



**Domestic
& General**
Protect Plus

Protection against Breakdown *Plus* Accidental Damage

Preparation Date — 22 November 2019

Your Policy

D&G Protect Plus Insurance Policy (**Policy**) is a general insurance contract provided by Domestic & General Insurance PLC (**Domestic & General** or **D&G**); which is subject to the laws of the State or Territory in Australia where it was issued.

Domestic & General is solely responsible for the Product Disclosure Statement (**PDS**) and Combined Financial Service Guide (**FSG**) and is the product issuer and insurer of each D&G Protect Plus Policy issued.

- The PDS contains information on the Policy's features and benefits to assist you in making an informed decision about whether to buy the Policy or not.
- The FSG contains information about D&G and its representatives, about how these companies are remunerated for providing you with financial services and how complaints are dealt with.

General Advice Statement

Any advice that Domestic & General provides is general and does not consider your individual circumstances. Please read the PDS and FSG carefully and consider the appropriateness of the advice, in relation to your objectives, financial situation and needs before making a decision.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 during the period we agree to insure you.

When we ask you questions that are relevant to approving your insurance cover, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Otherwise, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

Your Statutory Rights under the Australian Consumer Law

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 Appliance under the Australian Consumer Law (**ACL**). For further information about consumer guarantees, please consult the Australian Competition and Consumer Commission (**ACCC**) website at www.accc.gov.au

Your rights under the ACL for breakdowns:

The ACL provides protection against mechanical and electrical failure resulting from a defect in the appliance and, may include protection for wear and tear arising from normal use of the Appliance.

A repair, refund, replacement and/or damages for consequential loss are available. The exact resolution will depend on the specific circumstances. The protection against defects will last a reasonable period from the date of delivery until the defect occurs. 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 Appliance.

The supplier (if seeking a repair, refund or replacement or claiming damages) and/or the Manufacturer (if claiming damages) would be obliged to provide the resolution for a defective product.

Your rights under the ACL for accidental damage:

Accidental Damage is not covered under the ACL.

D&G Protect Plus Policy features

The following table is a summary of the features offered by D&G Protect Plus. Please refer to the relevant sections for definitions and full terms and conditions.

Cover	White Goods	Brown Goods	Tech Goods
Mechanical & Electrical Breakdown	✓	✓	✓
Wear and Tear	✓	✓	✓
10 Day Repair Time Promise (for cooking and laundry appliance breakdown claims)	✓	✗	✗
\$200 Food Loss Coverage (for refrigeration breakdown claims)	✓	NA	NA
Accidental Damage	✓	✓	✓
In Home Repairs (for Large Appliances)	✓	✓	NA
Courier Costs for Repairs (excludes Large Appliances)	✗	✓	✓
Delivery of Replacements	✗	✗	✓
Workmanship Guarantee	✓	✓	✓
Five Day Call Out	✓	✓	✗
No Charge if No Fault Found	✓	✓	✓
Unlimited Repairs	✓	✓	✓
New For Old for Life of your Policy	✓	✓	✓
Free Phone Number	✓	✓	✓
Excess (only for tablets)	✗	✗	✓

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Key Benefits



Accidental Damage

You're covered against unintentional drops or liquid spills that damage your appliance



Wear & Tear

Cover against breakdown caused by wear and tear from everyday use



Breakdown

Unlimited repairs for mechanical and electrical breakdown after the manufacturer's warranty ends

Definitions

'Appliance' means the White Good, Brown Good or Tech Good item, you purchased in store, specified in the Policy Document.

'Brown Good/s' means televisions and other entertainment appliances.

'Large Appliance' means large televisions (e.g. with a screen size over 32" inches and above), washing machines, dryers, fridges, freezers, dishwashers and large/fixed cooking goods such as wall ovens, under bench ovens, freestanding ovens, cooktops, rangehoods, integrated media panels and integrated microwaves.

'Premium' means the amount you have to pay for your Policy, which is the amount set out in the Policy Document.

'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 or this PDS.

'Policy Document' means the schedule we give you containing the specific details of your Policy. Including but not limited to, the Premium, Appliance covered by this Policy and the Retail Partner details. This document also acts as your tax invoice.

'Replacement Credit' means a credit issued by us at our discretion that can be redeemed at a Retail Partner store of our choice for you to purchase a replacement Appliance.

'Retail Partner' means the product distributor specified in the Policy Document.

'Service Provider/s' means our support functions who help us make sure you get the best from your Policy. Including but not limited to, our repair agent network, the Retail Partner and DGSP.

'Tech Good/s' computing technology, handheld technology such as tablets, gaming and other technology appliances.

'we', 'our' or 'us' means the insurer, Domestic & General Insurance PLC.

'White Good/s' means cooking, refrigeration, laundry and other domestic appliances.

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



Product Disclosure Statement

01 Policy Information

1.1 Eligibility Criteria

This Policy covers a single appliance and is available for initial purchase if the Appliance:

- is purchased new in Australia and functioning effectively and in good working order at the time this Policy is purchased;
- is manufactured for use in Australia and includes a minimum one-year manufacturer's warranty valid in Australia;
- and the Policy is purchased in store or online at the same time;
- has a purchase price over \$251 and no greater than \$10,000 at the time you originally purchased the Appliance;
- and the Policy is purchased by a person over the age of 18 and able to understand the nature of the contract.

! Some appliance categories may have a lower maximum purchase price, check instore for details.

1.2 Period of cover

D&G Protect Plus is a non-renewable insurance policy paid upfront at point of sale of the Appliance and, depending on the manufacturer warranty period and the appliance category, is valid for a period of up to:

- 5 years for White and Brown Goods;
- 3 years for Tech Goods.

Accidental Damage cover starts from the date of purchase. However, mechanical and electrical breakdown will start after your manufacturer's warranty has ended. See the examples below:

Scenarios	Cover	Year 1	Year 2	Year 3	Year 4+
Appliance with 1 Year manufacturer's warranty	Accidental Damage	D&G Protect Plus Cover			
	Breakdown	Manufacturer's warranty cover	D&G Protect Plus Cover		
Appliance with 2 Years manufacturer's warranty	Accidental Damage	D&G Protect Plus Cover			
	Breakdown	Manufacturer's warranty cover		D&G Protect Plus Cover	
Appliance with 3 Years manufacturer's warranty	Accidental Damage	D&G Protect Plus Cover			
	Breakdown	Manufacturer's warranty cover			D&G Protect Plus Cover

Scenarios for Tech Goods and other appliances such as vacuum cleaners, air conditioners, heaters and dehumidifiers:

Scenarios	Cover	Year 1	Year 2	Year 3
Appliance with 1 Year manufacturer's warranty	Accidental Damage	D&G Protect Plus Cover		
	Breakdown	Manufacturer's warranty cover	D&G Protect Plus Cover	
Appliance with 2 Years manufacturer's warranty	Accidental Damage	D&G Protect Plus Cover		
	Breakdown	Manufacturer's warranty cover		D&G Protect Plus

Your cover will end if any of the following occurs:

1. the Policy is cancelled by you or us;
2. the Policy expires;
3. if under a term of this Policy we replace your Appliance with a new one or you receive a Replacement Credit.

1.3 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 so you have time to make an informed decision about those changes.

1.4 Policy Notices

Any notice we give you will be in writing and will be effective from the earlier of the time of delivery to your email, 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.

1.5 Non-transferable Policy

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

1.6 Policy Premiums

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

When we calculate your Premium, we consider the type of Appliance 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 will 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.

02 Mechanical & Electrical Breakdown

2.1 Mechanical and electrical breakdown

If your Appliance suffers a sudden and unexpected failure arising from a mechanical or electrical fault during your period of cover, we will repair or replace the Appliance.

- ! Refer to section 07 '**Exclusions**' for information about what is not included.
- ! Mechanical and electrical breakdown cover will start after your manufacturer's warranty has ended.

2.2 Wear and tear

Your Appliance 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.

2.3 10-Day repair time promise

If your Appliance suffers a breakdown and is not repaired within 10 business days from the first date our repair agent assessed your Appliance, we will, at your request, pay you a one off \$100 for any inconvenience caused. This is subject to our repair agent having access throughout the 10 business days to complete repairs.

- ! Repair time promise applies to cooking and laundry appliances only.

2.4 Food loss cover

If your Appliance is a refrigerator or freezer, we will, at your request, pay for the value of the food loss caused by the mechanical or electrical breakdown of the Appliance after the manufacturer warranty has ended up to a maximum of \$200 for each new claim made and accepted by us.

You may be required to provide any relevant receipts.

03 Accidental Damage

If your Appliance suffers a physical damage caused by an unintentional act, or unforeseen and/or uncontrollable incident, including accidental drops and falls, as well as liquid spills, we will repair or replace the Appliance.

- ! Refer to section 7 '**Exclusions**' for information about what is not included.

04 Repairs Information

4.1 Workmanship guarantee

All repairs are carried out by our approved repairers and are guaranteed for three months from the date your Appliance has been repaired.

4.2 Unlimited repairs

There is no limit to the number of times you can claim during your period of cover, unless you receive a replacement appliance, or a Replacement Credit is issued as a result of a claim. In this case, your Policy will end.

4.3 Five-day call out

If your Large Appliance suffers a breakdown or damage, we will use our best endeavors, subject to your availability, to schedule a first assessment with a repair agent within five (5) business days of the claim.

4.4 No fault found

If the repair agent cannot find a fault with your Appliance, there will be no charge to you and the repair agent will invoice us directly and we will cover the inspection fee.

In the unlikely event that you have to pay the bill, we will reimburse you all reasonable costs we have agreed to prior to inspection on receipt of a valid tax invoice.

4.5 Repairs

We will repair relevant parts of your Appliance with the same or equivalent parts. However, if the manufacturer or their agents only offer a refurbished part, we may replace the part of your Appliance with a refurbished part of the same type to repair it.

4.6 Repairs call outs

For Larger Appliances, any repairs under the D&G Protect Plus 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 an approved repairer's premises, we will bear transportation costs of the Appliance to and from those premises for Larger Appliances.

4.7 Courier costs for repairs

Where your Appliance is eligible and a courier is required, we will cover the costs within Australia of transporting your Appliance, excluding Large Appliances, 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 Appliance to your local post office and they will arrange to send the Appliance to our Service Provider.

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

05 Replacement Information

5.1 New for old for the life of your Policy

If the Appliance is unrepairable, or the cost of the repair exceeds the cost of replacing it, we will replace the Appliance with an appliance of the same or similar brand, model and specifications, up to the original purchase price paid for the insured Appliance.

If we replace your Appliance with a refurbished product of the same or similar specification, it will be deemed a repair. Refer to section 4.5 'Repairs'.

If a replacement isn't available, we may issue you a Replacement Credit up to the original purchase price paid for your insured Appliance. You can then purchase any appliance of your choosing, using your Replacement Credit.

Your cover will not transfer over when your Appliance is replaced with a new one or if we issue you with a Replacement Credit. However, a new Policy for your replacement appliance may be purchased in store when picking up the replacement appliance.

If your replacement appliance is being delivered to you but you would like to insure it, you may purchase a new Policy in store. Otherwise, you may contact us to discuss cover options.

5.2 Courier costs for replacements

When a replacement is issued through the Retail Partner you will be required to go in store to collect your Appliance.

However, when the replacement appliance is a Tech Good, at your request, we will cover delivery costs of the replacement appliance.

06 Claims Information

6.1 Claims process

If your Appliance breaks down or is accidentally damaged, please contact us on D&G Protect Plus claims line 1800 316 719 with details of the incident.

6.2 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;
- 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;
- circumstances under the exclusions section apply.

6.3 Excess for tablets

If your Appliance is a tablet, you are required to pay an Excess of \$100 in respect to any claim made for breakdown or accidental damage under this Policy.

07 Exclusions

Circumstances where cover is not available under this Policy:

- a.** faults caused by:
 - unauthorised alterations or repairs to the Appliance
 - faulty or incorrect installation, except where we completed the installation
 - failure to follow the manufacturer's instructions for usage, installation, operation or maintenance;
 - external sources, including electrical interference, power surges and voltage fluctuations;
 - infestations of vermin, pests or insects;
 - acts of God or man-made catastrophes;
 - software errors or viruses;
 - rust or corrosion, unless caused by a covered fault.
- b.** faults you knew about before you purchased the Appliance;
- c.** any loss or damage to the Appliance caused by your negligence or intention, or that of any other person in respect to the Appliance;
- 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 an Appliance in accordance with the cover provided under this Policy;
- 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 Appliance;
- 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.** loss, damage or costs incurred where there is no valid proof to support your claim;
- i.** normal maintenance costs, cleaning or lubrication;
- j.** if the Appliance is recalled by the manufacturer, importer or a government agency;
- k.** adjustments or damage to stands or wall brackets after original installation;
- l.** accidental damage caused by faulty or incorrect installation, except where we completed the installation;
- m.** faults where the Appliance is operating within the normal range of the manufacturer's performance specifications;
- n.** 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;
- o.** where your claim is fraudulent;
- p.** loss, damage or costs incurred outside the period of cover;
- q.** business, commercial, industrial, educational and rental use. Cameras may be used for professional use.

08 Privacy

8.1 Why we collect your personal information

We collect personal information from you to help us provide you with services and products.

We also use your information to comply with legislative or regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services.

8.2 Disclosing your personal information

We may disclose your personal information to:

- members of Domestic & General Group Holdings Limited;
- Domestic & General Services Pty Ltd;
- the Retail Partner;
- Service Providers that we engage to do something on our behalf (i.e. claims managers, repairers, suppliers);
- government agencies, regulators or dispute resolution providers.

8.3 Our Privacy Policy

You can read our full Privacy Policy at **www.domesticandgeneral.com.au/security-privacy**

Which covers;

- how we collect, hold, use and disclose your personal information in more detail;
- how you can access your personal information;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint.

8.4 Marketing Communications

If you have provided your consent when purchasing this Policy, we may use your personal information to contact you or send you information about other products and services offered by Domestic & General, even after you are no longer our customer. If you don't want to receive marketing communications from us, please contact us on:

Email: protectplus@domesticandgeneral.com

Mail: Marketing Team, GPO Box 3004, Melbourne, VIC, 3001

09 Cancellations

9.1 Cooling-off period

A fourteen (14) day cooling-off period applies from the purchase date of the Policy. This refers to the time you are entitled to cancel your Policy and receive a refund of your Premium less any government taxes, levies, duties or charges we cannot recover.

Cancellation Terms

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.

All refunds for cancellations are calculated on the remaining full month of cover left on the Policy. We will retain the proportion of the premium already taken for the period of cover provided as well as any tax and duties we cannot recover, plus we may charge an administration fee of \$30 from the refund amount due.

If you have already made a claim on the Policy, we will not refund your Premium.

How to Cancel

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

D&G Protect Plus phone line: 1800 316 719

Email: cancellations.au@domesticandgeneral.com

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.

10 Complaints

Refer to section 03 '**Complaints**' of the Financial Services Guide.



Financial Services Guide

01 The Insurance Provider

1.1 Domestic & General Insurance PLC

Domestic & General Insurance PLC (ABN 11 124 040 768, AFSL No. 320666) (**Domestic & General** or **D&G**) is an insurance company authorised to sell and provide general advice on general insurance products.

Domestic & General is a wholly owned subsidiary of Domestic & General Group Holdings Limited (VAT No. 448700443).

How can Domestic & General be contacted?

Domestic & General can be contacted Monday to Friday, 8:30am – 5:30pm (AEST) by:

D&G Protect Plus

Phone: 1800 316 719

Email: protectplus@domesticandgeneral.com

Mail: GPO Box 3004, Melbourne, VIC 3001

How is Domestic & General remunerated?

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. See section 1.6 '**Policy Premium**' for information about the Premium payable by this Policy.

What happens if D&G cannot meet its 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.

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 APRA and subject to the prudential requirements of the Insurance Act 1973 (Cth).

1.2 Domestic & General Services

Domestic & General Services Pty Ltd (ABN 73 127 221 032) (**DGSP**) is an authorised representative of Domestic & General and provides administration services on its behalf.

How is DGSP remunerated?

DGSP receives administration fees as well as remuneration for seconded staff, premises, and facilities used in connection with these services.

02 The Retail Partner

The Retail Partner has been appointed by Domestic & General as a product distributor for the purpose of providing factual information and dealing in financial products, which includes selling D&G Protect Plus insurance on behalf of Domestic & General.

Company details of the Retail Partner can be found in the Policy Document that you will receive at the time of purchasing this Policy.

How is the Retail Partner remunerated?

Domestic & General rewards the Retail Partner with a commission, which may be from 30 to 50% (excluding GST) of the net Premium of the Policy and may change from time to time.

Employees of the Retail Partner may receive a sales incentive payable at the discretion of the Retail Partner.

For further information about us and our representatives, please contact us.



03 Complaints

If you have a complaint, please contact D&G with details of the issue, along with supportive evidence.

Phone: 1300 573 477, Mon-Fri 8:30am – 5:30pm (AEST)

Email: resolutions.au@domesticandgeneral.com

Mail: GPO Box 3004, Melbourne, VIC 3001

We'll acknowledge that we've received your complaint, which we'll aim to resolve within three (3) business days. You will then receive a notification of our decision or an extension request of up to a further fifteen (15) business days if the matters required further investigation.

Escalate your complaint

If you are unhappy with the handling or resolution of your complaint, please contact us via:

Mail: Operations Director, GPO Box 3004, Melbourne, VIC, 3001

If you are still dissatisfied, you can escalate your dispute to the Australian Financial Complaints Authority, whom provides free independent financial services complaint resolution.

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne, VIC, 3001

Web: www.afca.org.au

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 www.codeofpractice.com.au.



**Domestic
& General**
Protect Plus

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

We've got you covered.