



**Domestic
& General**

Worry Free

Stay Worry Free.

Insurance for your
camera gear covering:

- Accidental Damage
- Theft
- Breakdown

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

Preparation Date — 23 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 Worry Free 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. Section 2.18 of the PDS clarifies the rights and benefits provided under D&G Worry Free 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 minimum one-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 Worry Free	Cameras Lenses	\$251 – \$10,000 \$251 – \$10,000

*Excludes Film Cameras and Surveillance Cameras



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Product Disclosure Statement

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.



Breakdown

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

e.g. the autofocus has stopped working.



Theft

If your device is taken by force from you, or from a secured premise or vehicle.

e.g. your locked vehicle is broken into and your device is taken from the glove box.

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.

‘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, 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 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

You're supported by a team of experts, and all repairs are carried out by approved agents.



Convenience

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



Certainty

Our 'no worries' promise to fix or replace your device when 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 Worry Free insurance Policy (“the Policy”) entitles you to. With Domestic & General (D&G) Worry Free 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 Worry Free Policy period of cover starts on the date shown on your Policy Document.

D&G Worry Free is an annual Policy, payable on a monthly basis and will automatically renew.

The table below shows how features of D&G Worry Free work based on different scenarios related to manufacturer’s warranty

	Year 1	Year 2	Year 3 & thereafter
Mechanical & Electrical Breakdown - Scenario 1	1-year manufacturer’s warranty Breakdown is covered by the manufacturer	Breakdown cover starts with D&G Worry Free Cover continues until Policy is cancelled	
Mechanical & Electrical Breakdown - Scenario 2	2-year manufacturer’s warranty Breakdown is covered by the manufacturer		Breakdown cover starts with D&G Worry Free Cover continues until Policy is cancelled
Accidental damage and theft (includes Worldwide cover)	Cover starts day 1 with D&G Worry Free		

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 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 316 717

Email: cancellations.au@domesticandgeneral.com

Cooling-off period

This refers to the time you have to 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 Worry Free you have the flexibility to cancel your Policy anytime without any fee(s).

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:

Your cancellation will take effect from the end of the Payment Cycle in which the fourteen (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 the 15th of that month and no further Premium will be deducted;
- If you tell us you wish to cancel your Policy on the 10th of the month, your Policy will end on the 15th of the following month.

When you will not get a refund

If you choose to cancel your D&G Worry Free Policy outside the cooling-off period you will not be issued a refund but will remain covered until the end of the relevant Payment Cycle as outlined in the example provided above.

2.4 Policy renewals

Your D&G Worry Free 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 Worry Free 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.

2.5 Mechanical and electrical breakdown

Mechanical and electrical breakdown is a sudden and unexpected failure of the Device caused by a mechanical or electrical fault. Your breakdown cover starts after your manufacturer's warranty ends and your Device must be in Australia to be repaired or 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 pay to fix or replace it. 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 appliance following mechanical or electrical failure
- Mechanical or electrical breakdown caused by faulty or incorrect installation, unless we completed the installation.

When will we replace?

In some circumstances we may decide to replace your Device if we believe that it is unrepairable or the cost of repair exceeds the cost of replacing the Device.

2.6 Wear and tear

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.

2.7 'No lemon' guarantee

If your Device needs to have a mechanical or electrical breakdown repaired for the same fault more than three times within a twelve-month period, we can replace the Device at your request. This benefit does not apply to accidental damage.



How does our No Lemon Guarantee work?

Ideally, we'll replace your Device with a Device of the same or similar brand, model and specifications. In all cases, the replacement will be for a Device of the value up to original purchase price paid for the insured Device. If a replacement isn't available, we may issue you a Replacement Credit up to the purchase price paid for your original item. You can then purchase any Device of your choosing, using your Replacement Credit.

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 repairer will invoice us directly. In the unlikely event that you have to pay the bill, we will reimburse you the cost incurred on receipt of a valid tax invoice.

2.9 Workmanship guarantee

We're confident in the workmanship of our approved repairers, which is why all repairs are guaranteed for a minimum of three months, even if you cancel your Policy.

2.10 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 2.17 Exclusions) or pick-pocketing. We will at our discretion replace your Device or provide you with a Replacement Credit in accordance with Section 2.12 New for old for life of your Policy.

What costs you may incur?

Your Policy does not cover the costs associated with:

- use of your Device including data or any consequential loss or damage resulting from the theft or burglary.
- obtaining any evidence or supporting documents which are required to process your claim;
- recovery of information within the stolen Device (e.g. photographs and memory cards);

What should you do?

If your Device is stolen, please contact us on 1800 316 717 with details of the incident including the police report. To enable us to process your claim, we will send you a theft and burglary claim form 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 1800 316 717. 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).

2.11 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.

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.

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.

2.12 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?

Your cover will not transfer over when your Device is replaced with a new one or if we issue you with a Replacement Credit. However, the purchase of a new Policy for your replacement Device is optional instore.

2.13 Worldwide cover

While your Device is insured with us, we'll cover it against accidental damage, theft and mechanical and electrical breakdown (after the manufacturer's warranty ends) that occurs anywhere in the world.

Mechanical and electrical breakdown

Please refer to the Mechanical and Electrical breakdown section on page 12 for details on how to lodge a claim. The Device needs to be in Australia to be repaired or replaced.

Theft and burglary

Please refer to the theft & burglary section on page 14 for details on how to lodge a claim.

Accidental damage

Please refer to the accidental damage section on page 15 for details on how to lodge a claim. The Device needs to be in Australia to be repaired or replaced.

2.14 Courier costs

We will cover the costs (within Australia) of transporting your Device to our approved repairer and back again.

How will my Device be delivered to the Service Provider?

Once you raise a claim, our Service Provider will send the courier instructions. You 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 repaired Device to you.

2.15 Delivery costs of replacements

When a replacement is issued you will be required to go in 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.

2.16 Unlimited repairs

There is no limit to the number of times you can claim 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 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: Police report, theft and burglary claim form and details of any other insurance policies e.g. travel or home.

2.17 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 loss or damage to the Device caused by your negligence or intention, or that of any other person in respect of the Device;
 - d)** 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;
 - e)** 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;
 - f)** 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);
 - g)** repairs to cosmetic items, such as paint or finishing, which do not affect the functionality of the Device;
 - h)** 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;
 - i)** loss, damage or costs incurred where there is no valid proof to support your claim;
 - j)** normal maintenance costs, cleaning or lubrication;
 - k)** if the Device is recalled by the manufacturer, importer or a government agency;
 - l)** adjustments or damage to stands or wall brackets after original installation;
 - m)** accidental damage caused by faulty or incorrect installation, except where we completed the installation;
 - n)** faults where the Device is operating within the normal range of the manufacturer's performance specifications;
 - q)** loss, damage or costs incurred outside the period of cover.
 - o)** any additional labour charges incurred for work carried outside our repairer's normal working hours, Monday to Friday, 9am - 5pm (local time) and on public holidays in your state of residence;
 - p)** where your claim is fraudulent.



2.18 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.

The following table summarises a comparison of your rights and remedies under the ACL and the protections offered by D&G Worry Free. 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 Worry Free
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. Protection is available for commercial use where you are a "consumer"	Protection against mechanical and electrical breakdown (after the manufacturer's warranty ends) including Device failures due to wear and tear.

Am I protected if the product is accidentally damaged?

ACL rights and remedies	Rights under D&G Worry Free
Not covered	Protection against accidental damage, including unintentional drops and liquid spills that damage your Device.

Am I protected if the product is stolen?

ACL rights and remedies	Rights under D&G Worry Free
Not covered	Protection against theft. Your Device is covered if it is taken by force from you, or from a secure premise or vehicle.

How long does the protection against defects last?

ACL rights and remedies	Rights under D&G Worry Free
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.	Subject to the Terms & Conditions, D&G Worry Free continues for the period you choose. D&G Worry Free is an annual Policy, payable on a monthly basis and will automatically renew.

What remedies are available if the product is defective?

ACL rights and remedies	Rights under D&G Worry Free
<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 and/or accidental damage during the period of cover, we will fix or replace the Device. If we can't fix your Device, we'll replace it with a new one.</p> <p>We will cover the inspection fee, even if the repair agent can't find fault with your Device.</p> <p>Upon request, Courier costs are covered for repairs and replacements within Australia.</p> <p>No lemon guarantee — If your Device needs to have a mechanical or electrical breakdown repaired for the same fault more than three times within a twelve-month period, we can replace the Device at your request</p> <p>Worldwide cover — While your Device is insured with us, we'll cover it against accidental damage, theft and mechanical and electrical breakdown (after the manufacturer's warranty ends) that occurs anywhere in the world.</p>

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

ACL rights and remedies	Rights under D&G Worry Free
<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 cover 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 Worry Free
Supplier (if seeking a repair, refund or replacement or claiming damages). Manufacturer (if claiming damages).	Domestic & General by calling D&G Worry Free Claims Line on 1800 316 717 .

Cost of coverage.

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

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

ACL rights and remedies	Rights under D&G Worry Free
The item must be repaired within a reasonable time or you are entitled to a replacement or refund.	The Device will be repaired or replaced within a reasonable time.



CANON EF LENS

24-105mm 1:4 L

Φ77mm

55-250mm 1:4-5.6



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

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: worryfree@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) in writing 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 Seller 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 Worry Free 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 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.25)

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

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 www.apra.gov.au 1300 131 060	APRA APRA Website 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 www.asic.gov.au 1300 300 630	ASIC ASIC Website ASIC Hotline

The Contact Details

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

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

Raleru Limited (Camera House) Australian Business Number (ABN) www.camerahouse.com.au	The Company 52002 575 340 Website
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Helping over 16 million customers in 11 countries
with appliance and electronics insurance.

We've got you covered.