

Youcamp Safe – Frequently Asked Questions

What is Youcamp Safe?

Youcamp Safe is an insurance solution designed to protect property owners (Hosts) hosting campers (Guests) on their property from claims by Guests for bodily injury and/or Guest's property damage. Claims that arise against Hosts from Guests for the use of their property during the booking period will have the benefit of insurance protection subject to the terms and conditions of the policy. The policy has been specifically tailored for camping, eco-tourism and outdoor adventure activities and to deliver a broad, consistent and cost-effective policy to protect Youcamp Hosts.

Youcamp Safe has been designed and is provided through insurance advisor and intermediary, Honan Insurance Group, and underwritten by Underwriters at Lloyd's, London.

Why is it being introduced?

At Youcamp, we are committed to opening the unique frontiers of Australia's outdoors by providing people with access to the best, most exciting, interesting places to stay. We want to facilitate incredible outdoor experiences that are safe for Guests, but importantly for Hosts, and the sustainability of their land and financial interests.

Through our work we identified that many Hosts did not have the appropriate insurance protection (often when they thought they did) to cover hosting/short term stay activities which left Hosts highly exposed. Further feedback we received was that the cost to purchase the right insurance was prohibitive for Hosts to make their properties available through Youcamp. Finally, it was problematic and near impossible for us to ensure every Host had adequate insurance that would respond in the unfortunate event of an injury to a Guest.

We recognised the need to assist Hosts and potential Hosts through the development of an insurance solution.

Who is covered?

Youcamp Safe is designed to protect Hosts who make available their properties for booking through the Youcamp booking platform with the exception of any Hosts operating a commercial tourism business on the same land booked through Youcamp and generating in excess of \$100,000 per annum in revenue. Commercial businesses include caravan, holiday or tourist parks, professional tourism operators and event or venue hire and related service.

Am I still covered if I am not approved by Council?

Regulations and approvals across Australia vary from state to state and council to council and is your responsibility to be aware of these.

Youcamp Safe has been built to provide coverage irrespective of where you are in Australia and what approval process is required. It is a civil liability policy intended to respond to claims arising from guest bodily injury and/or guest's property damage and applies to all eligible hosts, independent of local planning laws or exemptions.

The policy does require Hosts to take reasonable care and preventative measures to prevent a Guest becoming injured or having their property damaged. These steps must be taken to ensure Hosts are providing a safe environment for camping.

What is covered?

Youcamp Safe is a Public & Products Liability insurance policy. It protects a Hosts legal liability for bodily injury or property damage to third parties arising out of hosting Guests and providing them access to their land for the purposes of camping, adventure, recreation, leisure and eco-tourism and including any incidental activities.

What is prohibited?

Camping and outdoor recreational activities carry an inherent risk and Hosts must take active measures to minimise risk on their properties. To ensure the safety of our Hosts and Guests, certain High Hazard Activities are prohibited from being provided or facilitated by Hosts and engaged in by Guests. The below is a list of High Hazard Activities as noted in the policy. For coverage to be available under the Youcamp Safe policy it is a condition of the policy that the below prohibited High Hazard Activities must be communicated to Guests by Hosts prior to their stay and Guests must confirm their understanding and acceptance of prohibited activities. Also, Hosts must in no way facilitate the provision of or participation in these activities.

High Hazard Activities:

1. Tractor/farm machinery rides
2. Hunting pests
3. Use of firearms
4. Archery
5. Ropes course and/or flying fox
6. Horse or pony riding – either guided or self-guided
7. Camel rides
8. Rock climbing above 3 metres
9. Use of trail bikes and/or motorbikes
10. Serving of alcohol from a bar (other than cellar door of a vineyard/winery) for profit and immediate consumption
11. Use of spa/sauna or hot spring bath
12. Personal injury involving crocodiles
13. Any activity involving watercraft:
 - (a) with an engine capacity in excess of 250cc; or
 - (b) if the watercraft is a jet ski; or
 - (c) if the activity is water skiing or any other activity that involves a person or persons being towed behind a watercraft
14. Bush tucker tours
15. Any organized event where dancing is part of the entertainment being offered through the provision of a dance floor or other dance area and where dancing is the cause of personal injury

When are you covered?

Cover applies for the period a Host's property is booked through the Youcamp booking platform.

Will I be covered if my property is booked through other websites?

No, for hosts to be protected by Youcamp Safe the guest will need to book through Youcamp.

Does it cover all Hosts?

No. Refer to 'Who is Covered?'

How do Hosts get access to the policy and how is it provided?

To make the process easy, Youcamp have built the policy into our booking platform whereby cover applies to every booking made through Youcamp on eligible Host's properties (refer to 'Who is covered?'). Prior to the first booking being made, all Hosts will be required to answer a few simple questions about any claims that have occurred from their property ownership and agree to the policy terms and conditions. Hosts are expected to take steps to minimise risks on their properties and have guests accept an online waiver upon booking of their property.

How will I Pay?

A further benefit of Youcamp Safe is the cost only applies for the time a property is booked. By using Youcamp along with hundreds of other users the cost is spread and kept low. At the time a booking is made the premium is charged as a small percentage of the booking fee and is incorporated into the existing service fee for utilising Youcamp which is subtracted from the amount payable to Hosts from each booking.

What if I already have a policy to cover Guests?

As a benefit of using Youcamp, the Youcamp Safe insurance solution will apply to every booking of qualifying Hosts (refer to 'Who is covered?'). We understand that some Hosts may already have insurance protection to cover hosting/short term stay activities as such the Youcamp Safe policy includes a more specific coverage clause to address any issues of dual insurance. This clause specifies that, in the event a claim arises against a Host who already holds an insurance policy that can respond to hosting/short term stay activities, this policy shall be deemed more specific and claimed upon first.

What should I do if there is an incident/accident?

We are realistic and understand that incidents and accidents will occur. Hosts will be provided with an incident report form to collect the details of any incident. These forms should be provided to our insurance advisor, Honan Insurance Group.

What should I do if I receive a claim for damages/compensation?

If a claim is made against you, please contact Honan Insurance Group who will support you through this process.

What if a guest has an accident with free ranging animals or wildlife on my farm?

As a condition of the policy, Hosts are required to take Reasonable Care to prevent Personal Injury and Property Damage occurring to their Guests. The expectation/condition is that Hosts provide a safe property/environment for use which includes taking preventative measures where possible to avoid incidents with animals. If an incident involving animals and/or wildlife occurs and a Host can demonstrate they took Reasonable Care the policy is intended to respond to such claims except if the injury is in relation to Dangerous Animals (see below) where an exclusion will apply.

What are considered Dangerous Animals?

Australia is home to various animals and wildlife that pose a risk to campers enjoying Australia's outdoors. There are certain animals that are considered Dangerous Animals under the policy and if an injury arises from one of these animals a Dangerous Animals Exclusion will apply. This means the policy is unable to indemnify a claim or pay any compensation on a claim where you are found to be negligent, however, it can cover the costs of defending against a claim arising from an injury due to Dangerous Animals. Dangerous Animals are defined as snakes, spiders and crocodiles.

If I list my house on Youcamp does the insurance policy apply?

Youcamp Safe excludes protection when guests are inside fixed dwellings. You need to make sure that when your guests are using this accommodation option of yours that you have alternative and appropriate insurance.

What constitutes a "fixed dwelling"?

Any rigid, fixed and permanent structure that is suitable for year round residential occupancy and is equipped with cooking and bathing facilities and is intended for exclusive occupancy by guests such that the space isn't shared with the host (insured).

Am I allowed to host campers who want to agist horses on my property?

Yes, as long as you adhere to these five conditions:

1. Horses strictly contained (yard/paddock/stable) unless loading on/off float
2. Strictly no riding in any capacity
3. Host to contact guest before arrival to reiterate strictly no riding under any circumstances
4. Warranted copies of such correspondence are retained on file
5. Excluding damage/injury to horses

Are there any excess payments if a claim is lodged?

Yes there are:

\$1,000 on standard claims

\$5,000 on claims arising from Dangerous Animals

\$25,000 on high risk/prohibited activities

Who are Honan Insurance Group?

Honan Insurance Group are a leading risk and insurance advisory company operating in Australia, New Zealand and South East Asia. For more information refer to their website. Honan are not the insurer of Youcamp Safe but act as the intermediary between the Insured and Insurer.

<https://www.honan.com.au/>

Who is the underwriter/insurer?

The Youcamp Safe policy is underwritten by Underwriters at Lloyd's, London.

Honan Insurance Group Pty Ltd ("Honan") ABN 67 005 372 396, AFSL 246749. Honan is not the underwriter for any insurance product that you may decide upon and insurance is issued subject to the terms, conditions and exclusions as set by the particular underwriter.