



Vodafone Keep Talking Insurance

Accidental
Damage Only

The future is exciting.

Ready?



vodafone



Protecting Your Device.

It can happen so easily. You drop and 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 Device when You're on the move anywhere in Australia or temporarily travelling overseas.

Policy summary.

Your premium, and what it covers

Monthly Premium	\$10.00 (incl GST)	
Cover	Repair or replacement of Your Device when damaged.	
Repair or replacement of your Device	Up to \$3,000 (incl GST) less the applicable Excess.	
Worldwide cover	Cover for your Device whilst you are temporarily travelling overseas	
Excess	Device Cost Less than \$2,000*	Device Cost from \$2,000 - \$3,000*
	\$125 Repair or \$200 where you receive a Refurbished Replacement Device	\$150 Repair or \$300 where you receive a Refurbished Replacement Device

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

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.

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 when provided to You.

Some important limitations: You will not have cover under this insurance unless You Live in Australia and Your Device is in perfect condition and under 12 months old from the date of the original receipt of the Device when first insured.

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 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.

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 Device or SIM Only Device is \$10 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.

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.
Association	means the Usage of Your Policy Number together with Your Device's or SIM Only Device's IMEI (serial number).
Device	means any Mobile Phone or Tablet PC (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 under 12 months old from the date of the original receipt of the Device when first insured (excluding any renewal).
Excess	means the amount of each claim that You must pay or bear.
Insurance	means the details of the insured, premium, Policy Number and Renewal Date included within Your Vodafone monthly invoice.
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 under 12 months old from the date of the original receipt of the Device 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.
Policy Number	means Your Mobile Phone telephone number associated with Your Usual Vodafone SIM sold with the Device or SIM Only Device.
Refurbished	means a Device or SIM Only Device that has been returned to the manufacturer, quality tested and restored to full 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 Device or SIM Only Device. A Replacement Device may not be the same colour or model as Your Device or SIM Only Device and may be Refurbished or contain refurbished parts.
SIM Only Device	means any Mobile Phone or Tablet PC (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. The SIM Only Device must: <ol style="list-style-type: none">1. be in perfect working and physical condition;2. be subject to a Vodafone SIM only contract for a minimum 12 month period; and3. have an original receipt of purchase under 12 months old from the date of the original receipt of the Device, when first insured (excluding any renewal).
Tablet PC	means any netbook or tablet data communication Device that is approved for use on and is registered as such on the Vodafone network. It must be in perfect working condition and have an original receipt of purchase under 12 months old from the date of the original receipt of the Device, when first insured (excluding any renewal).
Time Limit	<p>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 under 12 months old from date of receipt of the device when first insured.</p> <p>For devices in perfect condition and under 30 days old that have been purchased from Vodafone, you can apply online.</p> <p>If your device does not meet the above criteria you will need to apply at your nearest Vodafone store. You must have your original receipt of purchase and your device must be under 12 months old and in perfect condition.</p>
Unlocked	means all locks and activation codes (including the "Find My iPhone" feature and other similar features) are turned off from any damaged Device or SIM Only Device to make it operational.

Usage	means all Your Device or SIM Only 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 or SIM Only 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.
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 or SIM Only Device.

2. Your Coverage

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

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

The coverage event may be anywhere in the world but must occur during the Period of Insurance.

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 is subject to a maximum amount of \$3,000 (inclusive of GST), from which We will deduct Your Excess.

Excess:

Repair or replacement of your Device	Device Cost Less than \$2,000*	Device Cost from \$2,000 - \$3,000*
	\$125 per approved Repair claim or \$200 per approved claim where You receive a Refurbished/ Replacement Device	\$150 per approved Repair claim or \$300 per approved claim where You receive a Refurbished/ Replacement Device

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

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 or SIM Only Device on 1 January 2019. The policy is renewed each month unless You make two paid claims within a 12 month period or We tell You otherwise. If You make a claim for damage that occurred on 30 May 2019 which is accepted and then damage Your Device or SIM Only

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. Exclusions

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

- a) any intentional act or omission by You or anyone acting on Your behalf to wilfully damage, destroy or misplace the Device or SIM Only Device;
- b) a willful act or negligence, abuse or misuse by You, Your employees or any person using Your Device or SIM Only Device with Your permission;
- c) war, invasion, acts of foreign enemy, hostilities or wartime operations (whether war is declared or not) civil war, rebellion, revolution, insurrection, military or seized power;
- d) the use, existence or escape of nuclear or radioactive material, or any activity associated with them;
- e) the failure to follow the manufacturer's instructions;
- f) the use of accessories or software not approved by the manufacturer;
- g) incorrect connections of signal leads or application of incorrect electrical supply, power surge or fluctuation;
- h) lawful seizure, including repossession or other operation of law;
- i) 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 or SIM Only Device from working properly in any way;
- j) fire; or
- k) when at the time of the damage the Device or SIM Only Device does not contain Your Usual Vodafone SIM Card or there has been no Association or Usage with Your Vodafone Agreement or shown on Your monthly Vodafone invoice.

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) any call charges incurred on any temporary replacement equipment;
- c) any data, software or games stored on Your Device or SIM Only Device, Usual Vodafone SIM, memory card, any other storage Device or media used with the Device or SIM Only Device not otherwise expressly covered; or
- d) loss of use or consequential loss of any nature whatsoever.

4. Keep Talking Conditions and Claims Procedure

Excess

When We process Your claim for damage to Your Device or SIM Only Device We will collect Your Excess.

Return

You must return the damaged Device or SIM Only Device to Us Unlocked using the process outlined to You. You should back up any important data on Your Device or SIM Only 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 or SIM Only Device must be repaired or replaced by Us.

Letting Us know if You change Your Device or SIM Only Device

You must immediately notify Vodafone of any change to, substitution, or change in ownership of the insured Device or SIM Only Device used by You. 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)

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

Contribution from other insurers

If, at the time You damage Your Device or SIM Only Device 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 the damage to the Device or SIM Only 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/makeclaim.

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.

5. When the policy will end

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

- Your second valid claim in any 12 month period is accepted by Us as outlined above under "2. Your Coverage – Claim Limit".
- Your Vodafone Agreement for Your Device or SIM Only Device is cancelled;
- You sell or pass Your right, title or interest in the Device or SIM Only 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

See "8. Refunds (excluding Cooling Off Period Rights)" to see if You are entitled to a premium refund.

How to make a Claim

If You want to make a claim under the policy please call the **Vodafone Keep Talking Insurance Team** or lodge Your claim online.



1800 371 713



[vodafone.com.au/
makeclaim](http://vodafone.com.au/makeclaim)

You must provide Us with all reasonable assistance and co-operation that We request. We may request additional information in support of Your Insurance claim. If the requested information is not supplied We have the option to decline settlement of Your claim.

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

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

8. 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 Your Vodafone Agreement for Your insured Device or SIM Only Device is cancelled; or
- You sell or pass Your right, title or interest in Your Device or SIM Only Device to some other person.

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

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 (free call)

In writing to: Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001; or

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 objectives of this 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.

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 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 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 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 Your Vodafone Keep Talking 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 \$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". Sometimes bonuses are payable to the sales representatives. Any bonus payable will not exceed \$10.00 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 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

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Call us on **1300 650 410**

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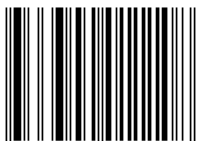
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