

CARAVAN EXTENDED WARRANTY - TERMS AND CONDITIONS

Congratulations on the purchase of your Caravan Warranty.

We would like to take this opportunity to thank You and ask You to take a few moments to familiarise yourself with your and our obligations under this Warranty Agreement.

General Enquiries

Phone 03 9723 6177

Email admin@iwarranty.com.au

Office Hours

Monday – Friday 9am-5pm AEST

Claims Department

Phone 1800 357 227

Fax 03 9723 1564

Email claims@iwarranty.com.au

Please address all correspondence to

Integrity Car Care

PO Box 1461

Traralgon VIC 3844

COMBINED FINANCIAL SERVICES GUIDE AND PRODUCT DISCLOSURE STATEMENT

Financial Services Guide

Introduction

This Financial Services Guide (FSG) describes services offered by your Authorised Representative and Integrity Car Care Pty Ltd (ABN 58 056 621 893 AFS Licence No: 247069) in relation to the Mechanical Breakdown Warranty. It also explains:

- any fees or charges we earn for the services we provide; and
- your rights as a client (including how any complaints you may have about the services will be handled).

A Product Disclosure Statement (PDS) describing the key features of the Integrity Mechanical Breakdown Warranty is in the next section of this document.

About us

Your Authorised Representative is an Authorised Representative of Integrity and can offer Integrity's Warranty products to you.

Integrity has been offering Mechanical Breakdown Warranties to its customers since 1992 and specialises in offering this type of Warranty through Authorised Representative across Australia.

Our services

Your Authorised Representative can arrange Integrity's Mechanical Breakdown Warranty products for you and can answer questions you have about the product. They can assist you in completing and returning the Application Form and arranging payment to Integrity.

Your Authorised Representative can give you factual information about the product you are considering. Your Authorised Representative is not able to offer you personal or general advice about the products

Integrity holds an Australian Financial Services Licence that authorises it to issue, vary or cancel and provide general advice on discretionary risk products. Integrity is the product issuer for the Mechanical Breakdown Warranty described in this document.

The contact details for your Authorised Representative and Integrity are listed within this document.

Who do we act for?

When your Authorised Representative arranges a Mechanical Breakdown Warranty product, they act on behalf of Integrity. Integrity is responsible for the services that your Authorised Representative provides. You should contact Integrity if you have any queries in relation to your Warranty or when you want to make a claim. The contact details for making claims are listed within this document.

What fees are paid?

Integrity pays the Authorised Representative a commission when you purchase the Integrity Warranty product. The commission is calculated as a percentage of the total cost of the Warranty. This does not increase the total Warranty cost, for details on the cost of this product see page 4 of the PDS.

Employees of your Authorised Representative are paid an annual salary for the services they provide and they may receive a bonus for the sale of this Warranty.

If the Authorised Representative includes the Warranty in the purchase price for your Caravan, no fees are paid to the Authorised Representative. The Authorised Representative and the dealership may receive items and prizes from Integrity. For example, attendance at conferences or promotional items such as corporate caps, shirts, jackets and other items such as flags and umbrellas.

You can ask us for further details of the remuneration that we receive. If you are interested in this information, you must ask us for it within a reasonable time frame after receiving this FSG. You must ask us before any financial services are provided to you, such as arranging your Warranty.

Important information regarding consumer rights

Your Caravan comes with consumer guarantees that cannot be excluded under the Australian Consumer Law.

You are entitled to a replacement or refund for a major failure of the components and for compensation for any other reasonably foreseeable loss or damage under the Australian Consumer Law.

You are also entitled to have the components of the Caravan repaired or replaced if the Caravan fails to be of acceptable quality and the failure does not amount to a major failure.

Benefits given by this Warranty don't replace the rights and remedies you have under Australian Consumer Law. This Warranty is an additional Warranty and its terms differ from the warranties and guarantees you have under Australian Consumer Law.

Making a complaint about our services

If you have a complaint about the quality of the services provided by Integrity or your Authorised Representative or the Warranty (including a claim), contact Integrity's Internal Disputes Officer. The contact details for Integrity are listed within this document.

Integrity will try to deal fairly and quickly with your complaint. In most cases you will hear from them within 20 days of making your complaint.

If you are not satisfied with the outcome of Integrity's review of your complaint, you are entitled to take your complaint to our external dispute resolution scheme:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Toll Free 1800 367 287
Fax (03) 9613 6399

This service is provided to you free of charge.

PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) contains important information about the Integrity Mechanical Breakdown Warranty.

Please read this PDS carefully as it sets out the benefits of this product (including limits, exceptions, conditions and other terms) and information about your rights. The PDS also forms the basis of your Warranty Contract (including how claims will be handled).

About Integrity

The product issuer is Integrity Car Care Pty Ltd (ABN 58 056 621 893 AFS Licence No: 247069). Integrity is responsible for paying the benefits outlined in this PDS.

All notices and queries relating to the Warranty should be directed to Integrity. Our contact details are listed within this document.

Your Mechanical Breakdown Warranty Product

The Warranty terms

This Warranty is designed to provide assistance with the cost of repair or replacement of certain Components and Parts of your new or used Caravan, due to a Mechanical or Electrical Breakdown.

The Warranty terms and conditions are contained in this PDS and the Schedule that we supply to you. The Schedule contains important information relevant to your Warranty including the Warranty type and period, the cost of the product, details of the Caravan and other information. Keep this document in a safe place.

What is a discretionary risk product?

The Warranty is offered as a discretionary risk product. This means that Integrity will decide whether to pay a contribution towards your claim for repair costs.

Integrity has absolute discretion as to whether it will or will not pay even if the claim comes within the Warranty terms in this document. Although the discretion is absolute, Integrity will not exercise that discretion in a way that is unfair or unconscionable and will always consider the merits of your claim.

The Warranty is not the same as an insurance policy because you do not have a right to be indemnified for your loss, you have a right to have your claim for discretionary assistance considered by Integrity and you are entitled to know the outcome of that decision.

For more information about this, please read the 'Significant Risks' section on page 5.

Choosing the right type of Warranty

It is important that you choose the type of Warranty that best suits your needs and requirements. Your Authorised Representative cannot give you advice as to which Warranty best suits your needs. You need to decide this yourself, using this PDS to assist you.

To understand the Warranty terms, it is important that you read:

- 'Terms we use' - sets out what we mean by certain defined terms in this PDS;
- 'What are the benefits' - contains full details of the benefits offered in the Warranty terms;
- 'What is excluded' – contains full details of what is excluded under the Warranty terms;
- 'What are the conditions' - contains full details of obligations that both you and we have under the Warranty terms.

You can choose the type of cover (what the Warranty covers) from Caravan or Caravan Plus cover. You can also choose the level of cover for any 1, 2 or 3 level option. The option you select will be shown on the Schedule.

You also have a choice as to the duration of the Warranty.

You may choose a Warranty Period of either 12, 36 or 60 months, provided that the Caravan at the time of purchase does not exceed the following;

Level 1	Available on Caravans up to 12 years at time of purchase
Level 2	Available on Caravans up to 7 years at time of purchase
Level 3	Available on Caravans up to 5 years at time of purchase

Cost of the Product

The amount we charge for this Warranty consists of the base cost, GST and the fee paid to the dealership that employs your Authorised Representative.

We take into account a number of factors when determining the base cost the Warranty, including:

- the type of cover;
- the age of the Caravan; and
- the Warranty Period.

The maximum total cost (incl. GST) payable for Caravan products are set out below:

Caravan	12 mths	36 mths	60 mths
Level 1	\$420	\$520	\$620
Level 2	\$460	\$570	\$660
Level 3	\$520	\$620	\$720

Caravan Plus	12 mths	36 mths	60 mths
Level 1	\$820	\$1,120	\$1,420
Level 2	\$850	\$1,170	\$1,460
Level 3	\$920	\$1,220	\$1,520

Significant Risks

As the Warranty is a discretionary risk product, Integrity is not obliged to pay all claims that come within the Warranty terms. As mentioned above, you are entitled to have your claim for assistance with repair costs considered by Integrity. You are also entitled to have Integrity decide whether or not to pay the entire claim or to make a contribution. When making this decision Integrity will always consider the merits of your claim and exercise their discretion in a fair or just way. If Integrity decides not to pay your claim, you will have to bear the repair costs yourself.

This Warranty does not offer the same level of protection that an insurance policy may give you. Integrity is not an insurance company and is not required to maintain the same financial resources that an insurance company does. However, Integrity does meet ASIC's 'financial resource' requirements for an Australian Financial Services Licencee that transacts with customers in this way.

There is a risk when purchasing this Warranty that one or more of your claims may exceed the Warranty Claim Limit for a particular Component or Part. If the cost of the repairs is greater than the Warranty Claim Limit, Integrity may decide that you have to bear that additional cost yourself.

Detailed information about the Warranty Claim Limits for each benefit under your selected Warranty cover is on page 8.

There is also a risk that if you fail to meet any of the conditions attached in the Warranty, Integrity will not exercise discretion in your favour. Make sure you read 'What are the conditions' on page 9 & 'What is excluded' on page 10 for details of the servicing and other conditions that apply to this Warranty.

Note: The information contained in this section of the PDS has been prepared for the general information of clients – it does not consider your personal objectives, financial situation or needs. Before acting on this information, consider whether it is appropriate and read this PDS.

Taxation implications

The taxes and charges (for example GST) that apply to your Total Warranty Cover are shown on the Schedule. The Warranty Claim Limit for each Component and Part under this Warranty includes GST for repairs.

INFORMATION ABOUT YOUR RIGHTS

Cooling off and cancellation rights

Cancellation by you

You have the right to cancel this product at any time. You may cancel the Warranty by phone, mail or email.

If you cancel the Warranty outside your 14 day cooling off period, we will deduct an amount from the Total Warranty Cost you paid to cover the time your warranty has been in force, the costs of any claim made under this Warranty and our cancellation fee of \$110.

The refund calculation will take into consideration the unexpired portion of the Warranty, claims made, along with our cancellation fee.

Cancellation by us

We may cancel your Warranty by giving you written notice if you have been in breach of any of the terms and conditions of this Warranty, or for any other reason available to us at law.

If we decide to cancel the Warranty you may be entitled to a refund of the Total Warranty Cost for the remaining period of cover, which is calculated as shown under the heading "Cancellation by you".

Where the Warranty has been financed, you authorise us to pay any refund direct to the Financier.

Cancellation due to repossession

If the payment for this Warranty was financed by a Financier, the refund will be paid to the Financier unless otherwise directed by the Financier. The Financier may cancel this Warranty if the Caravan is repossessed by or on behalf of the Financier or is deemed by the Financier to be a total loss. If the Caravan is repossessed by a Financier and you have paid for the Warranty, you may cancel this Warranty and receive a refund.

Confirming transactions

You may contact us in writing or by phone, to confirm any transaction in relation to your Warranty. We will confirm the transaction in writing as soon as possible.

Transfer of Ownership

If you privately sell or transfer your Caravan to another owner, and you have purchased the Warranty, you may assign the Warranty to the new owner provided you ask us to complete the transfer within 7 days of the date of sale or transfer of ownership of the Caravan.

We will not agree to transfer your Warranty if you sell or transfer ownership of the Caravan to or through an Authorised Representative that is not "approved by Integrity". Both you and the new owner will be required to complete a Transfer of Ownership Form. The new owner will be required to pay an administration fee of \$99.00 to Integrity to complete the transfer.

Governing law and jurisdiction

These Warranty terms are governed by the laws of the State of Victoria and the Courts in that State have jurisdiction in any dispute arising under your Warranty.

Complaints – internal and external complaints procedure

Please see our complaints handling policy on page 2 of this Combined FSG and PDS.

Privacy

Personal information that we collect about you is protected under the Privacy Act and the Australian Privacy Principles. Because we hold an Australian Financial Services Licence, we may be required to collect personal information about you under the Corporations Act.

We collect information about you to:

- process, assess and verify your application, including assessment of the risk we undertake;
- administer and manage the products or services we provide, including calculating payments, responding to your queries and determining, assessing and verifying any entitlements and/or claims you may make;
- provide you with information about other products or services that may be of benefit to you (unless you tell us that you do not wish us to do so); and
- facilitate our internal business operations, including updating internal databases, conducting consumer satisfaction surveys, fulfilling regulatory and legal requirements and system testing.

If you do not provide the information sought by us from time to time, it may affect our ability to provide you with, and administer, our products or services.

We may disclose your information to our Australian-based agents, consultants, auditors, contractors, contracted staff or service providers that provide financial, legal, administrative or other services, including to authorised repairers in the event we exercise our discretion to pay a claim under this Warranty. Personal information is not usually disclosed outside Australia.

Our privacy policy contains information about how you can request access to any personal information that we hold about you, and seek correction of any such information. It also contains information about how you can complain about our handling of your personal information, and our complaint handling process. You can access a copy using the contact details at the end of this policy, or at the website www.iwarranty.com.au

Terms we use

The following definitions apply to your Warranty:

Additional Benefits means benefits that are in addition to the rights and remedies under the Australian Consumer Law.

Authorised Representative means the representative of Integrity who is authorised to give factual advice on, and deal in, warranty products on behalf of Integrity and who is name on the Integrity Schedule.

Caravan means the Caravan described in the Schedule.

Components and Parts means those Components and Parts that are covered by the original Manufacturer's Warranty, which are specified in the Manufacturer's Warranty book.

Financier means any registered finance company referred to in the Schedule.

Manufacturer's and Dealer Warranty means the Warranty provided by the Caravan manufacturer or your dealer.

Mechanical Breakdown means the failure under normal use and service of mechanical or electrical Components and Parts or the breaking down or burning out of Components and Parts causing sudden stoppage of their function necessitating repair or replacement and arising from defects in material and/or workmanship of the Components and Parts.

Schedule means the schedule supplied by Integrity detailing information relevant to your Warranty including the Warranty Period, the cost of the Warranty and details of the Caravan and is listed within this document.

Total Warranty Cost means the amount payable by you to purchase the Warranty

Warranty Claim Limit means the maximum amount we will pay for the repair or replacement of a particular Component or Part for any single claim.

Warranty means the information, terms and representations contained in this PDS which form the whole of the agreement between Integrity and you.

Warranty Period means the period:

- A. Commencing the latter of:
 1. The date you sign the Application Form and your Authorised Representative receives clear funds for the total cost of the Warranty; or
 2. The date that any part of the Manufacturer's warranty expires; and
- B. Ceasing on the earlier of either:

At 4.00pm on the day that the selected term in months has elapsed from the date that cover commences under clause (a) above.

we/us/our/Integrity means Integrity Car Care Pty Ltd (ABN 58 056 621 893 AFS Licence No: 247069).

you/your means the purchaser and owner of the Caravan described in the Schedule.

Our contract with you

Integrity agrees to consider any claim made by you up to the maximum amount covered per Component and Part, as listed on pages 8, for the replacement and/or repair of any Component and Parts of the Caravan due to a Mechanical Breakdown and will decide whether to exercise its absolute discretion in respect of the claim using the terms of this Warranty. If Integrity exercises its discretion to pay a claim Integrity will determine your claim in accordance with the terms of the Level option shown in the Schedule.

What are the benefits

Caravan Cover

If you purchase the Caravan Cover Level 1, 2 or 3 option, the Components and Parts included under this Agreement are the following items up to the Warranty Claim Limits set out below and repair or replacement costs are payable at our absolute discretion and except for those items described under "What is excluded":

WHAT ARE THE BENEFITS	What are the limits - Caravan Cover		
Warranty Claim Limit Option	Level 1	Level 2	Level 3
Warranty Period	12, 36 or 60 Months	12, 36 or 60 Months	12, 36 or 60 Months
The Warranty covers Components and Part as covered by the original manufacturer's warranty.	\$2,500	\$5,000	\$10,000

Caravan Plus Cover

If you purchase the Caravan Plus Level 1, 2 or 3 option the Components and Parts included under this Agreement are the following items up to the Warranty Claim Limits set out below and repair or replacement costs are payable at our absolute discretion and except for those items described under "What is excluded":

WHAT ARE THE BENEFITS	What are the limits - Caravan Plus		
Warranty Claim Limit Option	Level 1	Level 2	Level 3
Warranty Period	12, 36 or 60 Months	12, 36 or 60 Months	12, 36 or 60 Months
The Warranty covers Components and Part as covered by the original manufacturer's warranty.	\$2,500	\$5,000	\$10,000
Air Conditioning	\$1000	\$1000	\$1000
Fridge	\$1000	\$1000	\$1000
Hot Water Unit	\$1000	\$1000	\$1000
Microwave	\$1000	\$1000	\$1000
Pressure Pump	\$1000	\$1000	\$1000
Stove	\$1000	\$1000	\$1000
TV	\$1000	\$1000	\$1000
Washing Machine	\$1000	\$1000	\$1000

Additional Benefits

Where a claim in relation to the Mechanical Breakdown of a Component and Part that is authorised by us, we will provide the following Additional Benefits where expenses are incurred, by reason of that claim:

Accommodation

We will reimburse you up to \$150 per day up to the maximum Claim Limit listed below for accommodation paid by you and reasonably incurred, if the Caravan is immobilised for more than 1 day and the failure occurs more than 100 kilometres from your usual place of residence.

Towing

We will reimburse you up to \$100 per claim for towing charges reasonably incurred, if your Caravan is unable to be safely towed.

Quality Guarantee

All repairs to covered Components and Parts by us will be covered by this Warranty for the remainder of the Warranty Term.

Accommodation Up to \$500 per claim

Towing Up to \$500 per claim

What are the conditions

We will consider you to have a valid claim under this Warranty provided you comply with the following conditions. A valid claim will only be paid at our absolute discretion.

1. Service requirements

To maintain your Warranty, you are required to service your Caravan at regular intervals as follows:

- At intervals not to exceed 12 months from the cover commencement date.

All services and maintenance must be carried out by a qualified Caravan service agent.

The cost of the service is your responsibility and not payable by this Warranty.

Please keep a record of your Caravan's service history and ensure it shows the date and odometer reading each time your Caravan is serviced. Integrity will require the Caravan service invoice and history if you claim under this Warranty.

If you exceed the service requirements intervals by more than 30 days your Warranty becomes inactive, and it may affect your entitlement to make a claim under this Warranty.

2. Claims Procedure

In order to make a valid claim you must, before the commencement of any work or repairs:

- Read this Warranty document to ensure the fault is covered;
- Contact Integrity for details of the nearest approved repairer;
- Authorise the repairer to provide a full diagnosis, cost to repair the fault and details of the Mechanical Breakdown damage (prior to commencing work or repairs);
Important note: You will be responsible for all diagnostic costs incurred to ascertain whether a failure is covered under the Warranty unless accepted as part of an authorised claim.
- The Repairer will need to provide Integrity with the following information via fax or email;
 - Your Warranty number;
 - Cost of repairs;
 - Detailed list of replacement parts and labour required;
- Once Integrity has reviewed the claim and verified that the damage constitutes a valid claim within the terms of the Warranty, Integrity shall;
 - Provide a claims authorisation number;
 - Authorise the repairer to carry out the repairs;
 - Authorise the repairer to invoice Integrity on your behalf for the cost of the authorised repairs;
 - Pay the repairer directly on receipt of a valid Tax Invoice made out to Integrity for the authorised repair costs;
- Integrity, or an agent acting on behalf of, reserve the right to inspect any damage prior to any work being performed. Integrity will not be responsible for any unauthorised repairs;
- The amount we will pay depends on the Caravan's age, condition and Level selected on the Schedule;
- Express Claims Assessment, once all required information has been received, we will assess your claim within 4 business hours.

What is excluded

We will not pay any contribution or claim by you for any of the following:

Unrelated Incidents

Repair or replacement that is required due to collision or accidental damage, fire, theft, misuse, neglect, abuse, negligence, personal injury or property damage, rust, corrosion, contamination, flood, submersion in water, incorrect power supply, over voltage, incorrect water or gas supply, infestation by animals, rodents and insects.

Faults and Recalls

Failure caused by faulty design, or any expense arising from, or due to, the recall of the Caravan by the Manufacturer.

Consumables

The cost of any consumables that are replaced during the course of repairs, this includes but is not limited to gas, pipes, hoses, belts, gaskets, seals and bulbs.

Normal wear and tear

Failure of any Components and Parts caused by normal wear and tear.

Cosmetic Items

Any deterioration or fading of paint, panel, seats, trim, curtains, awnings or cosmetic items.

Modifications

Any failure as a result of alteration or modification to the Manufacturer's specifications.

Unauthorised Repairs

Claims relating to any Caravan where repairs or work are commenced without the prior consent and authorisation of Integrity. Claims for repairs or work conducted without authorisation may be rejected.

Pre-existing faults

Claims where the fault causing the Mechanical Breakdown was evident prior to the expiry of the Caravan's Manufacturer's Warranty or prior to the purchase of the Caravan.

Consequential loss

Claims relating to consequential loss of any kind. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.

Misleading Statements

Where claims, declarations or statements made by you are false, inaccurate or misleading, the Warranty ceases to have effect.

Warranty Type

- Any Components and Parts not specifically listed for the Warranty Type you have selected on your Schedule.

Continued Operation

Any damage or repairs required as a result of continued operation of the Caravan once a defect or fault has occurred.

Normal maintenance

Any maintenance or lack of maintenance, adjustment, software upgrade, modification and/or re-programming required to any Component and Part.

Unspecified Components and Parts

Any Components and Parts not listed under section Caravan Cover or Caravan Plus Cover as a covered Component and Part under this Warranty.

Updating the Product Disclosure Statement

We may update the information contained in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling Integrity. Integrity will issue you with a new PDS or a supplementary PDS, where the update is to rectify a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain this Warranty.

Integrity Car Care Pty Ltd has authorised the distribution of the Financial Services Guide and the Product Disclosure Statement in this document.

This combined FSG and PDS is dated 2 July 2018.

SERVICE 1

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 2

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 3

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 4

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 5

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 6

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 7

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 8

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 9

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 10

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 11

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____

SERVICE 12

Date: _____

Invoice/job no: _____

Registration no: _____

Odometer: _____

Service centre stamp: _____