

Winning Care

Protection for your essential appliances



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

Preparation Date — 2 March 2021

Provided by



**Domestic
& General**

Your Policy

Winning Care 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 Winning Care 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 and theft:

Accidental Damage and Theft are not covered under the ACL.

Key Benefits



Accidental Damage

You're covered for unintentional drops or liquid spills that damage your Appliance



Breakdown

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



Common Faults[^]

We protect against common faults not covered under the manufacturer's warranty



Theft^{*}

You're covered if your device is taken by force from you, or from a secured premises or vehicle

[^]Applies to large White Goods only

^{*}Excludes White Goods

Winning Care Policy features

The following table is a summary of the features offered by Winning Care. 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 (breakdown claims)	✓	✗	✗
\$200 Food Loss Coverage (for refrigeration breakdown claims)	✓	NA	NA
Accidental Damage	✓	✓	✓
Common Faults	✓	✗	✗
Theft	✗	✓	✓
In Home Repairs (for Large Appliances)	✓	✓	NA
Courier Costs for Repairs (excludes Large Appliances)	✗	✓	✓
Delivery of Replacements (for Large Appliances)	✓	✓	NA
Workmanship Guarantee	✓	✓	✓
Five Day Call Out	✓	✓	✗
No Charge if No Fault Found	✓	✓	✓
Unlimited Repairs	✓	✓	✓
Basic Installation & Removals	✓	✓	✗
New For Old for Life of your Policy (mobiles may be refurbished)	✓	✓	✓
Free Phone Number	✓	✓	✓
Excess (only for mobile phones and tablets)	✗	✗	✓

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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.

‘**Basic Installation**’ means unpack and plug the Appliance in the main electrical socket. This does not include gas or water connection or reinstallation in to fixed units or mounting on brackets.

‘**Essential Accessories**’ means items included in the original packaging of the Appliance that are required to operate the Appliance: power supplies and remote controls only.

‘**Large Appliance**’ means large televisions (e.g. with a screen size of 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.

‘**Payment Cycle**’ means the monthly period from the date you pay in any month until the date you are due to pay the following month.

‘**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.

‘**Removal**’ means unplug your replaced Appliance from electrical socket and remove it from your premises. This does not include removal from built in units or dismounting from bracketry.

'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' means computing technology, handheld technology such as mobile phones and 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;
- is owned by the Policy holder and used for domestic and personal use only;
- 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 and terms of the contract.

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

1.2 Period of cover

Winning Care is an annual Policy, payable on a monthly basis. The period of cover starts on the date shown on your Policy Document.

Accidental damage and theft 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:

Product	Cover	Year 1	Year 2	Year 3	Year 4+
Appliance with 1 Year manufacturer's warranty	Accidental Damage & Theft	Winning Care Cover			
	Breakdown	Manufacturer's warranty cover	Winning Care Cover		
Appliance with 2 Years manufacturer's warranty	Accidental Damage & Theft	Winning Care Cover			
	Breakdown	Manufacturer's warranty cover	Winning Care Cover		
Appliance with 3 Years manufacturer's warranty	Accidental Damage & Theft	Winning Care Cover			
	Breakdown	Manufacturer's warranty cover			Winning Care Cover

Your Winning Care Policy will renew automatically on the anniversary date. We'll provide you at least (14) fourteen days' notice of your renewal.

Your cover will end if any of the following occurs:

1. the Policy is cancelled by you or us;
2. the Policy expires (e.g. if the Policy is not renewed);
3. if under a term of this Policy we replace your Appliance with a new one;
4. you receive a Replacement Credit.

1.3 Changes to your Policy

We will notify you of any material changes to your Policy (30) thirty 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 or an Essential Accessory 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 08 '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 Worldwide cover

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

The Appliance needs to be back in Australia to be repaired or replaced by us.

! Worldwide cover applies to Brown Goods and Tech Goods.

2.4 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 White Goods.

2.5 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.

2.6 'No lemon' guarantee

If the same part in the Appliance requires repairing more than three (3) times in the 12 months after the manufacturer's warranty ends, as a result of mechanical or electrical breakdown, the Appliance will be replaced at your request, notwithstanding section 5 under the heading '**Repairs Information**' and section 6 under the heading '**Replacement Information**'.

03 Accidental Damage

3.1 Accidental damage

If your Appliance and/or your Essential Accessories suffer 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 08 'Exclusions'** for information about what is not included.

! Essential Accessories are not covered for refrigeration and laundry Appliances, including dishwashers.

3.2 Common faults

We will cover common faults not covered by the manufacturer, such as:

- blockage in pump, filter of drainage system
- mould and limescale damage;
- wheels that have come off drawer slides;
- unbalanced appliance e.g. broken feet.

! Common faults apply to White Goods.

! Please note: this is not an exhaustive list of common faults, please contact us if you wish to discuss your claim in further detail

3.3 Worldwide accidental damage cover

While your Appliance is insured with us, we'll cover it against accidental damage that occurs anywhere in the world. The Appliance needs to be back in Australia to be repaired or replaced by us.

! Worldwide cover applies to Brown Goods and Tech Goods.

04 Theft & Burglary

4.1 Theft & burglary

If your Appliance 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 behavior), we will at our discretion replace your Appliance or provide you with a Replacement Credit in accordance with **section 6.1 'New for old for life of your Policy'**.

! Theft applies to Brown Goods and Tech Goods.

! Refer to **section 08 'Exclusions'** for information about what is not included.

4.2 Worldwide theft & burglary cover

If the theft occurs overseas, you must notify us of the theft within fourteen (14) calendar days of your return to Australia by contacting us (refer to section 1.1 of the FSG '**How can Domestic & General be contacted?**'). You may be required to provide your proof of travel before we can assess your claim.

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. Refer to section 07 '**Claims information'**'.

! Worldwide cover applies to Brown Goods and Tech Goods.

4.3 Costs

Your Policy does not cover the costs associated with:

- use of your Appliance 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 Appliance (e.g. memory cards).

4.4 Having multiple claims

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

05 Repairs Information

5.1 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.

5.2 Unlimited repairs

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

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.

When your Appliance is a mobile phone and cannot be repaired, we may replace it with a refurbished one.

5.3 Five-day call out

If your 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.

! Five-Day call out applies to White Goods and Brown Goods.

5.4 No fault found

If the repair agent cannot find a fault with your Appliance, there will be no charge to you if no fault is found 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.

5.5 In-home repairs

For Large Appliances, any repairs under the Winning Care 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 all costs for the Removal, re-connection and transportation of the Appliance to and from those premises for Large Appliances.

5.6 Courier costs for repairs

Where a courier is required, we will cover the costs within Australia of transporting your Appliance, excluding Large Appliances (unless unable to be repaired at your premises), 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.

06 Replacement Information

6.1 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, not exceeding the original purchase price paid for the insured Appliance. For televisions this is capped at \$5000.

If we replace your Appliance with a refurbished product of the same or similar specification (as determined by us), it will be deemed a repair. Refer to **section 5.2 'Unlimited repairs'**.

If a replacement isn't available, we may issue you a Replacement Credit, not exceeding the original purchase price paid for the insured Appliance. For televisions this is capped at \$5000. 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.

6.2 Delivery costs for replacements

When a replacement is issued through the Retail Partner you will be required to contact the retailer directly to arrange collection of your Appliance.

For Large Appliances, at your request, we will cover delivery and Basic Installation of the replacement appliance and Removal of the replaced Appliance.

Delivery is covered for up to 25km from the replacement Retail Partner to a ground floor level property via courier of our choice at our expense. We may also, where not physically possible and at your request, arrange to deliver the replacement appliance.

07 Claims Information

7.1 Claims process

If your Appliance breaks down, is accidentally damaged or stolen, please contact us on Winning Care claims line 1800 316 717 with details of the incident.

For theft claims, you must provide us with a police report and a completed theft and burglary form, which we can send you or you can find it online at:

www.domesticandgeneral.com.au/customer-service to complete.

7.2 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 or provide incorrect details in the information provided to us relating to your claim or Policy;
- 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;
- you fail to provide your original purchase receipt, if requested;
- circumstances under the exclusions section apply.

7.3 Excess for tablets and mobile phones

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

The excess (below) is your contribution to the cost of a claim:

Product	Purchase Price	Excess
Mobile Phone	\$251 - \$1,000.99	\$100
Mobile Phone	\$1,001 - \$1,500.99	\$150
Mobile Phone	\$1,501 - \$2,000.99	\$250
Mobile Phone	\$2,001 - \$2,500.99	\$250
Tablet	\$251 - \$2,500.99	\$100

08 Exclusions

Circumstances where cover is not available under this Policy:

- a. faults you knew about before you purchased the Appliance;
- b. faults or damages 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;
- c. 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);

- d. repairs to cosmetic items, such as paint or finishing, which do not affect the functionality of the Appliance;
- e. normal maintenance costs, cleaning or lubrication;
- f. faults where the Appliance is operating within the normal range of the manufacturer's performance specifications;
- g. damage and theft where the insured Appliance is:
 - left unattended or unsecured in a public place, or where the public has access to it;
 - left in the possession of any third party unfamiliar to, or not trusted by, yourself;
 - taken from a premises or vehicle that is left unlocked or unsecured;
 - visible and taken from a secured vehicle;
- h. any instances of negligence or pick-pocketing or loss or damage to the Appliance caused by your negligence or intention, or that of any other person in respect of the Appliance;
- i. 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;
- j. the cost of replacing any non-essential accessories 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;
- k. loss, damage or costs incurred where there is no valid proof to support your claim;
- l. if the Appliance is recalled by the manufacturer, importer or a government agency;
- m. adjustments or damage to stands or wall brackets after original installation;
- 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.

09 Privacy

9.1 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.

9.2 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.

9.3 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.

9.4 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: winningcare@domesticandgeneral.com

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

10 Cancellations

10.1 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 (provided you haven't made a claim), less any government taxes, levies, duties or charges we cannot recover.

Cancellation Terms

After the cooling-off period, you may cancel your Policy at any time without any fee(s) but you will need to allow us fourteen (14) calendar days to process your request. In that case, the cancellation will take effect at the end of the relevant 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.

How to Cancel

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

Winning Care phone line: 1800 316 717

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.

11 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:

Winning Care

Phone: 1800 316 717

Phone from overseas: +61 3 8306 9358

Email: winningcare@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 Premiums’** for information about premiums 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 Winning Care 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 40% to 65% for a new policy and from 10% to 25% for a policy renewal (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.

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