



**Domestic
& General**
ReSolve

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

Problem ReSolved.

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

Preparation Date — 04 October 2019

Your Policy

D&G ReSolve 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 Worry Free 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.

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Key Benefits



Wear & Tear

After the manufacturer's warranty, you're covered for breakdown caused by wear and tear from everyday use



Instant Replacement

If your appliance breaks down after the manufacturer's warranty, you'll receive a replacement, or a replacement credit up to the original purchase price



No Excess

Your policy includes no excess on claims... how's that for great value!

Definitions

‘Appliance’ means the item you purchased in store, specified in the Policy Document.

‘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.

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

‘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 for domestic and personal use only;
- has a purchase price under \$251 at the time you originally purchased the Appliance.

1.2 Period of cover

D&G Resolve is an insurance policy valid for 24 months after your manufacturer's warranty ends. This Policy is not renewable. See the examples below:

Scenarios	Cover	Year 1	Year 2	Year 3	Year 4
Appliance with 1 year manufacturer's warranty	Breakdown	Manufacturer's warranty cover	D&G ReSolve Cover		No Cover
Appliance with 2 years manufacturer's warranty	Breakdown	Manufacturer's warranty cover		D&G ReSolve Cover	

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;
4. 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 5 '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.

03 Replacement Information

3.1 New for old for the life of your Policy

If the Appliance breaks down due to a mechanical or electrical failure, you can take your Appliance to the Retail Partner for assessment. If the Retail Partner confirms the Appliance has broken down, we will replace the insured 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 a replacement of similar specification 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.

3.2 No fault found

If there is no fault found with your Appliance, there will be no charge to you and a replacement appliance will not be provided.

04 Claims Information

4.1 Claims process

If your Appliance breaks down, please contact us on D&G Resolve claims line 1800 560 868 with details of the incident.

4.2 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.

05 Exclusions

Circumstances where cover is not available under this Policy:

- a.** 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;
- b.** faults you knew about before you purchased the Appliance;
- c.** any indirect loss, cost (e.g. courier costs), expense, charge, liability, damages or diminution in value of any kind other than the replacement of an Appliance in accordance with the cover provided under this Policy;
- d.** any loss or damage to the Appliance caused by your negligence or intention, or that of any other person in respect to the appliance;
- 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.** normal maintenance costs, cleaning or lubrication;
- i.** if the Appliance is recalled by the manufacturer, importer or a government agency;
- j.** adjustments or damage to stands or wall brackets after original installation;
- k.** faults where the Appliance is operating within the normal range of the manufacturer's performance specifications;
- l.** where your claim is fraudulent;
- m.** business, commercial, industrial, educational and rental use. Cameras may be used for professional use.

06 Privacy

6.1 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.

6.2 Disclosing your personal information

We may disclose your personal information to:

- members of Domestic & General Group Holdings Limited
- Domestic and 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.

6.3 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

6.4 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: resolve@domesticandgeneral.com

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

07 Cancellations

7.1 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 premium already taken for the period of cover provided as well as any tax and duties we cannot recover.

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 ReSolve phone line: 1800 560 868

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.

08 Complaints

Refer to section 03 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 ReSolve

Phone: 1800 560 868

Email: resolve@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 1.7 '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 D&G Resolve 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 of 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 and 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.



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

We've got you covered.