



**Vodafone
Keep Talking
Plus Insurance**

**Lost, Stolen
and Accidental
Damage Cover**

The future is exciting.

Ready?





Protecting Your Device.

It can happen so easily. You drop and damage Your Device, or worse still, it gets stolen. To repair or replace it can be a costly exercise.

Vodafone Keep Talking Plus Insurance is a monthly renewable insurance policy that provides You with a broad range of cover for Your Device when You're on the move anywhere in Australia, or temporarily travelling overseas if You have activated global roaming with Vodafone prior to Your trip and are using Your Usual Vodafone SIM while roaming overseas.

The policy covers Devices that are in perfect condition and no more than 30 days old from the date of receipt of the Device from Vodafone when first insured.

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.

Policy summary.

Your premium, and what it covers

Monthly Premium	\$15.00 (incl GST)
Cover	Repair or replacement of Your Device when lost, damaged or stolen.
Replacement or repair of Your Device	Up to \$3,000 (incl GST) less the applicable Excess.
Unauthorised calls or data usage	Up to \$500 (incl GST).
Accessories	Up to \$300 (incl GST).
Worldwide cover*	Up to \$300 (incl GST) for a phone if You need to hire or buy a temporary replacement while You are outside of Australia.

*Worldwide cover only applies if You have activated global roaming with Vodafone prior to Your trip. You must also be using Your Usual Vodafone SIM while roaming overseas.

Excess

	Standard Device Up to \$999*	Premium Device From \$1,000 to \$1,999*	Platinum Device From \$2,000 up to \$3,000*
Repair	\$50	\$125	\$150
Refurbished Replacement Device	\$75	\$200	\$300
New Replacement Device	\$125	\$300	\$400
Cash Settlement	\$125	\$300	\$400

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

Some important limitations: You will not have cover under this insurance unless You Live in Australia and Your Device was in perfect condition and no more than 30 days old from the date of receipt of the Device from Vodafone when first insured.

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.

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

This Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS) was prepared on 4 April 2019.

General advice warning

The information in this document is of a general nature and has not been prepared taking into account Your particular needs, circumstances and objectives. 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 Plus Insurance policy. It sets out the significant benefits, features and characteristics of the cover and will assist You to compare and make an informed decision about whether to take out the insurance.

This PDS, the Insurance Schedule and any other document We tell You forms part of the policy set out the full terms and conditions of Your cover.

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

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 Plus Insurance policy and to issue, vary or dispose of the policy as if it were Hollard.

Cost

The premium for Your Vodafone Keep Talking Plus Insurance per Device is \$15.00 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 earlier of the date We accept Your request for cover or the Renewal Date shown on Your 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 tell You otherwise, the policy has otherwise ended or You ask Us not to renew 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 where permitted by law.

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.	Platinum Device	means any Mobile Phone, Tablet PC or Wearable Device where its Recommended Retail Price (RRP) is equal to or more than \$2000 and up to a maximum of \$3,000 at the time Your claim is lodged and which has an IMEI (serial number) and mobile number which is registered on a Vodafone network in Your name, and shows Usage of Your monthly Vodafone account. It must be in perfect condition and no more than 30 days old from the date of receipt of the Device from Vodafone when first insured (excluding any renewal).
Association	means the Usage of Your Policy Number together with Your Device's IMEI (serial number).	Policy Number	means Your Mobile Phone telephone number associated with Your Usual Vodafone SIM card sold with the Device.
Device	means any Mobile Phone, Tablet PC or Wearable Device (including a Replacement Device) where its Recommended Retail Price (RRP) is up to \$3,000 at the time Your claim is lodged and which has an IMEI (serial number) and mobile number which is registered on the Vodafone network in Your name, and shows Usage on Your monthly Vodafone account. It must be in perfect condition and no more than 30 days old from the date of receipt of the device from Vodafone and have an original receipt of purchase from Vodafone when first insured (excluding any renewal).	Premium Device	means any Mobile Phone, Tablet PC or Wearable Device where its Recommended Retail Price (RRP) is equal to or more than \$1,000 and less than \$2,000 at the time Your claim is lodged and which has an IMEI (serial number) and mobile number which is registered on the Vodafone network in Your name, and shows Usage on Your monthly Vodafone account. It must be in perfect condition and no more than 30 days old from the date of receipt of the Device from Vodafone when first insured (excluding any renewal).
Excess	means the amount of each claim that You must pay or bear.	Refurbished	means a Device that has been returned to the manufacturer, quality tested and restored to full functioning, factory standard condition.
Insurance Schedule	means the details of the insured, premium, Policy Number and Renewal Date included within Your Vodafone monthly invoice.	Renewal Date	means the relevant date, or direct debit date, (as applicable) shown on the Insurance Schedule.
Live	means You reside, and have a permanent place of residence, in Australia.	Replacement Device	means the closest equivalent model of the Device. A Replacement Device may not be the same colour or model as Your Device and may be Refurbished or contain refurbished parts.
Mobile Phone	means a GSM, 3G or 4G, 5G mobile phone hardware comprising the handset and battery charger and which is in perfect working condition and no more than 30 days old from the date of receipt of the device from Vodafone and have an original receipt of purchase from Vodafone when first insured (excluding any renewal).		
Period of Insurance	means a period of one (1) month from the Renewal Date shown on the Vodafone monthly invoice, or such shorter period when the policy starts or ends earlier in accordance with its terms and conditions.		

Standard Device	means any Mobile Phone Tablet PC or Wearable Device where its Recommended Retail Price (RRP) is less than \$1,000 at the time Your claim is lodged and which has an IMEI (serial number) and mobile number which is registered on the Vodafone network in Your name, and shows Usage on Your monthly Vodafone account. It must be in perfect condition and no more than 30 days old from the date of receipt of the Device from Vodafone when first insured (excluding any renewal).
Tablet PC	means any netbook or tablet data communication device that has been supplied to You by Vodafone and is approved for use on and is registered as such on the Vodafone network. It must be in perfect working condition and no more than 30 days old from the date of receipt of the Device from Vodafone when first insured (excluding any renewal).
Time Limit	This cover is not available unless you live and have a permanent place of residence in Australia, and your device is in perfect condition and no more than 30 days old from the date of receipt of the device from Vodafone when first insured. For devices in perfect condition and under 30 days old that have been purchased from Vodafone, you can apply online.
Unattended	means knowingly without attendance, not accompanied, not cared for or ministered to, or not watched over.
Unlocked	means all locks and activation codes (including the "Find My iPhone" feature and other similar features) are turned off from any damaged Device to make it operational.
Unsecured	means a situation where You or any person using Your Device with Your permission do not have possession or control over the Device and where, as a result, it is exposed to, and not reasonably protected from loss, theft or damage.

Usage	means all Your Device has been activated and shows that activity (including, but not limited to calls, texts and internet activity) has occurred, and is being used, in Association with Your Usual Vodafone SIM.
Usual Vodafone SIM	means the card installed or inserted into a Device containing all subscriber-related data that is linked to the Vodafone Policy Number associated to Your Vodafone Agreement which is shown on Your Insurance Schedule.
Vodafone	means Vodafone Pty Limited, ABN 76 062 954 554 and Authorised Representative Number 266992 or Vodafone Hutchinson Australia Pty Limited, ABN 76 096 304 620 and Authorised Representative Number 344422, as applicable.
"We" "Our" "Us"	means The Hollard Insurance Company Pty Ltd and Risk Insure Pty Ltd as agent of Hollard.
Wearable Device	means a smartwatch with a touchscreen display, designed to be worn on the wrist. The wearable smartwatch must contain a sim card and have an IMEI number and be no more than 30 days old and in perfect working condition when added to insurance.
Wholesale Cost	means the cost price at which Risk Insure buys its Replacement Devices from its wholesaler
"You" "Your"	means the customer named in the Vodafone Agreement and registered on the Vodafone network to use the Device.

2. Your Coverage

In the event that Your Device is damaged, lost or stolen, We will at Our option:

- repair the Device;
- replace it with a Replacement Device; or
- make a cash payment to You equivalent to the Wholesale Cost to Us of providing You with a Replacement Device.

At Our sole discretion any:

- Repair may be Refurbished, or contain refurbished parts;
- Replacement Device may be refurbished and not be the same colour or model as Your Device

The coverage event must occur during the Period of Insurance. Cover applies in Australia and while You are anywhere else in the world provided You have activated global roaming with Vodafone prior to Your trip and are using Your Usual Vodafone SIM while roaming overseas.

You must pay or agree to pay Your premium by the Renewal Date shown on the Insurance Schedule that is included in the Vodafone monthly invoice.

Under this coverage any claim payment We make to repair, replace, or make a cash payment for Your Device is subject to a maximum amount of \$3,000 (inclusive of GST), from which We will deduct Your Excess.

Excess

	Standard Device Up to \$999*	Premium Device From \$1,000 and less than \$1,999*	Platinum Device From \$2,000 and up to \$3,000*
Repair	\$50	\$125	\$150
Refurbished Replacement Device	\$75	\$200	\$300
New Replacement Device	\$125	\$300	\$400
Cash Settlement	\$125	\$300	\$400

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

Where Your Device is, at the time of a claim under this policy, 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 retail stores.

Claim Limit

We will only cover You for two (2) valid claims 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 no further cover is provided and the policy automatically comes to an end. No refund of premium will be paid to You.

For example, You take out a policy with Us for Your Device on 1 January 2019. The policy is renewed each month unless You make two claims within a 12 month period or We tell You otherwise. You make a claim on 30 May 2019 which is accepted and then damage Your Device again on 1 November 2019 and the second claim is accepted. As two claims have been accepted within a 12 month period the policy automatically comes to an end and will not be renewed thereafter.

3. Additional Benefits

If You have a covered claim then, subject to the terms, exclusions, conditions and limitations of the policy, We will also provide You with the following additional benefits.

We will pay:

- up to \$500 (inclusive of GST) per theft or loss claim for unauthorised calls or data usage made from the Device during the period the Device is stolen or lost;
- up to \$300 (inclusive of GST) per claim for the replacement or repair of Your accessories lost, stolen or damaged with the reported claim; and/or
- up to \$300 (inclusive of GST) towards a phone if You need to hire or buy a temporary replacement while You are outside of Australia.

4. Exclusions

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

Your cover will continue whilst You are temporarily traveling, in any country where Your Device operates in accordance with its specifications provided You have activated global roaming with Vodafone prior to Your trip and are using Your Usual Vodafone SIM while roaming overseas. We reserve the right to request evidence from You to verify You have met these requirements.

We will not be liable under this policy for any claim for loss, theft or damage to Your Device directly or indirectly caused by or arising from any of the following:

- a) when at the time of the loss, theft or damage the Device does not contain Your Usual Vodafone SIM or there has been no Association or Usage of Your Vodafone Agreement or shown on Your monthly Vodafone invoice;
- b) the theft or attempted theft of Your Device from any unlocked vehicle, water borne vessel or private residence unless at the time of the theft or attempted theft:
 - i. You are in the vehicle, vessel or private residence; or
 - ii. the Device is out of sight and there is clear evidence of forcible and violent entry to the vehicle, vessel or private residence.
- c) when You or any person using Your Device with Your permission have knowingly left it Unsecured and/or Unattended in a public place or a place to which the public had access at the time of the incident (including and not limited to Your workplace);
- d) any process of installation, cleaning, maintenance, servicing, adjustment, or repair of your Device;
- e) where Your Device has been left behind in an unknown location or You or any person using Your Device with Your permission have misplaced or forgotten its whereabouts;
- f) a wilful act or negligence, abuse or misuse by You, Your employees or any person using Your Device with Your permission;
- g) any loss, theft or damage while You are overseas unless You have activated global roaming with Vodafone prior to Your trip and are using Your Usual Vodafone SIM while roaming overseas;
- h) the use, existence or escape of nuclear or radioactive material, or any activity associated with them;
- i) the failure to follow the manufacturer's instructions;
- j) the use of accessories or software not approved by the manufacturer;
- k) incorrect connections of signal leads or application of incorrect electrical supply, power surge or fluctuation;
- l) lawful seizure, including repossession or other operation of law;
- m) 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 Device from working properly in any way;
- n) fire;
- o) if You do not take reasonable precautions to safeguard and protect Your Device from loss, theft and damage, and maintain it in a proper state of repair;
- p) any intentional act or omission by You or anyone acting on Your behalf to wilfully damage, destroy or misplace the Device;
- q) or 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.

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) repair, refurbishment or replacement resulting from anything other than damage covered by the insurance;
- c) any call charges incurred on any temporary replacement equipment;
- d) any data, software or games stored on Your Device, Usual Vodafone SIM, memory card, any other storage device or media used with the Device not otherwise expressly covered; or
- e) loss of use or consequential loss of any nature whatsoever.

5. Keep Talking Plus 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 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 process Your claim for loss, theft or damage to Your Device We will collect Your Excess.

Return

You must return the damaged Device to Us Unlocked using the process outlined to You. You should back up any important data on Your 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 incorrectly sent to Us

Repair or replacement by Us

It is a condition of Our liability under this insurance that when any event occurs which may give rise to a claim under the policy, Your 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 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 for an insured Device under the policy (except when We repair Your Device), You agree that all rights, title and ownership of that claimed Device will pass to Us. You agree that You will have no further rights or interest in that Device in respect of which the claim was made.

Contribution from other insurers

If, at the time Your Device is lost, stolen or damaged and which is the subject of a claim under the policy, 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 if You have already been indemnified for Your loss for the Device from another source.

Notification of Claim

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

If Your claim involves the theft or loss of Your Device, You must without delay, upon becoming aware of the theft or loss, instruct Vodafone to immediately suspend the use of Your Usual Vodafone SIM and the IMEI of the Device and report the theft or loss to the police within 48 hours. Note: Your claim will not be approved unless the IMEI number is blocked and police report is supplied. We may require You to supply a hard copy of the police report (at Your expense).

Assist Us with Your Claim

You or anyone acting on Your behalf must provide Us with any 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.

6. When the policy cover will end

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

- You no longer Live in Australia;
- Your Vodafone Agreement for Your Device is cancelled;
- You sell or pass Your right, title or interest in the Device to another person;
- 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); or
- Your second valid paid claim in any 12 month period is accepted by Us as outlined above under "2. Your Coverage – Claim Limit". See "9. Refunds (excluding Cooling Off Period Rights)" section to see if You are entitled to a premium refund.

7. 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; or
- We may cancel in accordance with the law under the Insurance Contracts Act 1984 (Cth).

8. 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 premium refund, provided You have not provided You have not made a claim or are not entitled to make a claim.

9. Refunds (excluding Cooling Off Period Rights)

Subject to Your Cooling Off Period rights where applicable;

- You or We cancel the policy;
- You notify Us that You no longer Live in Australia;
- You notify Us that Your Vodafone Agreement for Your insured Device is cancelled; or
- You sell or pass Your right, title or interest in Your Device to some other person.

We will pay you a pro rata refund of premium for the remaining Period of Insurance.

10. Complaints and Dispute Resolution

If You are dissatisfied with Our services, call the Vodafone Keep Talking Plus Insurance Team on 1800 371 713 or write to Vodafone Keep Talking Plus 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 (free call)

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

11. 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.



12. The General Insurance Code of Practice

Hollard is a signatory to the General Insurance Code of Practice. The objectives of this Code are to:

- commit Us 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.

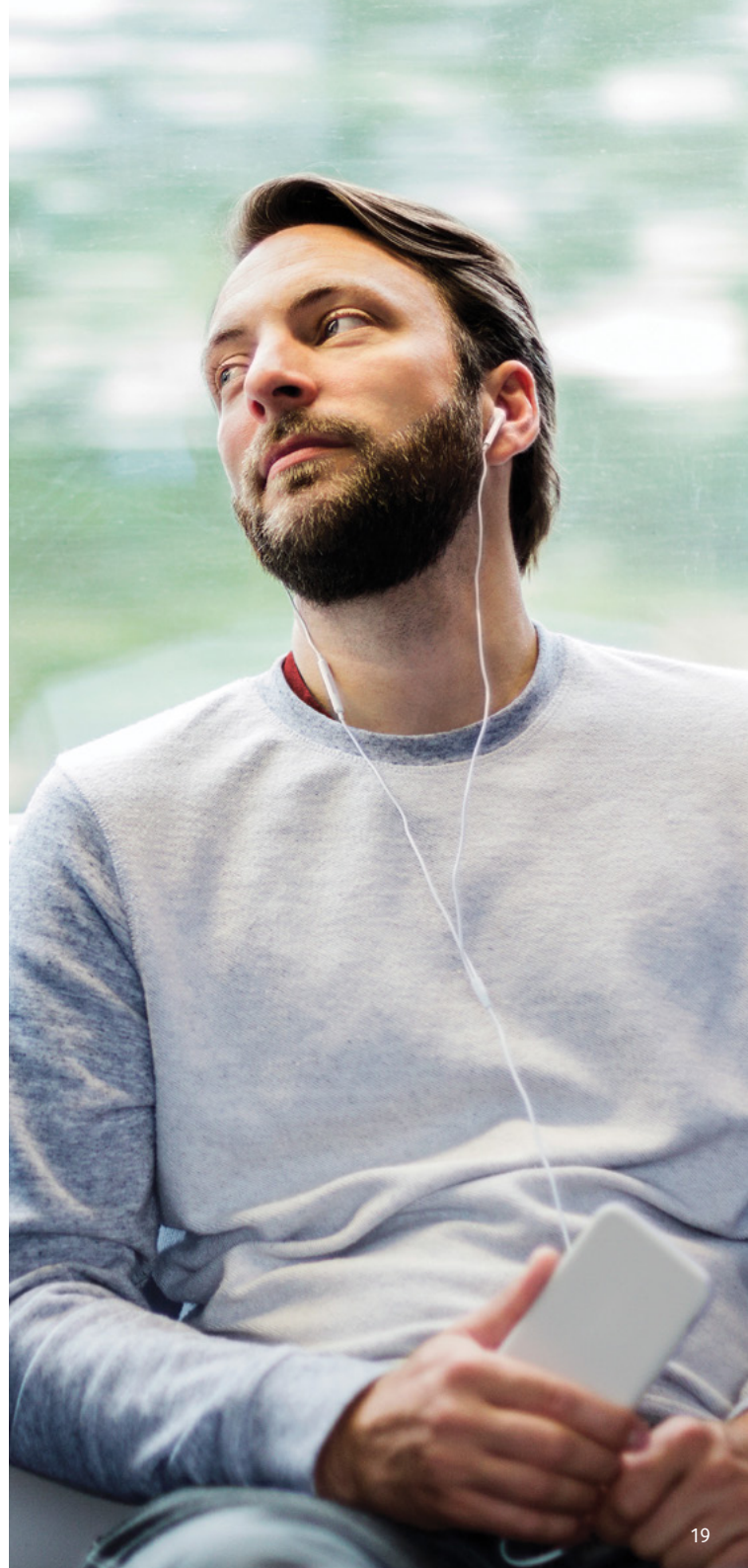
You can obtain a copy of the Code from the Insurance Council of Australia website www.insurancecouncil.com.au or by phoning (02) 9253 5100.

13. 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.

14. 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 or electronic copy of any updated information can be provided without charge, on request by contacting Risk Insure on 1800 371 713.



Financial Services Guide (FSG).

This Financial Services Guide (FSG) describes the insurance services offered by Vodafone and Risk Insure 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. Vodafone gives You the FSG when You ask it to arrange insurance for You.

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

About Vodafone, Risk Insure and their services

Vodafone is an authorised representative of Risk Insure and can give You information about Vodafone Keep Talking Plus Insurance and can arrange for the issue, renewal, variation or cancellation of Your Vodafone Keep Talking Plus Insurance. Vodafone cannot provide any advice about this insurance. If You need any advice about this insurance, contact Risk Insure. 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 provides advice to You, it will be general advice only and will not take into account Your individual financial needs.

How are We paid?

For providing its various services (including the insurance billing service), Vodafone may receive a commission of up to \$5.00 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 the Insurance Schedule as "Handset Insurance". Sometimes bonuses are payable to the sales representatives. Any bonus payable will not exceed \$15.00 per sale of insurance product.

Risk Insure receives a 5% commission for each month the insurance is in force. Risk Insure receives a share of the profit which arises from the Vodafone Keep Talking Plus 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.

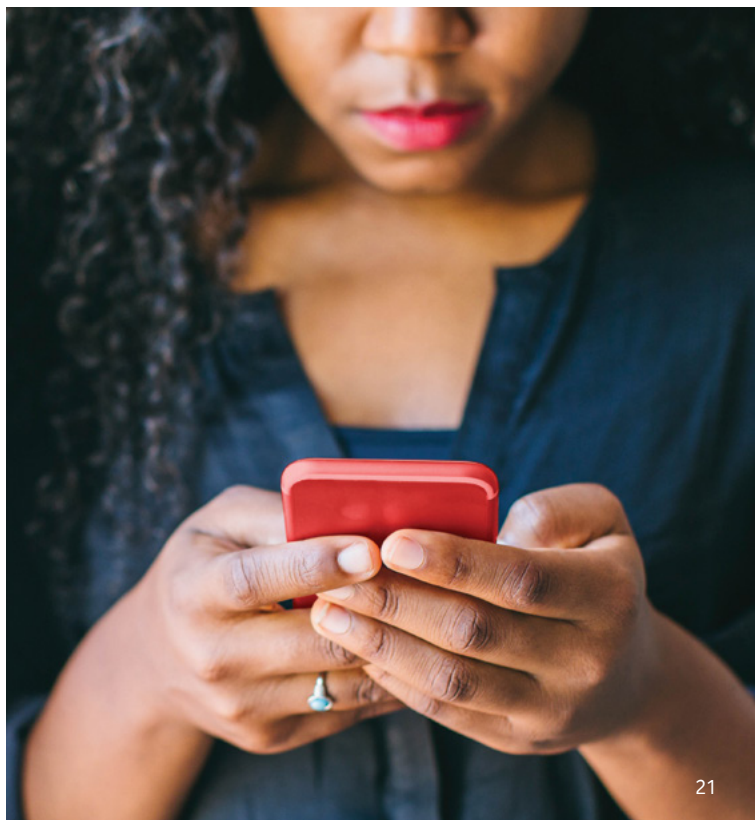
Dispute resolution

For information on Vodafone and Risk Insure's internal and external dispute resolution see "Complaints and Dispute Resolution" in the PDS section.

Compensation arrangements

As required by the Corporations Act 2001 (Cth), Risk Insure has its own insurance protection 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.



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. You consent to the use and disclosure of Your personal information as set out in this section. Your consent applies whether You become or remain the insured unless You tell Us otherwise by contacting Us. You can read more about how We collect, use and disclose Your personal information or Our complaints process about a breach of the Australian Privacy Principles in Our respective privacy policies which are available on Our website or You can request a copy. If You wish to gain access to Your personal information (including correcting or updating it), have a complaint about a breach of Your privacy or have any other query relating to privacy, please contact Us (Our contact details are provided below).

Hollard



hollard.com.au/privacy-policy.aspx



02 9253 6600

Risk Insure



riskinsure.com.au/important-information/privacy-policy/



1800 371 713

Vodafone



vodafone.com.au/aboutvodafone/legal/privacypolicy



1300 650 410

Contact Us

Risk Insure Pty Ltd

ABN: 23 090 918 399

AFS Licence No: 230163

PO Box 7087, Hutt Street, Adelaide SA 5000

T: 1800 371 713

Vodafone Pty Limited

ABN: 76 062 954 554

Authorised Representative No: 266992

Vodafone Hutchinson Australia Pty Limited

ABN: 76 096 304 620

Authorised Representative No: 344422

Call us on **1300 650 410**

vodafone.com.au



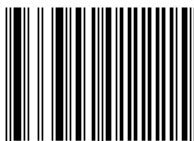
Like us at facebook.com/vodafoneau



Follow us at @vodafoneau



Tweet us at @VodafoneAU



9 333304 011115 >