, arising from, or in any way connected with:

The condition of your RV

1. your RV being in an unsafe or un-roadworthy condition;
2. lack of maintenance of the RV;
3. caused by an electrical fault in the wiring or gas leak in your RV where the electrical wiring or gas fitting does not comply with applicable standards or were installed or previously repaired by an unlicensed or unqualified person;
4. atmospheric or climatic conditions, mildew, mould, rot, fungi, insects, moths, termites, vermin, birds, and bats;
5. the presence of asbestos or other airborne contaminants.

Driver Exclusions

6. your RV being driven or towed by you or any person:
 - a) who is not licensed to drive your RV or is not complying with the conditions of their licence whilst doing so;
 - b) while under the influence of any drug or intoxicating alcohol or whose blood alcohol level exceeded the percentage permitted by law in the State or Territory where the accident occurred;
 - c) who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police; or
 - d) is being used in a dangerous or reckless manner or for illegal purposes.

Your Incident will not be refused if you can satisfy us that you had no reason to suspect that the driver was not licensed or that their judgment was impaired or affected by alcohol or any drug. If we accept this Incident, we may recover all costs from the person who was driving or in charge of your RV at the time of the Incident.

Prohibited Uses

7. your RV being used for any of the following prohibited purposes:
 - a) to move dangerous, hazardous, inflammable goods or substances that pollute or contaminate, in quantities above that used for domestic purposes;
 - b) to carry passengers for hire, fare or reward except under a car sharing/private pooling arrangement;
 - c) for any motor sport or time trial or while being tested in preparation for any motor sport or time trial;
 - d) in connection with the motor trade for experiments, tests, trials, or demonstration purposes;
 - e) to carry a number of passengers or tow a load greater than that for which your RV is designed.
 - f) Your claim for Damage arising from an Incident will not be refused if you can satisfy us that, as applicable:
 - (i) the Incident was not caused by the carriage of the additional passengers or load in excess of your RV design specifications; or
 - (ii) you had no reason to suspect that the driver would use the vehicle for any motor sport or time trial, or while being tested in preparation for any motor sport or time trial, or in connection with motor trades experiments, tests, trials, or demonstration purposes. However, we may recover all costs from the person who was driving or in charge of your RV at the time of the Incident.

Road and or Regional Embargos

8. your RV being driven on a road or in a region which is under embargo at the time of the Incident. Embargos are published on the MyWay Mutual website available at mywaygroup.co/myway-mutual-myway-protect-australia/. Generally, embargos will relate to regions or roads that are so impacted by extreme weather or other factors that it would be unsafe or reckless to drive on the road or enter the region.



Types of Damage We Won't Protect

9. Fair Wear and Tear;
10. loss of use, reduction in value, depreciation;
11. mechanical, electrical, or computer breakdowns, failures, or breakages;
12. loss of use of lighting or heating elements, fuses, or protective devices;
13. any Accessories other than those supplied by the manufacturer as part of the original RV or that you have advised us about and which we have agreed in writing to protect;
14. old damage or incomplete repairs that were in existence prior to the Incident;
15. Damage to tyres by braking or by punctures, cuts, or bursts;
16. additional Accident or Damage to your RV after an Accident, theft, or breakdown, unless you have taken reasonable steps to protect or safeguard it, such as reporting the matter to the police;
17. the failure to secure the Awning or Annexe, or Contents when the RV is being driven or towed;
18. any Damage caused by flood, a named cyclone, bushfire or grassfire occurring within 72 hours of the start of your Membership, unless the Membership commenced the day you bought the RV or immediately after an insurance policy covering the RV expired (the policy did not expire if it was cancelled) without a break in protection.

Other Causes of Damage We Won't Protect

Application of heat

19. loss or Damage to property occasioned by your RV undergoing any process involving the application of heat;

Escaping water

20. from water escaping from a shower base, shower recess, or an inadequate drainage system;

Incorrect fuel or tank use

21. placing fuel in the water tank or water in the fuel tank, incorrect fuel usage, contaminated fuel in your RV, including Damage to your RV's engine or fuel system, except when On-hire and you have told the Hirer of the correct fuel to use and identified the tanks;

On-hire incorrect or incomplete instructions

22. your providing incorrect information or failing to provide required information (such as RV height and fuel type) about the operational requirements for the RV on the Camplify Platform or to the Hirer;

Lawful seizure

23. the lawful seizure of your RV; (however the Hirer may be responsible for these costs if the seizure or impounding occurs On-hire and results from the Hirer's actions or inaction);

Power surges

24. involving power surge or surges;

Sea movements

25. a high tide or king tide, the actions or movement of the sea, including storm surge;

Unauthorised repairs

26. repairs carried out to your RV without our consent (such consent not to be unreasonably delayed or withheld), other than the cost of reasonable emergency repairs up to \$1,000;

RV left unlocked and unattended

27. theft or Damage if the RV is left unattended and unlocked, but this exclusion will not apply if you did not know and could not reasonably have known that the RV was left unattended and unlocked.

Unsecured Contents and Accessories

28. vibrating or rubbing of interior Accessories and Contents;

Unrelated Damage

29. damage not caused by the Accident or Damage you are claiming.

GENERAL EXCLUSIONS - The following exclusions apply to all benefits under this Protection Wording

You are not protected and we will not pay any claim under this Protection Wording for Damage, liability, costs or expenses that are caused by, arising from or in any way connected with:

1. a deliberate, intentional, malicious, or criminal act (including theft, conversion or misappropriation) caused by or involving you or any person who is acting with your express or implied consent;
2. war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, or by contamination or pollution by chemical, biological, or nuclear agents which results from an act of terrorism;
3. pandemic or national health emergency, or any law or regulation resulting from a pandemic or national health emergency, as declared by the Government of the jurisdiction in which the RV is located or where the hire occurs;
4. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, the combustion of nuclear fuel (including any self-proclaimed process of nuclear fission) or nuclear weapons material;
5. caused by manufacturing faults, faulty repairs, or faulty workmanship; or
6. any penalties, fines, or punitive, exemplary, multiple, or aggravated damages.

Claims process

Making a claim

When you make a claim, you agree to:

- a) provide us with reasonable proof of ownership of your RV or any Damaged Contents;
- b) make your RV available for inspection or assessment by us or our representatives upon receipt of reasonable notice;
- c) where the Incident occurred during Personal Use, complete an Incident report;
- d) promptly answer questions, or provide a written statement or relevant document that we reasonably require to assess your claim;
- e) arrange for, and provide us, with quotations for the repair of your RV;
- f) arrange for any approved repairs to your RV to be carried out;
- g) after any Damage that has been cash settled by us, have that Damage repaired and provide a paid invoice of repairs to us as proof within 90 days of our approval, unless the delay is due to your repairer and an extension is approved by us (such approval not to be unreasonably delayed or withheld). If repairs are not completed, we may, by written notice, suspend protection until you provide a paid invoice confirming completion of the repairs;
- h) promptly forward to us any communication or documents you receive concerning the Incident, including from any other party, the police, or any court;
- i) provide reasonable assistance to us in any negotiation, defence or settlement of the claim, including attending court; and
- j) supply a police report number for any Incident that involves theft.

Misrepresentation, fraud, dishonest or deceptive conduct

You must not make any misrepresentation of any facts or commit fraud or any other dishonest or deceptive act in connection with any preparation, submission, or report of Damage to your RV or any Contents. If you make any misrepresentation, or act fraudulently, dishonestly, or deceptively at any time, we:

- a) will not make any payments under this Protection Wording;
- b) may recover any payments made to you under this Protection Wording; and
- c) terminate your Membership.

Assessment

If your RV is Damaged or lost while you are protected under MyWay Protect, we may manage the Incident by investigating the facts and circumstances, who is responsible for the Damage, including doing an external assessment. If the Damage is protected under this Protection Wording, we will determine the quantification, which may be through quotations for the repairs to your RV and, where appropriate, an assessment of the Damage or a Market Value.

Protection extends to the reasonable cost of repairing Damage, which may include the use of second-hand or non-original equipment manufacturer parts. We may ask you to organise approved repairs.

If we pay you an agreed settlement, the amount paid will be the final amount payable by us in respect of the Damage. If the cost to repair Damage is over the quoted amount, we reserve the right to only make payment up to the quoted amount and not provide any additional payment to you.

Incidents that occur On-hire:

If your RV is subject to Accident or Damage that results from the use or possession of your RV by a Hirer while On-hire we will:

- a) arrange for the completion by the Hirer of an Incident Report Form; and
- b) collect any applicable accident Excess and any other amount the Hirer is liable to pay.

Incidents that occur during Personal Use:

If your RV is subject to an Accident or Damage during Personal Use, you must pay the applicable Excess, unless:

- a) we agree that you or the driver if your RV is not at fault; and
- b) you or the driver of your RV can identify the other vehicle involved in the Accident and provide its registration number, licence details of the driver and the owner's name, home or business address, and telephone number.

Repairs and betterment:

- a) If it is necessary to repair your RV to a better condition than it was in before the Incident, we may ask you to contribute the additional amount to repair it to the better condition. You will not need to pay any contribution towards the cost of replacement parts if your RV and the parts being replaced are less than two years of age or have travelled less than 60,000km.
- b) We may replace damaged parts with new parts or used parts of similar age and condition to those being replaced, with advice from our external assessment companies.
- c) We don't provide any recommendations or guarantees in relation to any repairs required to any RV, or in respect of repairers, whether suggested by us or otherwise.

Total Loss

- a) In the event of a Total Loss, your RV will be independently assessed by the independent assessing company engaged by us to determine the Market Value. We will request your original purchase invoice, or for second-hand purchases, the transfer of ownership documents that display the purchase price, plus any evidence of modifications to your RV.
- b) After settling a claim where your RV has been declared a Total Loss, your RV, including any unexpired registration or compulsory third-party insurance, unless otherwise required by law, becomes our property and we are entitled to receive the proceeds from any salvage of the RV.
- c) Where you pay your annual Contribution in monthly instalments, you must pay the balance of your annual Contribution before we will consider exercising discretion to make any Total Loss payment under MyWay Protect. We will deduct these Contributions from a Total Loss claim payment.

Privacy

We value the privacy of personal information We collect about You.

We collect Your personal information directly from You and through others including Camplify and MyWay Protection. Please refer to our Privacy Policy for more information.



Dictionary

For the purpose of the Protection Wording, the following definitions apply.

Accessories means items that are fitted, or permanently attached to, or form part of your RV, including:

- a) refrigerators
- b) ovens and stoves
- c) air conditioning
- d) beds and mattresses
- e) curtains and flyscreens
- f) gas cylinders
- g) hot water services; and
- h) showers, baths, or toilets.

Accident means an unforeseen event, mishap, or incident involving your RV that results in Damage to the RV, an Awning or Annexe, the RV's Contents, or Third Party Property or causes death or bodily injury to a person.

Authorised Driver means any driver, other than the Hirer, recorded in the Booking and/or the Pre-Hire Checklist as being authorised to drive the RV whilst On-hire.

Awning or Annexe means a structure attached to your RV to provide shade and /or additional accommodation.

Booking means a booking of an RV made using the Camplify Platform for the dates recorded in the Camplify Platform.

Bodily Injury means injury to or death of a person.

Camplify has the meaning given to that term in the Dictionary on page 6 of this document.

Business Day means a day that is not a Saturday, Sunday or public holiday in New South Wales.

Camplify App means the application operated by Camplify for use by users of the Camplify Platform.

Camplify Platform has the meaning given to that term in the Dictionary on page 6 of this document.

Certificate of Protection has the meaning given to that term in the Dictionary on page 6 of this document.

Contents means those items owned by you or a family member that are usually kept in your RV that are not Accessories. Contents include TVs, microwaves, and exclude bikes, ebikes, motorcycles, scooters or electric scooters or electric skateboards, or any powered content or accessory or added product that is not normally kept in your RV.

Damage (with **Damaged** having a corresponding meaning) means:

- a) any loss or damage, including parts, components, and accessories, however caused, that requires repair or replacement, subject to Fair Wear and Tear;
- b) any loss or damage to third-party property, including motor vehicles;
- c) towing and salvage fees;
- d) assessing fees; and
excludes pre-existing damage.

Excess means the amount that you must pay towards your claim under the Protection Wording.

Fair Wear and Tear is as set out in the Camplify's Fair Wear and Tear Guide at www.camplify.com.au/fair-wear-and-tear-guide as may be amended from time to time.

Fleet Member means a Member who has entered into a "Fleet Membership Agreement" with Camplify and has taken Fleet Protection for their RV.

Flexible Member means a Member who has chosen the "Flexible Membership" option when listing their RV on the Camplify Platform and has taken Flexible Protection for their RV.

Hirer means the hirer who has made the applicable Booking.

Immediate Family Member means a person who is a spouse (including defacto spouse), child (including stepchild) or parent of the Member.

Incident means a single occurrence, or a series of occurrences arising out of the one event causing Damage, or Bodily Injury.

On-hire means the period, recorded on the Camplify Platform, during which an RV is in the custody or control of a Hirer under a Booking.

Owner means the registered owner of an RV.

Personal Use means any period during which the RV is not On-hire, including when an RV is being delivered to or picked up from a Hirer by or on behalf of the Owner, but excluding during any off-platform hire.

Market Value means the amount Camplify, or its insurers, calculates the market would pay for your RV. It takes into account the age, make, model, and condition of your RV immediately before the Damage.

Member has the meaning given to that term in the Dictionary on page 6 of this document.

Membership Year means 12 months commencing on:

- a) for Flexible Members, the date on which the Flexible Member's listing is completed on the Camplify Platform; or
- b) for all other Members, the date the Member entered into a membership agreement with Camplify via the Camplify Platform; and
- c) each following year commencing on the anniversary of that date.

MyWay Mutual has the meaning given to that term in the Dictionary on page 6 of this document.

Post-Hire Checklist means the post-hire checklist found on the Camplify App to be completed at the end of each Hire.

Personal Member means a Member who has entered into a "Personal Membership Agreement" with Camplify, and taken Personal Protection for their RV.

Premium Member means a Member who has entered into a "Premium Membership Agreement" with Camplify, and taken Premium Protection for their RV.

Pre-Hire Checklist means the pre-hire checklist found on the Camplify App, to be completed on the commencement of each Hire.

Protected Incident means we have accepted your claim for Damage to your RV under the Protection Wording.

Restricted Licence means provisional (P1 or P2) or learner driver's licence or a licence that includes any restriction as to where or when the driver may drive, such as a restricted journey licence.

RV means any motorhome, campervan, caravan, camper trailer, tow vehicle, or other category of recreational vehicle approved by Camplify for hire on the Camplify Platform.

RV Manager means an individual or company appointed by the Member to manage their RV on the Camplify Platform.

Third Party Property means any property belonging to a person other than the Owner, the Hirer, or persons travelling with the Hirer during the Booking.

Third Party Property Damage means Damage to Third Party Property.

Total Loss means when the RV:

- a) has been stolen and not recovered within 21 days; or
- b) in our reasonable opinion, is so badly damaged that it would not be safe to repair or the costs of repairs would exceed the Market Value or, where New for Old Replacement applies, the replacement value.

we, our or **us** has the meaning given to that term in the Dictionary on page 6 of this document.

myway