



**Domestic  
& General**  
*ReSolve*

**If your camera gear  
breaks down, we'll  
replace it.**

**Problem ReSolved.**

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

**Preparation Date — 24 May 2019**

**We've got  
you covered.**



## General Advice Statement

Any advice that we provide is general and does not take into account your individual circumstances, so please read the Combined Financial Services Guide (**FSG**) and the Product Disclosure Statement (**PDS**) 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 of each D&G ReSolve Policy issued.

## 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.

Refer to section 'Your rights under Australian Consumer Law (ACL)' (2.8) of the PDS for clarity about your rights and benefits provided under D&G ReSolve in addition to your rights under the ACL.

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 product features and benefits 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 maximum two-year manufacturer's warranty valid in Australia;
- This Policy is purchased in store at the same time the Device is purchased.

Product Policy	Device Type*	Price Bands
D&G ReSolve	Cameras Lenses Optics	\$0-250.99

\*Excludes Film Cameras and Surveillance Cameras



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## Financial Services Guide

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# Product Disclosure Statement

## Key Product Features:



### **Breakdown Cover**

Protection against mechanical and electrical breakdown after the manufacturer's warranty ends.

*e.g. the autofocus has stopped working.*



### **Instant Replacements**

*If your device fails or breaks down, we'll replace it instantly.*



### **No excess on Claims**

*Pay no excess on any claims made – how's that for great value!*

# 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.

**'Company'** means Raleru Limited ABN 52 002 575 340, known as Camera House.

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

**'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, which is made up of all the terms outlined in this PDS;
- the Policy Document we send you;
- 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 Camera House store (for you to obtain a replacement Device).

**'Retailer'** means a Camera House store that is involved in the supply and sale of Devices to customers and are appointed as General Insurance Distributors by Domestic & General.

**'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 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**

You're supported by a team of experts who are there to help if your device breaks down.



### **Convenience**

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



### **Certainty**

Our 'no worries' promise to replace your device with a brand new one if it breaks down.



# 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 Domestic & General ReSolve insurance Policy (“the Policy”) entitles you to. With Domestic & General (D&G) ReSolve your Device will be protected and you will have peace of mind knowing we’ve got you covered.

### 2.1 Period of cover

Your D&G ReSolve Policy is valid for 24 months after your manufacturer’s warranty ends. The table below shows how features of D&G ReSolve work based on different scenarios related to manufacturer’s warranty:

	Year 1	Year 2	Year 3	Year 4
<b>Mechanical &amp; Electrical Breakdown - Scenario 1</b>	1 year manufacturer’s warranty Breakdown is covered by manufacturer	2 years Breakdown cover with D&G ReSolve		
<b>Mechanical &amp; Electrical Breakdown - Scenario 2</b>	2 year manufacturer’s warranty Breakdown is covered by manufacturer	2 years Breakdown cover with D&G ReSolve		

Cover will end if any of the following occurs:

- the Policy is cancelled;
- the Policy expires;
- 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 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.

## 2.3 Cancellations

### How to Cancel

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

**Phone:** 1800 560 868

**Email:** cancellations.au@domesticandgeneral.com

### 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 fourteen (14)-day cooling-off period applies from the date the Policy period commences.

### After the cooling-off period

With D&G ReSolve you have the flexibility to cancel your Policy anytime. 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.

### Cancellation Example:

If you cancel your D&G ReSolve Policy after the cooling-off period, we will retain the proportion of premiums already taken for the period of cover provided. We will not refund your Premium if you have already made a claim on the Policy. All refunds for cancellations are calculated on the remaining full months of cover left on the Policy. We will retain any tax and duties we cannot recover.

### When you will not get a refund

A refund will not be issued if a claim has been made on your D&G ReSolve Policy.

## 2.4 Policy renewals

Your D&G Resolve Policy runs for 24 months after your manufacturer's warranty ends. The Policy is paid for upfront at point of sale of the Device and does not renew.

## 2.5 Mechanical & electrical breakdown

Mechanical and electrical breakdown is a sudden and unexpected failure of the Device caused by a mechanical or electrical fault. Your Device is covered for mechanical and electrical breakdown caused by wear and tear from general everyday use. It excludes noises and any cosmetic damage like scratches and dents.

Your breakdown cover starts after your manufacturer's warranty ends and your Device must be in Australia to be replaced.

## How does it work?

If the Device suffers a mechanical or electrical breakdown during your coverage period and your manufacturer's warranty has expired, we'll replace it or provide you with a Replacement Credit to use at any Camera House store. You won't have to claim against the supplier or manufacturer or assess your rights under the Australian Consumer Law.

## What's not covered in mechanical and electrical breakdown?

You are not covered for loss, damage or costs as a result of:

- any repairs that are not authorised by us
- damage to software, data or external drives
- damage caused by batteries or other items (even if they were working correctly when you purchased the Policy)
- not being able to use the Device following mechanical or electrical failure
- Mechanical or electrical breakdown caused by faulty or incorrect installation, unless we completed the installation.

## 2.6 New for old for the life of your Policy

If we can't fix your Device, we'll replace it with a brand new one.

### What kind of replacement will I get?

Where possible, we'll replace your Device with the same or similar brand, model and specifications, up to the original purchase price.

### 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 any Camera House store.

### Will my cover continue on my replacement Device?

If your Device is replaced with a brand new one or if we issue you with a Replacement Credit, your Policy will end. However, you have the option to purchase a new Policy instore to cover your replacement Device.

## Delivery process of replacements

When a replacement is issued you will be required to go into a Camera House store to collect your Device. However, at your request and subject to approval of your claim, we will arrange for any replacement Device to be delivered via courier to you anywhere in Australia at our expense.

## 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 details in the information provided to us relating to your claim;
- any exclusion applies;
- you fail to comply with terms of the Policy;
- you fail to pay your Premium;
- you fail to provide us with the required documentation including but not limited to details of any other insurance policies e.g. travel or home.

## 2.7 Exclusions

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

- a)** faults caused by:
  - i. unauthorised alterations or repairs to the Device;
  - ii. faulty or incorrect installation, except where we completed the installation;
  - iii. failure to follow the manufacturer's instructions for usage, installation, operation or maintenance;
  - iv. external sources, including electrical interference, power surges and voltage fluctuations;
  - v. infestations of vermin, pests or insects;
  - vi. acts of God or man-made catastrophes;
  - vii. software errors or viruses;
  - viii. rust or corrosion;
- b)** faults you knew about before you purchased the Device;
- c)** any indirect loss, cost (e.g. courier costs), expense, charge, liability, damages or diminution in value of any kind other than the replacement of a Device in accordance with the cover provided under this Policy;
- d)** any loss or damage to the device caused by your negligence or intention, or that of any other person in respect to the device;
- e)** any loss, damage or costs as a result of:
  - any repairs that are not authorised by us;
  - damage to software, data or external drives;
  - damage caused by batteries or other items (even if they were working correctly when you purchased the Policy);
- f)** repairs to cosmetic items, such as paint or finishing, which do not affect the functionality of the Device;
- g)** 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;
- h)** normal maintenance costs, cleaning or lubrication;
- i)** if the Device is recalled by the manufacturer, importer or a government agency;
- j)** adjustments or damage to stands or wall brackets after original installation;
- k)** faults where the Device is operating within the normal range of the manufacturer's performance specifications;
- l)** where your claim is fraudulent.

## 2.8 Your rights under the Australian Consumer Law

The ACL protects consumers by automatically giving them basic, guaranteed rights for goods they purchase (Consumer Guarantees) at no charge. For further information, please consult the ACCC website at [www.accc.gov.au](http://www.accc.gov.au).

The following table summarises a comparison of your rights and remedies under the ACL and the protections offered by D&G ReSolve. Please note that the below tables are a summary only and you must not rely on this summary as a substitute for obtaining legal advice on the ACL. Refer to this Combined PDS FSG for full Terms and Conditions.

In addition, you may also be entitled to have the Device repaired or replaced under the terms of any manufacturer's warranty relating to your Device. Information on the manufacturer's warranty is contained in the Device packaging.

### Am I protected if the product is defective?

ACL rights and remedies	Rights under D&G ReSolve
<p>Protection is provided where the product is not of 'Acceptable Quality', 'Fit for Purpose', or does not 'match the description'. This includes protection against mechanical or electrical failure resulting from a defect in the product, and may include wear and tear arising from normal use of the product.</p> <p>Protection is available for commercial use where you are a "consumer"</p>	<p>Protection against mechanical and electrical breakdown (after the manufacturer's warranty ends) including Device failures due to wear and tear.</p>

### How long does the protection against defects last?

ACL rights and remedies	Rights under D&G ReSolve
<p>A reasonable period from the date of delivery until the defect becomes apparent. What is reasonable will depend on the circumstances including the nature of the product, the price, the way it is used, and any statements or representations made about the product.</p>	<p>D&amp;G ReSolve protection is for 24 months after the manufacturer's warranty period. The Policy is paid upfront at point of sale of the Device. The Policy does not renew.</p>

## What remedies are available if the product is defective?

ACL rights and remedies	Rights under D&G ReSolve
<p>Repair, refund, replacement and/or damages for consequential loss. The exact remedy will depend on the specific circumstances.</p> <p>Consequential loss may include the cost of collecting larger items and delivery and/or installation of the replacement product.</p>	<p>If your Device suffers a mechanical or electrical breakdown during the period of cover, we will replace the Device.</p>

## What happens if I receive a remedy for a defective product?

ACL rights and remedies	Rights under D&G ReSolve
<p>Any replacement product or repair will be covered for a reasonable period depending upon the circumstances in the same way described above under the heading "How long does the protection against defects last?"</p>	<p>If your Device is replaced with a new one or if we issue you with a Replacement Credit, your covers ends. However, you may purchase a new Policy to cover the Replacement Device in store.</p>

## Who is obliged to provide the remedy for a defective product?

ACL rights and remedies	Rights under D&G ReSolve
<p>Supplier (if seeking a repair, refund or replacement or claiming damages).</p> <p>Manufacturer (if claiming damages).</p>	<p>Domestic &amp; General by calling D&amp;G ReSolve Claims Line on <b>1800 560 868</b>.</p>

## Cost of coverage.

ACL rights and remedies	Rights under D&G ReSolve
No cost.	The cost of the D&G ReSolve Policy.

## Is there a guarantee that any repair will be carried out in a reasonable time?

ACL rights and remedies	Rights under D&G ReSolve
The item must be repaired within a reasonable time or you are entitled to a replacement or refund.	If the Device breaks down it will be instantly replaced instore.





# 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:

**Phone:** 1300 573 477, 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:** [www.afca.org.au](http://www.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 <http://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 and General Services Pty Ltd.
- Raleru Limited and the Retailers.
- 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 and 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:** resolve@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. Fees may apply of up to \$30 AUD per request.

## 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) business 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 and 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 (FSG)

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

- Who we are; and the Insurance Sellers are;
- How we, the Insurance Seller and our distributors 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.

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

### 1.1 Who is Domestic & General?

Domestic & General Insurance PLC (**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 Company and each Retailer have been appointed by Domestic & General as product distributors as defined in the Class Order (General Insurance Distributors) for the purpose of providing factual information, deal in financial products, which includes to sell D&G ReSolve insurance on behalf of Domestic & General.

**The Company and the Retailers** are not responsible for underwriting or guaranteeing this Policy. This Insurance Policy is offered by Domestic & General Insurance PLC.

## 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 Company 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.

The Company is responsible for the distribution of any applicable share of the Commission to each Retailer. Domestic & General's liability for payment of the Commission is fully discharged on payment to the Company notwithstanding any entitlement by a Retailer to some or all of the Commission so paid.

Employees of the Retailer are paid a market-based salary by the Retailer and may also receive an incentive payment from the Retailer of up to \$10 per Policy sold.

You may request further particulars of the remuneration or other benefits received by the Retailers. 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 (DGSP)

Domestic and 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

Refer to Complaints in Section 3 Important Notices (p.17)

## 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 [www.apra.gov.au](http://www.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).

# Who is your Insurance Provider?

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

## The Insurance Provider

Domestic & General Insurance PLC	Domestic & General
Australian Business Number (ABN)	11 124 040 768
Australian Financial Services Licence Number	320666
Authorised to sell Insurance by Australian Prudential Regulations Authority	APRA
<a href="http://www.apra.gov.au">www.apra.gov.au</a>	APRA Website
1300 131 060	APRA Hotline

## The Related Service Partner

Domestic and General Services Pty. Ltd.	DGSP
Australian Business Number (ABN)	73 127 221 032
Authorised Representative Number (AR No)	405 230
Authorised representative of Domestic & General Insurance PLC, which is Financial Services Licenced by:	
Australian Securities and Investments Commission	ASIC
<a href="http://www.asic.gov.au">www.asic.gov.au</a>	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
<a href="mailto:resolve@domesticandgeneral.com">resolve@domesticandgeneral.com</a>	Email Address

## The Parent Company

Domestic and General Group Holdings Limited	VAT No. 448700443
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## The Retail Partner

Raleru Limited (Camera House)	The Company
Australian Business Number (ABN)	52002 575 340
<a href="http://www.camerahouse.com.au">www.camerahouse.com.au</a>	Website



**Helping over 16 million customers in 11 countries  
with appliance and electronics insurance.**

**We've got you covered.**