



**Domestic
& General**
Device Protect

**Insurance for your essential devices
against Accidental Damage and Theft**



**Combined Product Disclosure Statement
and Financial Services Guide**

Preparation Date — 22 June 2020

General Advice Statement

Any advice that we provide is general and does not take into account your individual circumstances, so please read the Combined Product Disclosure Statement (**PDS**) and Financial Services Guide (**FSG**) carefully and consider the appropriateness of the advice, having regard to your objectives, financial situation and needs before making a decision.

Domestic & General Insurance PLC (**Domestic & General**) is solely responsible for the PDS and is the product issuer and insurer under each D&G Device Protect policy issued. Domestic & General and The Good Guys Discount Warehouses (Australia) Pty Ltd (**The Good Guys**) are responsible for the FSG as it relates to the financial services provided by them. The Good Guys sells D&G Device Protect as an authorised representative of Domestic & General.

Your Policy

This insurance Policy (**Policy**) is a general insurance contract. In this document, you will find all the details of the features and benefits and exclusions applicable to this Policy. Please read this document carefully before you make your decision to take up this Policy.

The cover provided under this Policy does not supersede or limit in any way your statutory rights with the supplier and/or manufacturer of your Device under the 'Australian Consumer Law' (**ACL**) as expressed in the Competition and Consumer Act 2010 (Cth) or any other relevant legislation.

You need to make sure that you are happy with the extent of cover provided by the Policy. If not, you may not get the cover you require and this Policy may not be right for you.

Eligibility Criteria

This Policy is only available if:

- The Device is purchased new and is functioning effectively and in good working order at the time this Policy is purchased;
- The Device is purchased to be primarily used in Australia;
- The Device is manufactured for use in Australia and includes a manufacturer's warranty valid in Australia;
- The Device is for domestic and personal use only;
- This Policy is purchased in-store or online within 7 days from the time of purchase of the Device;
- The Device has a purchase price over \$401 and no greater than \$10,000 at the time you originally purchased the Device; and
- The Policy is purchased by a person over the age of 18 and able to understand the nature and terms of the contract.

! Some devices may have a lower maximum purchase price, check in-store or online for details.

Product Policy	Device Type	Purchase Price Bands
D&G Device Protect	Mobiles	\$401 – \$2,500
	Tablets [^]	\$401 – \$2,500
	Laptops & Other Devices [*]	\$401 – \$5,000
	Televisions	\$401 – \$10,000

[^] Tablets includes MS Surface Pros

^{*} Laptops & Other Devices includes MS Surface Books & Laptops, Desktop Computers, Action Cameras, DSLR & Compact Cameras, Camera Lenses, Fitness Trackers, Smart Watches, Gaming Consoles and Gaming Laptops



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What's Covered:



Accidental damage

Unintentional drops or liquid spills that damage your Device.

E.g. your Device drops out of your pocket and the screen cracks.



Theft

If your Device is taken by force from you, or from a secured premises or vehicle.

E.g. your locked vehicle is broken into and your Device is taken from the glove box.



Worldwide cover

We'll cover your Device against theft or any accidental damage that occurs anywhere in the world. We will arrange for either the reimbursement of overseas repair costs (up to the value of \$250), or the repair of the Device when you return to Australia.

Product Disclosure Statement

01

Definitions

We want to make sure you fully understand your Policy – here are some of the terms we have used in this document and what they mean.

'Device' is the item you purchased in-store or online to which this Policy applies and as shown on your Policy Document.

'Large Device' means televisions (e.g. with a screen size of 32" inches and above).

'Payment Cycle' is the monthly period from the date you pay in any month until the date you are due to pay the following month.

'Premium' is the amount you have to pay for your Policy. This amount is set out at the time of your purchase of the Policy.

'Policy' means:

- the insurance Policy provided by Domestic & General Insurance PLC, which is made up of all the terms outlined in this PDS;
- the Policy Document we send you; and
- any other document we provide to you which we have said forms part of the Policy Document.

It's a good idea to read and keep a copy of all these documents in a safe place.

'Policy Document' means the schedule we give you containing the specific details of your Policy, including but not limited to the Premium, period of cover and the specific product covered by the Policy.

'Replacement Credit' is a store credit issued by us at our discretion that can be redeemed at any The Good Guys store for you to obtain a replacement device.

'Service Providers' are our support functions who help us make sure you get the best from your Policy. They may include but is not limited to our repair agent network, your retailer and DGSP.

'we', 'our' or 'us' means the insurer, Domestic & General Insurance PLC – the people providing you peace of mind and great customer service!

'you', 'your' or 'yours' means the insured person named in the Policy Document.

Key Benefits



Peace of Mind

All repairs are carried out by approved repair agents.



Convenience

Our Melbourne-based call centre will manage the whole claims process for you.



Certainty

We promise to organise a repair or a replacement if your Device is accidentally damaged or stolen as per your policy terms.

02

Features & Benefits

Information about the insurer and the licensing details provided by the authorising body is listed in the section '**Who is your Insurance Provider?**'.

This PDS gives you the information needed to help you make an informed decision about our insurance protection for your Device.

Explore the range of benefits your D&G Device Protect insurance policy ("**the Policy**") entitles you to. With Domestic & General (**D&G**) Device Protect, your essential Device will get the protection it needs and you will have peace of mind knowing we've got you covered.

D&G Device Protect is an annual Policy which is payable on a monthly basis.

2.1 Period of cover

Your D&G Device Protect Policy will renew automatically. Coverage starts on the date shown on your Policy Document.

Cover will end if any of the following occurs:

- the Policy is cancelled;
- the Policy expires (e.g. if the Policy is not renewed);
- if under a term of this Policy we replace your Device for a new one.

Our rights to cancel

We may cancel your Policy if you have breached your duty of disclosure, breached a provision of this Policy, provided false information or for any other reason permitted by law, including but not limited to non-payment of Premium, or fraud.

2.2 Cancellations

How to Cancel

Should you wish to cancel this Policy just reach out to us at:

Phone: 1300 987 426

Email: cancellations.au@domesticandgeneral.com

Mai: GPO Box 3004, Melbourne, VIC, 3001

Cooling-off period

This refers to the time during which you may cancel your Policy, and receive a refund of your Premium less any government taxes, levies, duties or charges we cannot recover. A 14-day cooling-off period applies from the date the Policy period commences.

After the cooling-off period

If you wish to cancel your Policy after the cooling-off period, you will need to allow us fourteen (14) calendar days to process your request.

With D&G Device Protect you have the flexibility to cancel your Policy anytime without any fee(s).

Your cancellation will take effect from the end of the Payment Cycle in which the 14-day notice period ends. Your Premium will be payable for that Payment Cycle, but no further Premium payments will be deducted. By way of example, if your payment date is the 15th of each month:

- If you tell us you wish to cancel your Policy on the 1st of the month, your Policy will end on 15th of that month and no further Premium will be deducted;
- If you tell us you wish to cancel your Policy on 10th of the month, your Policy will end on the 15th of the following month.

When you will not get a refund

You will not be issued a refund but will remain covered until the end of the relevant Payment Cycle if:

- you choose to cancel your Policy during your cooling-off period and you have already made a claim.
- you choose to cancel your Policy outside the cooling-off period.

2.3 Policy renewals

Your D&G Device Protect Policy will renew automatically unless you advise us that you do not wish to renew the Policy.

Notice of renewals or Premium changes

We'll provide you at least fourteen (14) days' notice that your D&G Device Protect Policy is coming up to its annual renewal. The notice will advise you of any changes to the Premium payable, so you have time to make an informed decision about those changes.

2.4 Theft & burglary

You are covered if your Device is stolen by force from your person or from a secure premises or vehicle (e.g. breaking a window, lock, by means of violence or threatening behaviour). This does not include instances of negligence (see Section 2.14 '**Exclusions**') or pick-pocketing. We will at our discretion replace your Device or provide you with a Replacement Credit in accordance with Section 2.6 '**Replacement**'.

What costs you may incur?

Your Policy does not cover the costs associated with:

- obtaining any evidence or supporting documents which are required to process your claim;
- recovery of information within the stolen Device (e.g. mobile phone data);
- use of your Device including calls, text or data usage or any consequential loss or damage resulting from the theft or burglary.

What should you do?

If your Device is stolen, please contact us on 1300 987 426 with details of the incident including the police report, proof of purchase and a written confirmation of IMEI blocking from your Telecommunications Service Provider. To enable us to process your claim, we will send you a Theft and Burglary Claims Form (also available online at **www.domesticandgeneral.com.au/customer-service**) to complete.

What should you do if you are overseas?

If the theft occurs overseas, you must lodge the incident with the overseas local police department and obtain a police report. If the report is not in English, you will need to have it translated, at your cost.

You must notify us of the theft within fourteen (14) calendar days of your return to Australia by contacting us on 1300 987 426. You may be required to provide your proof of travel before we can assess your claim.

Having multiple claims

You must inform us of any other claims that you have made about this Device under any other Policy (e.g. home and contents insurance and travel insurance).



2.5 Accidental damage

Accidents happen – that’s why we cover accidental damage for eligible devices. Your Device must be in Australia to be repaired or replaced with the exception of the Worldwide cover benefit (Section 2.9).

What is covered?

If your Device suffers accidental damage during the period of cover, we will fix or replace the Device.

The accidental damage cover includes damage caused by accidental drops and falls, as well as liquid spills and the resulting rust or corrosion.

What is not accidental damage?

We will not cover you:

- if you negligently or deliberately misuse your Device;
- for any loss, damage or costs caused by faulty or incorrect installation, unless we completed the installation.

Repair call outs

For Large Devices, any repairs under the Device Protect Policy, will, where possible, be undertaken in your premises if those repairs can be carried out effectively and safely (as determined reasonably by us). If repairs are required to be undertaken at any approved repairer’s premises, we will bear all the transportation costs of the Large Device to and from those premises.

2.6 Replacement

If we can’t fix your Device, we’ll replace it with a new one or a refurbished version for mobiles – good as new!

What kind of replacement will I get?

Where possible, we’ll replace your Device with the same or a similar brand, model and specifications (as determined by us), not exceeding the original purchase price and up to \$5,000. This includes when we replace a mobile with a refurbished one.

What if the same specification is not available?

If a replacement of similar specification isn’t available, we may issue you a Replacement Credit up to the original purchase price of your Device which can be used for a new purchase at The Good Guys stores.

Will my cover continue on the replacement device?

If your Device is replaced with a new one or if we issue you with a Replacement Credit, you will need to purchase a new Policy.

We will treat your refurbished mobile as a repair hence your existing Policy will continue.

2.7 Delivery costs for replacements

When a replacement is issued through The Good Guys you will be required to go in store to collect your Device.

For Large Devices, at your request and subject to claim approval, we will cover delivery of the replacement device.

2.8 No fault found

We will cover the inspection fee, even if the repair agent can't find a fault with your Device. The repair agent will invoice us directly. In the unlikely event that you have to pay the bill, we will reimburse you any reasonable costs incurred on receipt of a valid tax invoice.

2.9 Worldwide cover

While your Device is insured with us, we'll cover it against accidental damage or theft that occurs anywhere in the world.

Theft and burglary

Please refer to the Theft & burglary section on page 11 for details on how to lodge a claim.

Reimbursements

If you are overseas and need to have your accidentally damaged Device that is covered by this Policy repaired, you must contact us (details below) from overseas, so we can assess the intended repair and approve repairs for up to \$250. Failure to obtain approval prior to repairing the Device may result in your claim settlement being reduced.

For reimbursement of any repair costs, you are required to send us a fully itemised invoice and receipt (in English or an English translation) for the repair within fourteen (14) days of returning to Australia.

If you elect to have your Device repaired upon returning to Australia by one of our approved repair agents, you are

not required to seek approvals for any repairs. Simply call us and we will manage the repair or replacement on your behalf. Contact us by:

Phone: 1300 987 426, Mon-Fri, 8.30 AM to 5.30 PM AEST

Email: deviceprotect@domesticandgeneral.com

(Your email must contain your full name; residential address; mobile number; make & model; details of what happened)

Mail: GPO Box 3004, Melbourne, VIC, 3001

2.10 Excess

You are required to pay an Excess on any claim, excluding televisions, made for accidental damage or theft under this Policy. The excess (below) is your contribution to the cost of a claim:

Device	Claim Instance	Purchase Price Band	Excess
Mobiles	Accidental Damage	\$401 - \$1,500	\$125
		\$1,501 - \$2,500	\$200
	Theft	\$401 - \$1,500	\$175
		\$1,501 - \$2,500	\$250
Tablets [^]	Accidental Damage / Theft	\$401 - \$2,500	\$100
Laptops & Other Devices [*]	Accidental Damage / Theft	\$401 - \$5,000	\$100
Televisions	Accidental Damage / Theft	\$401 - \$10,000	\$0

[^] Tablets includes MS Surface Pros

^{*} Laptops & Other Devices includes MS Surface Books & Laptops, Desktop Computers, Action Cameras, DSLR & Compact Cameras, Camera Lenses, Fitness Trackers, Smart Watches, Gaming Consoles and Gaming Laptops

What if the excess is not paid?

We can't complete your claim until the Excess has been paid to us.

2.11 Courier costs for repairs

Where a courier is required, we will cover the costs within Australia of transporting your Device, excluding Large Devices, to our approved repairer and back again.

Once you raise a claim, our Service Provider will send the courier instructions. You will just need to call the courier or take the Device to your local post office and they will arrange to send the Device to our Service Provider.

Once the repair is completed, the Service Provider will arrange to return your Device to you.

2.12 Unlimited repairs

There is no limit to the number of times you can claim for repairs during your period of cover, unless you receive a new replacement as a result of a claim. If you make a claim and are provided with a new replacement device, your Policy will end.

Refusal of claims

Your claim may be declined if:

- you do not fulfil your duty of disclosure;
- you commit any fraudulent or dishonest act or omit or provide incorrect details in the information provided to us relating to your claim or policy;
- any exclusion applies;
- you fail to comply with terms of the Policy;
- you fail to pay your Premium;
- you fail to provide your original purchase receipt if requested.

2.13 Non-transferable Policy

This Policy applies to the specific Device and to the insured noted on the Policy Document. It is not assignable or transferable to any other person or device without our express written consent.



Insurance for
your essential
devices

2.14 Exclusions

There are some benefits or circumstances where cover is not available under this Policy. These are:

- a) mechanical and electrical breakdown during or after the manufacturer's warranty;
- b) not being able to use the Device following mechanical or electrical failure damage caused by:
 - i. unauthorised alterations or repairs to the Device;
 - ii. failure to follow the manufacturer's instructions for usage, installation, operation or maintenance;
 - iii. external sources, including electrical interference, power surges and voltage fluctuations;
 - iv. infestations of vermin, pests or insects;
 - v. acts of God or man-made catastrophes;
 - vi. software errors or viruses;
- c) mechanical or electrical failure and/or accidental damage caused by faulty or incorrect installation, except where we completed the installation;
- d) rust or corrosion, unless caused by a covered fault;
- e) a fault you knew about before you purchased the Device;
- f) any direct or indirect loss, cost, expense, charge, liability, damages or diminution in value of any kind other than the repair or replacement of a Device in accordance with the cover provided under this Policy;
- g) all damage and theft where the insured Device is:
 - i. left unattended or unsecured in a public place, or where the public has access to it;
 - ii. left in the possession of any third party unfamiliar to, or not trusted by, yourself;
 - iii. taken from a premises or vehicle that is left unlocked or unsecured;
 - iv. visible and taken from a secured vehicle;
- h) loss, damage or costs as a result of:
 - i. any repairs that are not authorised by us;
 - ii. damage to software, data or external drives;
 - iii. damage caused by batteries or other items (even if they were working correctly when you purchased the Policy);
- i) repairs to cosmetic items, such as paint or finishing, which do not affect the functionality of the Device;
- j) wear and tear from general everyday use;

- k) the cost of replacing any accessory or other item, either external or internal that is intended to be replaceable. This includes but is not limited to items like fuses, batteries, light bulbs, attachments, cables, plugs, light covers, remote controls;
- l) setting up a new or existing contract with your telecommunications or Internet Service Provider (ISP);
- m) loss or costs incurred where there is no valid proof to support your claim;
- n) normal maintenance costs, cleaning or lubrication;
- o) if the Device is recalled by the manufacturer, importer or a government agency;
- p) adjustments or damage to stands or wall brackets after original installation;
- q) faults where the Device is operating within the normal range of the manufacturer's performance specifications;
- r) any additional labour charges incurred for work carried outside our repairer's normal working hours, Monday to Friday, 9am - 5pm (local time) and or on public holidays in your state of residence;
- s) business, commercial, industrial, educational and rental use;
- t) where your claim is fraudulent or where you cannot provide evidence to support your claim;
- u) loss, damage or costs incurred outside the period of cover;
- v) any instances of negligence or pick-pocketing or loss or damage to the Device caused by your negligence or intention, or that of any other person in respect of the Device.



03

Important Notices

3.1 Complaints

Resolve your complaint with ease

We do our best to make sure you receive excellent service, but if you do experience a problem, we want to hear about it. For any concerns, please contact us with details of the issue, along with supportive evidence, and so we can solve it as soon as possible.

You may lodge your complaint or request an update by contacting us by:

Phone: 1300 987 426, Mon-Fri 8:30am – 5:30pm (AEST)

Email: resolutions.au@domesticandgeneral.com

Mail: GPO Box 3004, Melbourne, VIC, 3001

What happens next?

We'll acknowledge that we've received your complaint, which we'll aim to resolve within three (3) business days. If the matter is complex and requires further investigation, it may take up to an additional fifteen (15) business days to resolve.

You will receive notification of our decision or the need for further clarification or investigation, as soon as possible.

If you're unhappy with our complaint handling or resolution

If you are unhappy with how we handled your complaint, please let us know in writing:

Mail: Operations Director,
Domestic & General Insurance PLC,
GPO Box 3004, Melbourne, VIC, 3001

You may be able to review our decision, at no additional cost, through the Australian Financial Complaints Authority (**AFCA**) of which we are a member.

Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne, VIC, 3001

Website: afca.org.au

3.2 Your right to privacy

What personal information do we collect?

To help us provide a more personalised service, we collect, store, and use some of your personal information such as name, title, address, telephone number, date of birth and email address. Not only does this allow us to tailor our products and services to you, but it assists us in preventing and detecting crime relating to your Policy. It also assists us in managing your Policy in relation to claims, renewals, queries and any related information, services or products we may have. You can read our full Privacy Policy at

www.domesticandgeneral.com.au/security-privacy

Collecting and protecting your personal data

We collect your personal information when you purchase an insurance product or register your details with us or our representatives, in person or online.

Rest assured, this information is stored securely and is protected under the Privacy Act 1988 (Cth).

How do we share your personal information?

Occasionally, we may need to use and disclose information about you to:

- Domestic & General Group Holdings Limited, Domestic & General Services Pty Ltd, The Good Guys;
- our claims managers, repairers, or other suppliers and commercial partners; and
- any regulator or dispute resolution provider.

If you have provided your consent at the time of taking up the Policy, you consent to us and these parties (other than a regulator or dispute resolution provider) contacting you by email, phone or letter correspondence for an indefinite period with offers and information about their products and services. We may even contact you after your policy expires, unless you tell us otherwise by writing to:

Email: deviceprotect@domesticandgeneral.com

Mail: Marketing Team,
Domestic & General Insurance PLC,
GPO Box 3004, Melbourne, VIC, 3001

Legal disclosure

The only time we may disclose your data to a third party without your permission is when it is a legal or regulatory requirement.

Accessing your personal information

You always have the right to access your personal information, including details about where we collected it from. Contact us if you want to access, update or amend your data.

Privacy complaints and resolution

We are committed to providing a fair and responsible system for everyone. If you have any concerns, complaints or questions about your privacy, please write to us at:

Mail: Compliance Manager,
Domestic & General Insurance PLC,
GPO Box 3004, Melbourne, VIC, 3001

What is the process for managing privacy complaints?

Once we receive your complaint, we will be in touch to try to resolve the issue within ten (10) working days. If you are unhappy with the outcome, you can contact the Office of the Australian Information Commissioner (**OAIC**) by:

Phone: 1300 363 992

Fax: +61 2 9284 8666

Email: enquiries@oaic.gov.au

Mail: Office of the Australian Information Commissioner,
PO Box 5218, Sydney, NSW, 2001

Our commitment to you

We make every effort to ensure your personal data remains confidential. All information exchanged is encrypted using SSL software, helping us to deliver optimum security and minimise fraud.

3.3 Your duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty during the period we agree to insure you.

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

3.4 Law & jurisdiction

Your Policy is subject to the laws of the State or Territory in Australia where it was issued.

3.5 Notices

Any notice we give you will be in writing and will be effective from the earlier of the time of:

- delivery to you via email; or
- delivery to you personally; or
- postage to your address last known to us.

It is important you tell us of any change to both your email or postal address as soon as possible.

3.6 Cost and premiums

Your Premium will be calculated at the time of purchase and you'll be informed about how much your Premium will cost.

When we calculate your Premium, we consider the type of Device and its original purchase price, the length of cover, government charges (like GST or stamp duty) and any other charges.

When you sign with us, you'll be emailed your Policy Document which also acts as your tax invoice. We calculate your Premium on the assumption that you are not entitled to claim an input tax credit on the GST on the Premium. If this isn't right, let us know.

3.7 Changes to your Policy

We will notify you of any material changes to your Policy at least fourteen (14) days before the change is applied.



Financial Services Guide

01

About this Financial Services Guide

Discover the ins and outs of our services with this handy Financial Services Guide (**FSG**). Inside, you'll find information about:

- Who we, and the Insurance Seller are;
- How we, the Insurance Seller and our representatives are paid;
- How complaints are managed.

The FSG is designed to assist you in deciding whether to use any of the services described in the FSG and offered by Domestic & General Insurance PLC (**Domestic & General Insurance**) and The Good Guys Discount Warehouses (Australia) Pty Ltd (**The Good Guys**).

The distribution of this FSG has been authorised by Domestic & General. The Guide contains information about remuneration that may be paid to the financial services licensee and other relevant persons in relation to the services offered and also provides the details of our complaint handling procedure.

See the benefits at a glance in your Product Disclosure Statement (**PDS**) and the Features and Benefits section.

1.1 Who is Domestic & General?

Domestic & General are your insurance provider. Details about Domestic & General are provided under section '**Who is your Insurance Provider?**' on the last page of this Combined Product Disclosure Statement and Financial Services Guide.

Domestic & General is acting for itself when financial services are provided on its behalf by the Insurance Seller.

1.2 Who is the Insurance seller?

The Good Guys is an authorised representative for Domestic & General. It is authorised to provide general financial product advice and to deal in financial products, which includes to sell D&G Device Protect insurance on behalf of Domestic & General:

The Good Guys Discount Warehouses (Australia) Pty Ltd

ACN 004880657, AR No. 001273664

thegoodguys.com.au

The Good Guys is not responsible for underwriting or guaranteeing this Policy. This Insurance Policy is offered by Domestic & General.

Certain individuals employed by The Good Guys have also been appointed as authorised representatives of Domestic & General.

1.3 Where does your money go?

To Staff of Domestic & General

Domestic & General value its employees, who receive an annual salary, which may include an annual bonus and incentives based on their performance. This is included in the Premium you pay.

To the Insurance Seller

We reward The Good Guys with a commission, which may be up to 50% (excluding GST) of the net premium of the Policy and may change from time to time.

This commission is included as part of your Premium. Employees of The Good Guys who have been appointed as authorised representatives of Domestic & General are paid a market-based salary by The Good Guys, and may also receive an incentive payment from The Good Guys of up to \$10 per Policy sold.

You may request further particulars of the remuneration or other benefits received by employees. This request must be made within a reasonable time after you are provided this Financial Services Guide and before this insurance is provided to you.

To the Related Service Provider (DPSG)

Domestic & General Services Pty Ltd (**DGSP**) is a related group company to Domestic & General that provides administration and other services in support of our insurance business. DGSP receives administration fees as well as remuneration for seconded staff, premises, and facilities used in connection with these services.

1.4 Complaints

Resolve your complaint with ease

We do our best to make sure you receive excellent service, but if you do experience a problem, we want to hear about it. For any concerns, please contact us with details of the issue, along with supportive evidence, so we can solve it as soon as possible.

You may lodge your complaint or request an update by contacting us by:

Phone: 1300 987 426, Mon-Fri 8:30am – 5:30pm (AEST)

Email: resolutions.au@domesticandgeneral.com

Mail: GPO Box 3004, Melbourne, VIC, 3001

What happens next?

We'll acknowledge that we've received your complaint, which we'll aim to resolve within three (3) business days. If the matter is complex and requires further investigation, it may take up to additional fifteen (15) business days to resolve.

You will receive notification of our decision or the need for further clarification or investigation, as soon as possible.

If you're unhappy with our complaint handling or resolution

If you are unhappy with how we handled your complaint, please let us know in writing:

Mail: Operations Director,
Domestic & General Insurance PLC,
GPO Box 3004, Melbourne, VIC, 3001

You may be able to review our decision, at no additional cost, through the Australian Financial Complaints Authority (**AFCA**) of which we are a member.

Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne, VIC, 3001

Website: afca.org.au

1.5 What happens if we cannot meet our obligations?

In the unlikely event that Domestic & General became insolvent and could not meet its obligations under the Policy, you may be entitled to payment under the Financial Claims Scheme, subject to meeting the eligibility criteria.

For further information, contact APRA on 1300 131 060 or visit apra.gov.au

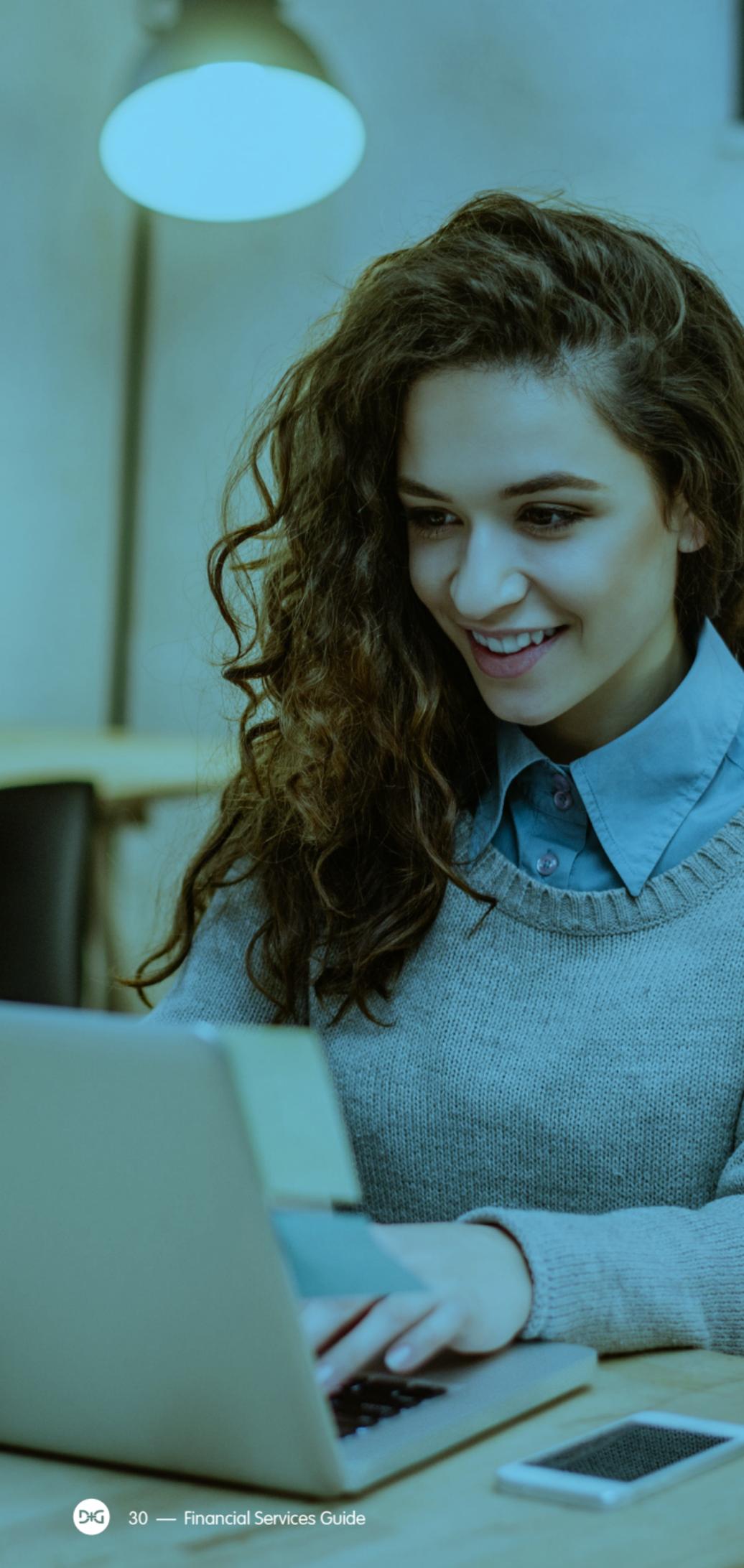
1.6 Compensation arrangements

The Corporations Act 2001 (Cth) requires AFSL holders, subject to certain exceptions, to have a process for compensating clients for loss or damage if we breach our obligations.

Domestic & General is exempt from this because it is an insurer supervised by the Australian Prudential Regulation Authority (**APRA**) and subject to the prudential requirements of the Insurance Act 1973 (Cth).

General Insurance Code of Practice

Domestic & General subscribes to the General Insurance Code of Practice, which you can find on the Insurance Council of Australia's website at codeofpractice.com.au



Who is your Insurance Provider?

The information detailed below has been referenced in the FSG and PDS.

The Insurance Provider

Domestic & General Insurance PLC Co.	Domestic & General
Australian Business Number (ABN No)	11 124 040 768
Australian Financial Services Licence Number	320666
Authorised to sell Insurance by	
Australian Prudential Regulations Authority	APRA
apra.gov.au	APRA Website
1300 131 060	APRA Hotline

The Related Service Partner

Domestic and General Services Pty. Ltd.	DGSP
Australian Business Number (ABN No)	73 127 221 032
Authorised Representative Number (AR No)	405 230
Authorised representative of Domestic & General Insurance PLC, which is Financial Services Licensed by:	

Australian Securities and Investments Commission	ASIC
asic.gov.au	ASIC Website
1300 300 630	ASIC Hotline

The Contact Details

GPO Box 3004, Melbourne, VIC, 3001	Address
1300 573 477	Contact No
Monday to Friday, 8.30 AM to 5.30 PM AEST	Days & Time
warranty@domesticandgeneral.com	Email Address

The Parent Company

Domestic and General Group Holdings Limited
VAT No. 448700443

The Retail Partner

The Good Guys Discount Warehouses (Australia) Pty Ltd	The Good Guys
Australian Company Number (ACN No)	004 880 657
Authorised Representative Number (AR No)	001273664
thegoodguys.com.au	Website



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