



Vodafone Keep Talking Insurance

Accidental Damage Only

You Rule.[™]
Ready?





Protecting Your Device.

It can happen so easily. You drop and accidentally damage Your Device, and to repair or replace it can be a costly exercise.

Vodafone Keep Talking Insurance is a monthly renewable insurance policy that provides You with accidental damage cover for Your Insured Device when You or a Nominated Person (as applicable) are on the move anywhere in Australia, or temporarily travelling overseas if You have activated global roaming for Your Insured Device with Vodafone prior to the trip and show Usage while roaming overseas.

Policy summary.

Your premium, and what it covers

Please note that this is a limited summary only and not a full description of the cover. The cover is subject to terms, conditions, exclusions and limitations that are not listed in the summary. You need to read the policy to properly understand the cover provided. When You enter into the policy You confirm and warrant that You have read or will read the policy documents provided to You.

Monthly Premium	\$10.00 (incl GST)	
Accidental damage cover	Repair or replacement of Your Insured Device, or a cash settlement, when accidentally damaged.	
Repair or replacement of the Insured Device limit	Up to \$3,000* (incl GST) less the applicable Excess.	
Worldwide cover	Accidental damage cover for Your Insured Device while You or a Nominated Person (as applicable) are temporarily travelling overseas. Only applies if You have activated global roaming for Your Insured Device with Vodafone prior to the trip and show Usage while travelling overseas.	
Claims per Insured Device in any 12-month period	2 claims.	
Excess	Device Cost up to \$1,999.99* (including GST)	Device Cost from \$2,000.00 up to \$3,000.00* (including GST)
Repairs	\$125	\$150
Refurbished Replacement Device+	\$200	\$300
Cash settlement	\$200	\$300

*Based on recommended retail price at the time Your claim is lodged.

+May not be the same colour or model as Your Insured Device.

For more info or to buy insurance visit: [Vodafone.com.au/insurance](https://www.vodafone.com.au/insurance)

To lodge a claim call:



1800 371 713 Monday to Friday 09.00am – 06:00pm AEST.

Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS).

This Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS) was prepared on 2 March 2021.

General advice warning

The information in this document is of a general nature only and has not been prepared taking into account Your particular objectives, financial situation or needs. You should read this document carefully to ensure that the product meets Your needs. It is important that You understand the extent of the cover provided and its limitations.

Product disclosure statement

This PDS is designed to help You understand what You need to know about the Vodafone Keep Talking Insurance policy. It sets out the significant benefits, features and characteristics of the cover and will assist You to compare it against other products and make an informed decision about whether to take out the insurance. This Combined FSG and PDS, the Insurance Schedule and any other document We tell You forms part of the policy setting out the full terms and conditions of Your cover.

Insurance details

The policy is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 ("Hollard") AFSL 241436 of Level 12, 465 Victoria Avenue, Chatswood, NSW 2067 through its agent Risk Insure Pty Ltd ABN 23 090 918 399 ("Risk Insure") AFSL 230163, of PO Box 7087 Hutt Street, Adelaide SA 5000.

Hollard has granted Risk Insure a binder to act as its agent to arrange for the issue, variation or disposal of the Vodafone Keep Talking Insurance policy and to issue, vary or dispose of the policy as if it were Hollard.

Cost

The Premium for Your Vodafone Keep Talking Insurance per Insured Device is \$10.00 per month inclusive of GST and any relevant amounts payable in respect of Government taxes, charges and

levies. The Premium will be included on Your Vodafone monthly invoice, which also includes the Insurance Schedule, confirmation of transaction and offer to renew for the upcoming month. The Insurance Schedule is provided to You each month for the renewal of Your policy. The Premium provides You with one month's insurance cover unless otherwise agreed. For information on remuneration that Vodafone and Risk Insure may receive in relation to the policy see "How are we paid?" in the FSG section of this document.

Commencement and Renewal

The policy commences on the date We accept Your request for cover, or the Renewal Date shown on Insurance Schedule (as applicable), and expires at 11.59pm on the day prior to the next Renewal Date. Each month on the expiry of Your cover We will automatically renew the policy for a further month from the Renewal Date shown on Your Insurance Schedule unless We advise otherwise, the policy has otherwise ended or You ask Us not to renew the policy. You can opt out of the automatic renewal process by cancelling the policy at any time by contacting Us.

Also remember to check that the policy and sums insured are appropriate for You at each Renewal Date and contact Us if You need to make any changes to the policy.

Optional Cover

The cover available under the policy is not compulsory and insurance can be arranged with an insurer of Your choice.

Fraudulent claims or misleading claims conduct

If You submit a claim which is fraudulent, false or misleading in any respect, We may deny part of, or all of the claim, to the extent permitted by law. If You, or someone authorised and acting for You, submits to Us any false or misleading information You may be prosecuted. Additionally, Your policy may be cancelled by Us, see "6. Cancellation" for further information on Our cancellation rights.

Policy wording

Where We agree to enter into a policy with You, cover is provided in accordance with the following definitions, terms, exclusions and conditions:



1. Definitions

Agreement means Your ongoing service agreement with Vodafone.

BYO Device means any Mobile Phone or Tablet PC:

- A. purchased new from a domestic Australian retailer other than Vodafone;
- B. with a RRP of up to \$3,000.00 at the time Your claim is lodged; and
- C. which has an IMEI and mobile number (if applicable) which is registered on the Vodafone Network in Your name and shows Usage, and includes any Replacement Device of a BYO Device.

To be eligible for cover under the policy, the BYO Device must:

- 1. be fully operational;
- 2. not have a cracked or broken screen or any other damage;
- 3. be in Your possession or the possession of a Nominated Person;
- 4. have an IMEI and mobile number (if applicable) which is registered to the Vodafone Network; and
- 5. have an original receipt of purchase and be no more than 12 months old from the date of the original receipt of purchase, when You first apply for cover under the policy (excluding any renewal).

Device means any Mobile Phone or Tablet PC:

- purchased new from Vodafone;
- with a RRP of up to \$3,000.00 at the time Your claim is lodged;
- which has an IMEI and mobile number (if applicable) which is registered the Vodafone Network in Your name and shows Usage; and includes any Replacement Device of an Insured Device.

To be eligible for cover under the policy, the Device must:

- be fully operational;
- not have a cracked or broken screen or any other damage;
- be in Your possession or the possession of a Nominated Person;
- have an IMEI and mobile number (if applicable) which is registered to the Vodafone Network;
- have an original receipt of purchase and be no more than 12 months old from the date of the original receipt of purchase, when You first apply for cover under the policy (excluding any renewal).

Excess	means the amount You have to pay or bear for a claim for each Insured Device.
IMEI	means the International Mobile Equipment Identity, a unique 15-digit number assigned to all Devices.
Insurance Schedule	means the details of identifying You (the insured), the Premium(s), the Policy Number, the Insured Device(s) and Renewal Date included within Your Vodafone monthly invoice.
Insured Device	means the relevant Device or BYO Device insured under the policy and identified in the Insurance Schedule.
Live	means You reside, and have a permanent place of residence, in Australia.
Mobile Phone	means a GSM, 3G, 4G or 5G mobile phone handset.
Nominated Person	means: • a spouse, de-facto partner, or other family member, who lives with You at Your place of residence on a permanent basis; or • an employee of Yours if You run a Small Business, who You have given permission to use Your Insured Device.
Period of Insurance	means a period of one (1) month from the date We accept Your initial request for cover, or the Renewal Date shown on the Vodafone monthly invoice (as applicable), or such shorter period when the policy starts or ends earlier in accordance with its terms and conditions or at law.
Policy Number	means Your Vodafone account number associated with Your Insured Device(s).
Premium(s)	means the monthly Premium payable for Your Insured Device(s) under the policy. Each Insured Device will show the amount of the Premium payable for the Insured Device on the Insurance Schedule.
Refurbished	means a Mobile Phone, Tablet PC, or any part thereof, that has been quality tested and restored by the manufacturer or an authorised agent to a fully functioning factory standard condition.

Renewal Date	means the relevant date or direct debit date (as applicable) shown on the Insurance Schedule.
Replacement Device	means the closest equivalent model of the Insured Device procured by Us or on Our behalf. A Replacement Device may not be the same colour or model as Your Insured Device and may be Refurbished or contain Refurbished parts.
RRP	means the Australian recommended retail price of the relevant Insured Device or Replacement Device (as applicable).
Small Business	means a business that employs less than 100 people at the time of first taking out a policy (excluding any renewal).
Tablet PC	means a netbook or tablet data communication device.
Unlocked	means all locks and activation codes (including the "Find My iPhone" feature and other similar features) are turned off from any damaged Insured Device.
Usage	means Your Insured Device has been activated on the Vodafone Network, together with Your Insured Device's IMEI, and shows activity (including, but not limited to calls, texts and internet activity) has occurred.
Vodafone	means Vodafone Pty Limited, ABN 76 062 954 554 and Authorised Representative Number 266992 or TPG Telecom Limited, ABN 76 096 304 620 and Authorised Representative Number 344422, as applicable.
Vodafone Network	means the network coverage that is provided by Vodafone as the telecommunications service provider, this includes areas from which You can make or receive a phone call or text message, or access the internet.
"We" "Our" "Us"	means The Hollard Insurance Company Pty Ltd and Risk Insure Pty Ltd as agent of Hollard.
"You" "Your"	means the person or entity named in the Agreement and registered on the Vodafone Network to use the Insured Device(s).

2. Your Coverage

Cover for single or multiple Devices

You can choose to cover a single Device or more than one (1) Device (up to maximum of 30 Devices) under the policy.

You can cover Devices You use, and (if applicable) Devices used by Nominated Person(s).

Each Device to be insured must be:

- attached to Your Vodafone account; and
- insured individually,

for the Device to be covered by the policy.

If You have more than one (1) Device attached to Your Vodafone account only those Devices shown as covered in the Insurance Schedule are covered by the policy.

A separate Premium is payable in relation to each Device to be covered under the policy.

The Cover

Subject to terms, conditions, limits and exclusions of the policy, in the event that Your Insured Device is accidentally damaged, We will at Our option:

- repair the Insured Device;
- replace it with a Replacement Device; or
- make a cash settlement to You equivalent to the lowest RRP available for a Replacement Device at the time of Your claim.

Any:

- repair may be Refurbished, or contain Refurbished parts;
- Replacement Device may be Refurbished, and not be the same colour or model as Your Insured Device.

The coverage event must occur during the Period of Insurance. Cover applies in Australia and while You, or a Nominated Person (as applicable), are anywhere else in the world provided You have activated global roaming for the Insured Device with Vodafone prior to the trip and show Usage while roaming overseas.

We can only send a Replacement Device or a repaired Insured Device to Your nominated Australian address.

Under this coverage any claim payment We make to repair, replace, or make a cash settlement for Your Insured Device(s) is subject to a maximum amount of \$3,000.00 (inclusive of GST) per Insured Device, less the applicable Excess.

Excesses

We will collect the applicable Excess from You once We have assessed and accepted Your claim. If We provide You with a cash settlement We will deduct the Excess from the settlement amount.

Excess	Device Cost up to \$1,999.99* (including GST)	Device Cost from \$2,000.00 up to \$3,000.00* (including GST)
Repairs	\$125	\$150
Refurbished Replacement Device+	\$200	\$300
Cash settlement	\$200	\$300

*Based on RRP of Your Insured Device at the time Your claim is lodged.

+May not be the same colour or model as Your Insured Device

Where Your Insured Device, at the time of a claim under the policy, is a discontinued model, the applicable RRP used to determine which Excess applies will be the last RRP recorded by Vodafone for the relevant Device prior to its discontinuance of sale in its retail stores.

Claim Limit

We will only cover You for two (2) valid claims for each Insured Device in any twelve (12) month period that can span one or more Period(s) of Insurance, and regardless of how long You have held a policy with Us. After two (2) valid claims have been accepted within any 12 month period for an Insured Device no further cover is provided and the cover under the policy for that Insured Device will automatically come to an end. No refund of Premium will be paid to You.

For example, You take out a policy with Us for Your Insured Device on 1 January 2021. The policy is renewed each month. You make a claim for accidental damage that occurred on 30 May 2021 which is accepted by Us and then accidentally damage the same Insured Device again on 1 November 2021 and the second repair claim is also accepted by Us. As two claims have been accepted by Us within a twelve (12) month period, the cover for that Insured Device automatically comes to an end and will not be renewed.

3. Exclusions

You will not have any cover under this insurance unless You Live in Australia.

Your cover will continue whilst You or a Nominated Person are temporarily travelling, in any country where Your Insured Device operates in accordance with its specifications provided You have activated global roaming for Your Insured Device with Vodafone prior to the trip and show Usage while roaming overseas. We reserve the right to request evidence from You to verify You have met these requirements in the event of a claim.

We will not be liable under the policy for any claim for accidental damage directly or indirectly caused by or arising from any of the following:

- any intentional act or omission by You, a Nominated Person, or anyone acting on Your or their behalf to wilfully damage, destroy or misplace the Insured Device;
- a wilful act or negligence, abuse or misuse by You, or a Nominated Person;
- if the Insured Device users are not You or a Nominated Person;

- d) war, invasion, acts of foreign enemy, hostilities or warlike operations (whether war is declared or not) civil war, rebellion, revolution, insurrection, military or seized power;
- e) the use, existence or escape of nuclear or radioactive material, or any activity associated with them;
- f) incorrect connections of signal leads or application of incorrect electrical supply, power surge or fluctuation;
- g) lawful seizure, including repossession or other operation of law;
- h) a virus. For the purpose of this exclusion, a virus includes Trojan horses, worms, logic bombs or any other program or software which prevents the operating system software or content downloaded on Your Insured Device from working properly in any way;
- i) fire;
- j) when at the time of the accidental damage the Insured Device was not activated on the Vodafone Network or there has been no Usage; or
- k) any accidental damage while You or a Nominated Person are overseas, unless You have activated global roaming with Vodafone for Your Insured Device prior to the trip and show Usage whilst roaming overseas.

We do not cover the cost of:

- a) any costs or charges for which the supplier, distributor, manufacturer or repairer (other than a repair provided by Us) are liable in accordance with their standard warranty obligations or under the Australian Consumer Law (ACL);
- b) temporary replacement equipment or any call charges incurred on any temporary replacement equipment;
- c) any data, software or games stored on Your Insured Device, memory card, any other storage device or media used with the Insured Device not otherwise expressly covered by Us; or
- d) loss of use or consequential loss of any nature whatsoever.

4. Keep Talking Conditions and Claims Procedure

You must comply with the policy conditions

These conditions apply to all cover provided under the policy unless otherwise stated. Please remember that if You or a Nominated Person (as applicable) do not comply with any term or condition, We may (to the extent permitted by law) decline or reduce any claim payment and/or cancel Your policy.

Excess

When We have assessed and accepted Your claim for accidental damage to Your Insured Device We will collect Your Excess from You. If We provide You with a cash settlement We will deduct the Excess from the settlement amount.

Return

You must return the damaged Insured Device to Us Unlocked using the process outlined to You when You lodge the claim. You should back up any important data on Your Insured Device before sending it to Us as it will otherwise be lost. Please remove all SIM and

memory cards as these will not be returned where sent to Us.

Repair or replacement by Us

It is a condition of Our liability that if You make a claim under the policy, Your Insured Device must be repaired or replaced by Us.

Notifying Us of changes

You must immediately notify Vodafone if You change Your address or email address.

You must also notify Vodafone if:

- You will no longer Live in Australia,
- there is a substitution of the Insured Device, or
- there is a change in ownership of the Insured Device.

You are not covered in such cases unless We expressly confirm otherwise to You in writing. You have the right to request cancellation of the policy at any time and apply for a Premium refund.

Ownership of the Insured Device following a claim (except for a repair)

We own any Insured Device We have replaced where We settle Your claim. Upon settlement of a claim under the policy (except when We repair Your Insured Device), You agree that all rights, title and ownership of the claimed Insured Device will pass to Us. You agree that You will have no further rights or interest in that Insured Device in respect of which the claim was made.

Contribution from other insurers

If Your Insured Device is accidentally damaged and is the subject of a claim under the policy, and at that time there exists any other insurance pursuant to which You would be entitled to seek indemnity, You must notify Us immediately of its existence and provide to Us a copy of the relevant policy documents. No indemnity will be provided under the policy to the extent that You have already been indemnified for the damage to the Insured Device from another source.

Notification of claim

If You want to make a claim under the policy, please call the Vodafone Keep Talking Insurance Team on 1800 371 713 or lodge Your claim online at www.vodafone.com.au/support/plans/insurance.

Assist Us with Your claim

You or anyone acting on Your behalf must provide Us with any reasonable additional information, assistance or cooperation that We may request in support of Your insurance claim. We may request additional information in support of Your insurance claim such as proof of ownership and identity or a statutory declaration. If the requested information is not supplied, We may not be able to settle Your claim (in whole or in part).

Electronic delivery of policy documents

You agree that any policy documents and any notices will be provided to You electronically unless You tell Us or Vodafone otherwise. It is important that You advise Us or Vodafone of any changes to Your email or phone number to ensure You get these important documents.

If, however You wish to receive Your policy documents and other notices in hard copy, please tell Us.

5. When the policy will end

The cover under the policy will automatically end with no notice to You at the earlier of the time:

- for a specific Insured Device:
 - o Your second valid paid claim for an Insured Device in any 12 month period is accepted by Us as outlined above under "2. Your Coverage – Claim Limit";
 - o You sell or pass Your right, title or interest in the Insured Device to another person; or
 - o Your Agreement for Your Insured Device is cancelled;
- for all Insured Devices:
 - o You no longer Live in Australia; or
 - o Your Agreement for all Insured Devices is cancelled.

The cover under the policy will otherwise end if the policy ends in accordance with its terms or law (for example, when the Period of Insurance ends, the policy is lapsed, not renewed, or is cancelled by You or Us). We will provide You with the applicable notice of this in writing where We are required to do so by law.

See "8. Refunds (excluding Cooling Off Period Rights)" to see if You may be entitled to a Premium refund.

6. Cancellation

- You may at any time cancel the policy. To cancel Your policy, please contact Vodafone on 1555 from a Vodafone mobile or 1300 650 410 from any other phone.
- We may cancel the policy for any of the following reasons:
 - o You failed to comply with the duty of the utmost good faith;
 - o at the time when the contract was entered into You made a misrepresentation to Us during the negotiations for the contract but before it was entered into;
 - o You failed to comply with a provision of the contract, including a provision with respect to payment of the Premium; or
 - o You have made a fraudulent claim under the policy or under some other contract of insurance (whether with Us or with some other insurer) that provides insurance cover during any part of the period during which the policy provides insurance cover.

Where We cancel the policy We will provide You with at least 3 business days' notice in writing of the cancellation.

7. Cooling Off Period

You have a 14 day cooling off period, which commences when the policy is first issued (excluding renewals), during which time You can cancel the policy by contacting Vodafone in writing or electronically and get a full refund of Premium You have paid, provided You have not exercised any right or power under the policy (e.g. made any claim) and these rights and powers have not ended.

8. Refunds (excluding Cooling Off Period Rights)

Subject to Your Cooling Off Period rights, if:

- You or We cancel the policy;
- You notify Us that an Insured Device is no longer being used on the Vodafone Network;
- You notify Us that You no longer Live in Australia; or
- You sell or pass Your right, title or interest in an Insured Device to some other person,

We will pay You a pro rata refund of the Premium already paid by You for the remaining Period of Insurance for the Insured Device(s).

9. Complaints and Dispute Resolution

If You are dissatisfied with Our services, call the Vodafone Keep Talking Insurance Team on 1800 371 713 or write to Vodafone Keep Talking Insurance Customer Relations Department, PO Box 7087 Hutt Street, Adelaide SA 5000 or contact Us at IDR@riskinsure.com.au

If We are unable to resolve the matter for You, We will treat it as a complaint and take steps to resolve Your matter as soon as possible.

Internal dispute resolution

If We haven't resolved Your matter to Your satisfaction, at Your request (refer to contact details above), We will escalate Your complaint for review by Our Internal Disputes Resolution team. After full consideration of the matter a written response will be provided that will outline the decision reached and the reasons for the decision.

External dispute resolution

In the unlikely event that Your complaint is not resolved to Your satisfaction, or a final response has not been provided within 45 days, You may refer the matter to a free independent external dispute resolution service provided to customers to review and resolve complaints that fall within its terms of reference or rules as follows:

- the Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

In writing to: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

10. Financial claims scheme and compensation arrangements

Hollard is an insurance company authorised under the *Insurance Act 1973* (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act. The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a

stable, efficient and competitive financial system.

Because of this Hollard are exempted from the requirements to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that Hollard was to become insolvent and could not meet their obligations under the policy, a person entitled to claim under it may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to eligibility criteria. More information can be obtained from www.fcs.gov.au.

11. The General Insurance Code of Practice

Hollard is a signatory to the General Insurance Code of Practice ("the Code").

The objectives of the Code are to:

- commit insurers to high standards of service;
- promote more informed relations between insurers and their customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- promote continuous improvement of the general insurance industry through education and training.

You can obtain a copy of the Code from the Insurance Council of Australia website www.insurancecouncil.com.au or by phoning (02) 9253 5100 or 1300 728 228.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to <https://insurancecode.org.au>.

12. Further information and confirmation of transactions

If You have any queries, want further information about this insurance or want to confirm a transaction, please contact Risk Insure on 1800 371 713.

13. Updating the PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue a new PDS or supplementary PDS or other compliant document to update the relevant information except in limited circumstances. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, We may issue You with notice of this information in other forms or keep an internal record of such changes. A paper copy of any updated information can be provided without charge, on request by contacting Risk Insure on 1800 371 713.

Financial Services Guide.

This Financial Services Guide (FSG) describes the financial services offered by TPG Telecom Limited (ABN 76 096 304 620 AR No. 344422) and Vodafone Pty Ltd (ABN 76 062 954 554 AR No.266992) (together "Vodafone") and Risk Insure Pty Ltd (ABN 23 090 918 399 AFSL 230163) (Vodafone and Risk Insure are referred collectively as "We", "Us" or "Our" in this FSG) and is designed to help You decide whether to use those services. It also covers the charges for those services, Your rights as a client and how any complaints You may have will be dealt with.

The Product Disclosure Statement (PDS) for Vodafone Keep Talking Insurance is included with this FSG and sets out the significant benefits, features and characteristics of the cover and is aimed to assist You to compare and make an informed decision about whether to take out the insurance.

About Vodafone and Risk Insure and their services

Vodafone is an authorised representative of Risk Insure and can give You information about Vodafone Keep Talking Insurance and can arrange for the issue, renewal, variation or cancellation of, and provide general advice regarding, Vodafone Keep Talking Insurance.

Risk Insure is an Australian Financial Services licensee authorised to advise on and deal in general insurance, including Mobile Phone and Tablet PC insurance. Risk Insure has a binder agreement with Hollard, which enables Risk Insure to issue, vary, cancel, renew and handle and settle claims under the policy as agent for Hollard. Risk Insure does not act for You.

Who we act for

When Vodafone arranges for the issue, renewal, variation or cancellation of Your insurance and collects the Premium for Your insurance, it acts on behalf of Risk Insure and Hollard and not on Your behalf. Risk Insure is responsible for the financial services provided to You by Vodafone.

When Risk Insure issues, varies, cancels, renews or handles claims in relation to the policy it acts on behalf of Hollard and not on Your behalf. If Risk Insure or Vodafone provides advice to You, it will be general advice only and will not take into account Your individual objectives, financial situation or needs.

How are we paid?

For providing its various services (including the insurance billing service), Vodafone may receive a commission of up to \$4.00 plus GST from Risk Insure for each month the insurance is in force. This amount is included in the Premium, which is referred to in Insurance Schedule as "Handset Insurance". Our employees may receive salaries and bonuses depending on the nature of their employment. Bonuses may be linked to general overall

performance, including sales performance.

Risk Insure receives a 5% commission plus GST from Hollard for each month the insurance is in force. This amount is also included in the Premium. Risk Insure may also receive a share of the profit which arises from the Vodafone Keep Talking Insurance it arranges after payment of all related claims and expenses incurred by both Risk Insure and Hollard.

If You require further details about any of the above remuneration received by Vodafone or Risk Insure please ask Us within a reasonable time after receiving this FSG and before we provide You with financial services to which this FSG relates.

Dispute resolution

For information on our internal and external dispute resolution see "Complaints and Dispute Resolution" in the PDS section.

Compensation arrangements

Risk Insure has its own insurance protection that satisfies the requirements under the *Corporations Act 2001* (Cth) for AFSL holders, to further protect Your interests. This insurance covers Risk Insure for claims against their current and former representatives, including Vodafone.

Full details of Risk Insure can be found on www.riskinsure.com.au or Risk Insure will provide details to You upon Your written request.

Who is responsible for this document?

Vodafone is responsible for the distribution of the FSG in this document. Hollard is responsible for the PDS. Risk Insure has authorised Vodafone's distribution of the FSG.



Privacy.

In this section, “We”, “Our” and “Us” includes Hollard, Risk Insure, Vodafone and their related entities.

We deal with Your personal information in accordance with the Privacy Act 1988 (Cth) and each of Our respective privacy policies as listed below. We collect personal information to provide, offer and administer Our various products and services, or otherwise as permitted by law. Such purposes include responding to Your enquiries, providing You with assistance You request of Us, maintaining and administering Our products and services, providing You with marketing information regarding other products and services (of Ours or a third party); quality assurance and training purposes; performing administrative operations and any other purpose identified at the time of collecting Your information.

If You provide personal information to Us about another person, We rely on You to have made or make them aware that You will, or may, provide their information to Us and the types of third parties We may provide it to, the relevant purposes We and any of the third parties will use it for and how they can access it. If You have not done, or will not do, either of these things, You must tell Us before You provide their relevant personal information. We may collect Your personal information so that We or Our related entities or other third parties with whom We have a relationship can develop or offer You products and services which We believe may be of interest to You, but will not do so if You tell Us not to by contacting Us.

Collection can take place by websites, email, telephone or in writing. Unless it is unreasonable or impracticable for Us to do so, We collect Your personal information directly from You. There may, however, be occasions where We collect Your personal information from someone else. If You do not consent to Us collecting and using all or some of the personal information We request, We may not be able to provide You with Our products or services such as processing Your application for insurance, Your claim or any payment due to You.

We may at times also disclose Your personal information to Our related companies or third parties who provide services on Our behalf; however, We will never sell, rent or trade Your personal information. This may include Our professional advisors, authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance intermediaries, providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in claim handling processes. Your personal information may also be disclosed to dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law.

It may happen that We disclose personal information to related companies or service providers located in countries other than Australia. These details are listed in each of Our respective privacy policies and can change from time to time.

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