

HP Hardware Support Offsite Return Services

HP Care Pack and Contractual Care Services



Service benefits

- Flexible shipment options
- Reliable, lower-cost alternative to onsite support for products in noncritical business or home environments
- High-quality support

Service feature highlights

- Coverage begins on original hardware purchase date (even if prior to the date of purchase of the HP Care Pack Services)
- Accidental Damage Protection (optional for eligible products only)

- Remote problem diagnosis and telephone support
- Flexible shipment options to an HP designated repair centre
- Three-business-day standard turnaround time (may vary by geographic location)
- Standard business hours, standard business days coverage window
- Repair at an HP designated repair centre (materials and parts included)
- Return shipment of the functional unit back to your location

This HP Care Pack, (including the Product Disclosure Statement for Accidental Damage together with the 'HP Support Service Agreement Terms & Conditions' ("Terms & Conditions") and the service specifications stated in the HP Care Pack product name or description and related HP Datasheet form the basis of your agreement with HP for Hardware Support Offsite Service ("Agreement") and the Accidental Damage cover provided by AIG Australia Limited ("AIG"). The Terms & Conditions can be located at www.hp.com/go/cpc

Service overview

Hardware Support Offsite Return Services for Consumers offer high-quality return-to-HP service levels with remote telephone support and offsite repair for eligible products at an HP designated repair centre. The service includes offsite repair or replacement, materials and parts, labour and the cost of the return shipment.

HP offers multiple service levels with different shipment options to the HP designated repair centre, as detailed below.

Some service levels are also available with optional service features, such as Accidental Damage Protection.

Accidental Damage Protection optional service feature, you must report Accidental Damage to HP as soon as reasonably possible after the incident date so that HP can expedite system repair. The report must have a detailed explanation of the accident, including when, where, and how it occurred, and a description of damage to the unit. Depending on the extent of prejudice suffered by AIG, your Accidental Damage claim may be denied if this information is not provided within a reasonable period of time.

Australian Consumer Law Acknowledgement ("ACL Acknowledgement")

Nothing in this Agreement intended to exclude, restrict or modify any right or remedy You have in statute or otherwise to the extent that right or remedy cannot be excluded, restricted or modified under law, including the Australian Consumer Law.

Specifications

Table 1. Service features

Feature	Delivery specifications
Remote problem diagnosis and support	<p>When experiencing a problem, the Customer must first place a call to a designated support telephone number. HP will provide basic telephone technical assistance with installation, product configuration, setup and problem resolution. Prior to any remote or offsite assistance, HP may ask the Customer to provide relevant information, start diagnostic tools and perform other supporting activities at the request of HP. HP will then work with the Customer remotely to isolate the hardware problem.</p>
Offsite support and materials	<p>If HP determines that the problem cannot be resolved remotely, HP will direct the Customer to return the defective hardware product to an HP designated repair centre, where HP will provide technical support. HP will provide HP-supported parts and materials necessary to return the hardware product to operating condition. Subject to the ACL Acknowledgement above, HP may, at its sole discretion, elect to replace such hardware products in lieu of repairing them.</p> <p>Replacement parts and products are new or functionally equivalent to new in performance. Replaced parts and products become the property of HP.</p> <p>In addition, HP may install commercially available engineering improvements on the covered hardware product to enable proper operation of the hardware products and maintain compatibility with HP-supplied hardware replacement parts. At its sole discretion, HP may install any firmware updates that, in the opinion of HP, are required to return the covered product to operating condition or to maintain supportability by HP.</p>
Return shipment	<p>An HP authorised courier will return the repaired or replaced product to the Customer’s location, if it is within the geographic location where the service was provided. Return shipment will be by ground transportation and usually takes between three (3) and seven (7) business days. The Customer may request accelerated delivery at an additional charge.</p>
Shipment to the HP designated repair centre	<p>Depending on the purchased service level, HP offers different shipment options for delivering the defective product to the HP designated repair centre:</p> <ul style="list-style-type: none">● Delivery by the Customer: With this option, the Customer is responsible for delivering the defective product to the HP designated repair centre. The Customer must ensure that the product is appropriately packaged for the chosen method of delivery. Delivery can be in person or by a locally available commercial delivery service.

Feature	Delivery specifications
	<ul style="list-style-type: none">● Pickup by HP: An HP authorised courier will pick up the defective product at the Customer’s location, if the pickup location is within the geographic location where the service will be provided and deliver it to the HP designated repair centre. It is the Customer’s responsibility to appropriately package and prepare the product for courier pickup. Service requests must be received before 12:00 PM local time to activate same-day pickup. All other service requests will be scheduled for next-business-day pickup.
Turnaround time	<p>Turnaround time for this service will be three (3) HP business days for eligible locations, except in cases of intermittent failures and non-availability of parts, which may require additional repair time.</p> <p>Turnaround time is measured in elapsed business days from the time the defective product is received by HP until the time the repaired or replaced product is ready to be shipped back to the Customer.</p> <p>Received by HP means (depending on shipment option used) either:</p> <ol style="list-style-type: none">1. Picked up at the Customer’s site by an HP authorised courier or;2. Received during HP business hours at the HP designated repair centre, if delivered or shipped by the Customer. <p>Turnaround time does not include the time the repaired or replaced product is in transit back to the Customer. If the defective product is received at the HP designated repair centre after 5:00 PM local time, the three-business-day turnaround time starts with the next business day.</p> <p>The three-business-day turnaround time is not available in all geographic locations and may be longer outside metropolitan areas.</p>
Coverage window	<p>The coverage window specifies the time during which the described services are delivered offsite or remotely. Service is available between 8:00 AM and 5:00 PM local time, Monday through Friday excluding HP holidays (may vary by geographic location).</p>

Table 2. Optional service

Feature	Delivery specifications
Accidental Damage Protection	<p>This Accidental Damage Protection coverage is provided to you pursuant to a group insurance policy that HP has purchased from AIG. Coverage for such Accidental Damage Protection is in accordance with the terms found in the Product Disclosure Statement (PDS) and these HP Care Pack terms and conditions. HP on behalf of AIG has previously provided you with a PDS. A copy of the PDS can be accessed at hp.com.au/carepack/pds. Coverage is therefore subject to the terms found in this section and in the PDS including the definitions found in the PDS.</p> <p>HP operates as a Group Purchasing Body under ASIC Corporations (Group Purchasing Bodies) Instrument 2018/751. As a group purchasing entity, HP is obliged to provide you with a Product Disclosure Statement (PDS) which can be accessed at hp.com.au/carepack/pds. HP is also obliged as a Group Purchasing Body to provide you with a disclosure document which can be found within the PDS. HP is not authorised to provide any financial advice in respect of this Accidental Damage Protection. The covered hardware is specified in hp.com.au/carepack/</p> <p>Please also note that this section is subject to cooling off rights under the Corporations Act (2001) Cth. The details of such cooling off rights are set out in the PDS.</p> <p>You may cancel HP Care Pack Services at any time. In the event of such cancellation, you are entitled to a prorated refund of any unused portion of the HP Care Pack services, where applicable.</p> <p>Cancellation of the Accidental Damage Protection during the Cooling Off Period will however entitle you to a full refund.</p> <p>You can also cancel the Accidental Damage Protection cover at any time. However, such cancellation (or cancellation under your cooling off rights) will automatically result in cancellation of the entire hp care pack services.</p> <p>AIG can also, in accordance with their cancellation rights under the insurance contracts act 1984, cancel the Accidental Damage Protection cover. However, such cancellation will also automatically result in cancellation of the entire HP Care Pack Services.</p>

Feature	Delivery specifications
Accidental Damage Protection	<p>You are a beneficiary under the group policy purchased by HP. This means that, Your claim for accidental damage will be covered and paid by AIG. AIG has appointed HP to handle any AD Claims.</p> <p>Accidental damage is defined as accidental physical damage, breakage or failure to a product due to an unexpected and unintentional event which affects its functionality.</p> <p>Covered perils include non-intentional liquid spills in or on the unit, drops, falls and electrical surge. This includes damaged or broken liquid crystal displays (LCDs) and broken parts. Additional details and exclusions pertaining to the Accidental Damage Protection are detailed in the ‘Service limitations’ section (including “Coverage and Exclusions applicable to Accidental Damage Protection service feature options”).</p> <p>Accidental Damage Protection does not cover theft, loss, fires, damage caused by a vehicle accident, normal wear, consumables, intentional acts of damage or other exclusions as detailed in the ‘Service limitations’ section. Major parts replacement is subject to certain limitations as detailed in the ‘Service limitations’ section.</p>

Table 3. Service-level options

Not all service-level options are available on all products. The service-level options the Customer has chosen will be specified in the Customer’s contract documentation.

Option	Delivery specifications
HP Return Service	<p>HP provides a return service that includes repair or replacement and return of the defective product, including all parts, labour and freight. By selecting the HP Return Service option, the Customer assumes responsibility for packaging and shipping or delivering the defective product to an HP designated repair centre.</p> <p>HP will return the repaired or replaced product to the Customer’s site, if it is within the geographic location where the service is provided.</p> <p>Turnaround time for this service will be three (3) HP business days for eligible locations, except in cases of intermittent failure, which may require additional repair time. Turnaround time is measured in elapsed business days from the time the product is received at an HP designated repair centre until the time the repaired or replaced product is ready to be returned to the Customer. Turnaround time does not include the time required to return ship the repaired or replaced product. The Customer may request expedited return shipment for an additional charge, which will be billed to the Customer.</p> <p>The Customer may call the HP Customer Support Centre between 8:00 AM and 5:00 PM local time, Monday through Friday, excluding HP holidays.</p> <p>Extended telephone support may be available for selected products (times may vary by geographic location).</p>
HP Pickup and Return Service	<p>HP provides a door-to-door service that includes pickup, repair or replacement of the defective product and return of the operational product. Turnaround time for this service will be three (3) HP business days for eligible locations, except in cases of intermittent failures, which may require additional repair time. Turnaround time is measured in elapsed business days from the time the product is picked up at the Customer’s site, if it is within the geographic location where the service is provided, until the time the repaired product is ready to be returned to the Customer. Turnaround time does not include the time required to return ship the repaired or replaced product. The Customer may request expedited return shipment for an additional charge, which will be billed to the Customer.</p> <p>The Customer may call the HP Customer Support Centre between 8:00 AM and 5:00 PM local time, Monday through Friday, excluding HP holidays.</p> <p>Service requests must be received before 12:00 PM local time to activate same-day pickup. All other calls will be scheduled for next-business-day pickup. Extended telephone support may be available for selected products (times may vary by geographic location).</p>



Coverage

Subject to the ACL Acknowledgement above:

All standard accessories included with the HP base unit part number and all HP supplied internal components are covered under this service.

Additionally, external accessories limited to the HP branded mouse, keyboard and AC power included with the main product or purchased together with main product are covered.

Not covered under this service are items such as, but not limited to:

- Consumables, including but not limited to standard non-removable battery, standard removable battery, long-life non-removable battery, long-life removable battery, any batteries purchased as an accessory and Tablet PC pens.
- Maintenance kits, carrying cases and other supplies.
- Non-HP devices.
- Accessories purchased in addition to the base unit, such as cradles, docking stations and port replicators.
- Any product previously repaired by an unauthorised technician or user.

Customer responsibilities

In cases where the Customer does not act upon the Customer responsibilities as stated below, HP or an HP authorised service provider will not be obligated to deliver the services as described.

The Customer or HP Authorised Representative must register the hardware product to be supported within 10 days of purchase of this service, using the registration instructions within the HP Care Pack or the email document provided by HP, or as otherwise directed by HP. In the event that a covered product changes location, registration (or a proper adjustment to existing HP registration) is to occur within 10 days of the change.

Upon HP's request, the Customer will be required to support HP's remote problem resolution efforts. The Customer will:

- Provide all information necessary for HP to deliver timely and professional remote support and to enable HP to determine the level of support eligibility.
- Start self-tests and install and run other diagnostic tools and programs
Perform other reasonable activities to help HP identify or resolve problems, as requested by HP.

The Customer must ensure that the product is appropriately packaged and prepared for pickup or the chosen method of delivery or shipment to the HP designated repair centre. HP may require the Customer to include a printout of any previously conducted self-test results together with the defective product.

It is the Customer's responsibility to remove all personal and/or confidential data from the defective product before it is returned to an HP designated location for repair or replacement; HP is not responsible for data stored on the returned product.

Customer should regularly back up data and is responsible for implementing appropriate backup procedures.

Accidental Damage Protection (optional feature)

For HP Care Pack offerings that include the Accidental Damage Protection optional service feature, you must report accidental damage to HP as soon as reasonably possible after the incident date so that HP can expedite system repair. The report must have a detailed explanation of the accident, including when, where and how it occurred, and a description of damage to the unit. Depending on the extent of prejudice suffered your accidental damage claim may be denied if this information is not provided within a reasonable period of time.

Service limitations

Activities such as, but not limited to, the following are excluded from this service:

- Backup, recovery and support of the operating system, other software and data.
- Troubleshooting for interconnectivity or compatibility problems.
- Services required due to failure of the Customer to incorporate any system fix, repair, patch or modification provided to the Customer by HP.
- Services required due to failure of the Customer to take avoidance action previously as advised by HP.
- Services that, in the reasonable opinion of HP, are required due to unauthorised attempts by non-HP personnel to install, repair, maintain or modify unauthorised hardware, firmware or software.
- Services that, in the reasonable opinion of HP, are required due to improper treatment or use of the product.
- User preventive maintenance.

Coverage and exclusions to the accidental damage from handling service feature option:

Coverage for Accidental Damage Protection is also subject to the applicable terms and conditions found in the rest of this document including and the PDS.

Benefits

If Your Product suffers accidental damage, subject to the terms of the PDS, the Master Policy and this HP Care Pack Services Document, AIG will, at their reasonable discretion and depending on the extent of accidental damage and through HP:

- Repair the Product using new or refurbished parts that are functionally equivalent to new in performance, or;
- Replace the Product with another HP product that is new or functionally equivalent to new in performance.

Limits of cover

Limits of cover

Provided you register your Product, Accidental Damage Protection is for a 1, 2 or 3 year period commencing from the date of purchase of your Product (which may be earlier than the date of purchase of this HP Care Pack Services). If the date of purchase of your Product is earlier than the date of purchase of this HP Care Pack Services, your coverage will be automatically extended to the earlier of (a) the relevant 1, 2 or 3 year anniversary of the date of purchase of this HP Care Pack Services; or (b) 30 days after the relevant 2 or 3 year anniversary of the date of purchase of your Product. The recommended retail price of a replacement Product will not exceed the original purchase price of the replaced Product.

The 1-year period of cover consists of 1 consecutive one year period(s) of cover plus any automatic extension referred to above. The 2-year period of cover consists of 2 consecutive one year period(s) of cover plus any automatic extension referred to above. The 3-year period of cover consists of 3 consecutive one year period(s) of cover plus any automatic extension referred to above. The initial one-year period of cover shall commence from the date of purchase of your Product and with each subsequent year(s) of cover commencing on the anniversary dates of the purchase of the Product.

Maximum benefit: This varies subject to which Accidental Damage Protection option you have purchased. Please see below for details.

In the event of the entire replacement of the Product, this Accidental Damage Protection cover ends, and this HP Care Pack Services terminates. In such a case no further claims for accidental damage will be permitted irrespective of the year(s) of cover still available and irrespective of the number of claims made or not made. On termination, no further HP Care Pack Services may be purchased or registered for the replacement hardware.

Your Accidental Damage Protection cover will terminate when any of the following occurs:

- (i) The Accidental Damage Protection coverage is cancelled (see section 'Cancellation' in the PDS);
- (ii) The 1, 2- or 3-year period of cover expires;
- (iii) You sell the Product;
- (iv) The "Maximum benefit" (as set out below) has been reached;
- (v) AIG provides a refund as settlement of a claim;
- (vi) This HP Care Pack Service is terminated.

The maximum amount payable by AIG will be the original purchase price (inclusive of GST) of your Product.

Eligibility for purchase of the accidental damage cover requires the product to be covered by a factory warranty or a warranty extension service with a coverage duration equal to or longer than the Accidental Damage Protection cover.

The accidental damage cover provides protection for operational or mechanical failure caused by an accident from handling that occurs in the course of the normal intended use of the product. It does not cover the following situations and damage due to:

- Normal wear and tear; change in colour, texture or finish; gradual deterioration; rust; dust or corrosion.
- Fire, a vehicular or homeowner's accident, an act of nature (natural disasters such as flooding) or any other peril originating from outside the product.
- Exposure to weather conditions or environmental conditions that are outside of HP specifications, exposure to hazardous (including biohazardous) materials, biological fluids, operator negligence, misuse, mishandling, improper electrical power supply, unauthorised repairs or attempts to repair, improper and unauthorised equipment modifications, attachments or installation, vandalism, animal or insect damage or infestation, defective batteries, battery leakage or lack of manufacturer-specified maintenance (including the use of inappropriate cleansers).
- Error in product design, construction, programming or instructions.
- Maintenance, repair or replacement necessitated by loss or damage resulting from any cause other than normal use, storage, and operation of the product in accordance with the manufacturer's specifications and owner's manual.

- Theft, loss, mysterious disappearance or misplacement.
- Data loss or corruption; business interruptions.
- Fraud (including, but not limited to, incorrect, misleading, erroneous or incomplete disclosure of how the equipment was damaged to the Customer's adjudicator, the servicer or HP).
- Accidental or other damage to the product that is cosmetic in nature, meaning damage that does not impact operation and functioning of the computer.
- Computer monitor screen imperfections including, but not limited to, 'burn-in' and missing pixels, caused by normal use and operation of the product.
- Damage to Product(s) whose serial numbers are removed or altered.
- Damage or equipment failure that is covered by manufacturer's warranty, recall or factory bulletins.
- Damage caused during the Customer's shipment of the covered product to or from another location.
- Damage to hardware, software, media, data stemming from viruses; application programs; network programs; upgrades; formatting of any kind; databases; files; drivers; source code; object code or proprietary data; any support, configuration, installation or re-installation of any software or data; or use of damaged or defective media.
- Any and all pre-existing conditions that occurred (i.e., took place) prior to the purchase date of the HP Care Pack service.
- Product obsolescence.
- Any equipment relocated outside the country of purchase and not covered by a Travel + Accidental Damage Protection HP Care Pack.
- Damaged or defective LCD screens when the failure is caused by abuse or is otherwise excluded herein.
- Intentional damage that results in a cracked or damaged computer display screen or damaged monitor.
- Damage due to police action, undeclared or declared war, nuclear incident or terrorism.
- Alteration or modification of the Product in any way.
- Unexplained or mysterious disappearance and any willful act to cause damage to the covered product.
- Losses or damage due to, or related to, a biological or chemical event(s).
- Losses or damage caused by Your illegal acts.

- Any losses or damages due to the order of any government, public authority, or customs official.
- Reckless, intentional, negligent, or abusive conduct while handling or using the Product. If protective items such as covers, carrying cases or pouches, etc., were provided or made available for use with the Product, the customer must continually use these product accessories to be eligible for protection under this AD Coverage. Reckless, intentional, negligent, or abusive conduct includes, but is not limited to, the treatment and use of the Product(s) in a harmful, injurious, or offensive manner that may result in its damage and any wilful or intentional damage to the Product. Any damage resulting from such acts are NOT covered.
- Any loss, damage or injury, or other contingency which is in any way due to:
 - a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
 - b) Civil commotion assuming the proportions of or amounting to a popular uprising, military rising, mutiny, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.
- Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Any loss (whether temporary or permanent) of Your property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or any premises, vehicle or thing containing the same by any government authorities.
- Any loss, damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence directly or indirectly of any of the said occurrences except to the extent that You shall prove that such loss, damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.
- Any loss, damage, cost or expense or consequential to the loss however caused by, contributed by, resulting from or in connection with:

- a) Any act of terrorism, notwithstanding any provision to the contrary within this Policy or any endorsement thereto.
- b) Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

Sanctions exclusion

If, by virtue of any law or regulation which is applicable to the Insurer, its parent company or its ultimate controlling entity, at the inception of this policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction. For the purposes of this clause, the Insurer is **AIG Australia limited** and the Insured is the Customer.

For those Customers with a history of significantly high claims, HP also reserves the right to work with the customer to limit any subsequent claims.

The Customer has the responsibility to report any accidental damage to HP within a reasonable time period of the incident date so that HP can expedite repair. Depending on the extent of prejudice suffered by **AIG**, the claim may be denied if the claim has been reported outside of such reasonable time period. If protective items such as covers, carrying cases or pouches, etc., were provided or made available for use with the covered product, it is the Customer's responsibility to continually use these product accessories for protection against damage to the covered product. Failure to do so and depending on the extent of accidental damage as a result of not using such protective items may result in your claim not being met.

Cancellation

Cancellation by You

You may cancel this AD Coverage at any time by advising HP in writing: Email: au_directorders@hp.com

HP on Our behalf will respond to You within seven (7) days of receiving Your request. If the AD Coverage is cancelled after the Cooling Off Period, We will retain the proportionate premium for the time that AD Coverage has been provided. Please note cancellation of the AD cover will automatically result in termination of the HP Care Pack Services.

Cancellation by Us

We may cancel this AD Coverage by giving You notice for reasons including:

- (i) failure to comply with a material conditions of this AD Coverage;
- (ii) misrepresentation or non-disclosure prior to obtaining this AD Coverage;
- (iii) non-payment of premium.

If We cancel Your cover, We will retain the proportionate premium for the time that cover has been provided.

If Your cover is cancelled by You or Us after the Cooling Off Period, We will not refund Your premium if You have already made a claim. All refunds for cancellations are calculated on a prorata basis. If We cancel the AD Coverage, the HP Care Pack Services will also terminate.

Accidental Damage Protection (nil service fee)

Additional details and exclusions pertaining to applicable 1, 2- or 3-year Accidental Damage Protection:

Service fee - no service fee is payable for Accidental Damage Protection.

Maximum benefit – There is a maximum number of 1 claim throughout the total coverage period (either 1, 2- or 3-year coverage period).

Please retain product invoice for proof of purchase.

Definitions applicable to the Accidental Damage Protection service feature options:

Accidental Damage means accidental physical damage, breakage or failure of Your Product due to an unexpected and unintentional event which affects its functionality.

AD Coverage means the Accidental Damage cover that commences immediately upon Your acceptance of the AD Coverage and payment of the premium.

HP means HP PPS Australia Pty Ltd ABN 16 603 480 628.

Master Policy means the group insurance policy issued to HP by Us.

Product means eligible HP or Compaq branded hardware products and HP supported and supplied internal components such as memory and DVD-ROM drives, as well as attached HP or Compaq branded accessories purchased together with the main product, such as mouse, keyboard, docking station and AC power adapter.

Year of Cover means each of the one year periods of cover within the three, four or five year period of your AD Cover.

You, Your means the person who has obtained the benefit of the AD Coverage and is a beneficiary of the Master Policy.

We, Us, Our means AIG Australia Limited ABN 93 004 727 753 AFSL 381686

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hp.com/go/getupdated



HP Services are governed by the applicable HP terms and conditions of service provided or indicated to the Customer at the time of purchase. The Customer may have additional statutory rights according to applicable local laws, and such rights are not in any way affected by the HP terms and conditions of service or the HP Limited Warranty provided with an HP product.

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4AA3-8281EEP, July 2019

Accidental Damage Product Disclosure Statement and HP Disclosure Notice



Target Market Determinations (TMDs)

From 5 October 2021, AIG Australia Limited (AIG) is required to have Target Market Determinations for its retail client insurance products in accordance with the Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019.

What is a TMD?

A TMD is a document created by AIG which seeks to offer customers, distributors and staff with an understanding of the class of customers for which the product has been designed and sets out:

- Who is in the target market and who the product is not designed for.
- Any distribution conditions and restrictions for the product.
- Review periods and events that may trigger a review of the TMD.
- Reporting obligations for AIG's distributors.

The TMD is not intended and should not be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. Customers must refer to the Product Disclosure Statement (PDS) and any supplementary disclosure documents for the terms and conditions of the product when making a decision to acquire the product. TMD's for all AIG retail products are available on AIG's website at aig.com.au/tmd.

AIG is committed to offering high quality insurance products to meet our customer needs and which offer real value. AIG achieve this by taking a consumer-centric approach when designing and distributing our products.

Important information

As a purchaser of eligible HP computing products, You are eligible for the benefit of Accidental Damage insurance cover (AD Coverage) under your purchased Hardware Support Onsite Service benefits (HP Care Pack Services) provided You (i) pay a premium to receive the AD Coverage and (ii) You have registered Your Product in accordance with the conditions found in the HP Care Pack Services document.

The AD Coverage is underwritten by AIG Australia Limited.

Please note while You may be eligible for coverage from the date of purchase of the AD Coverage/ HP Care Pack Services, without such registration, AIG Australia Limited (We, Us, Our) and HP will not be able to meet or process Your potential claim in the absence of such registration.

Please also note that any cooling off period (detailed below) commences from the date of Your purchase of the AD Coverage and not from the date of registration.

This Product Disclosure Statement (PDS) contains information about the key benefits and significant features of the AD Coverage, the terms and conditions governing the AD Coverage and important information about Your rights and obligations including information about the Cooling Off Period, Privacy, General Insurance Code of Practice and Dispute Resolution. The purpose of this PDS is to give You information You may require to make an informed decision about whether to obtain the benefit of the AD Coverage as well as the terms and conditions governing the AD Coverage should You decide to obtain the benefit of AD Coverage.

Some of the words and phrases frequently used in this PDS and the Notice from HP (see below) have special meanings. Their meanings are explained in the section headed "Definitions" of this PDS.

Prepared by:

AIG Australia Limited

ABN 93 004 727 753 AFSL 381686

Level 13, 717 Bourke Street, Docklands VIC 3008

Date prepared: 30 November 2023

How the Accidental Damage insurance cover works

The AD Coverage is issued/insured by:

AIG Australia Limited
ABN 93 004 727 753 AFSL 381686
Level 13, 717 Bourke Street, Docklands VIC 3008

We issue/insure the AD Coverage pursuant to an Australian Financial Services Licence granted to Us by the Australian Securities and Investments Commission. We prepared this Product Disclosure Statement.

NOTICE FROM HP

For the purposes of the Accidental Damage cover (AD Coverage), HP PPS Australia Pty Ltd ("HP") is a group purchasing body under ASIC Corporations (Group Purchasing Bodies) Instrument 2018/751 and has arranged this AD Coverage through a group insurance policy (Master Policy) issued to HP by AIG Australia Limited (AIG). General factual information about the AD Coverage is set out in the Accidental Damage Product Disclosure Statement (PDS). Please read this information carefully. Should you require it, HP will provide you with a printed copy of this notice free of charge (contact details on page 6).

HP is not the issuer of the AD Coverage and does not guarantee any benefits under the Master Policy. AIG reimburses HP for any administrative costs necessarily incurred by HP to ensure AD Coverage is issued to you. You, however, are a beneficiary under the Master Policy. This means that, your claim for accidental damage (AD Claim) will be covered and paid by AIG. AIG has appointed HP to handle any AD Claims.

HP is not authorised to provide any financial advice in respect of the AD Coverage and does not hold an Australian Financial Services Licence. You may consider obtaining Your own financial product advice about AD Coverage from a person who is able to give such advice under an Australian Financial Services Licence.

If the Master Policy is terminated, AIG will continue to meet claims for the AD Coverage specified in the PDS and terms provided that You have accepted Your AD Coverage prior to termination of the Master Policy and Your AD Claim is made within the duration of Your AD Coverage.

HP will give You prior written notice if the Master Policy ends but does not need to notify You if substantially similar cover applies or will apply for such period (or remainder of such period). If you are not provided with such notice, HP is liable to compensate You for any loss or damage You may suffer as a result of HP's failure to notify You. You can verify the status of Your AD Coverage by contacting HP (contact details on page 6).

PRODUCT DISCLOSURE STATEMENT

Cover available

Your purchase of the HP Care Pack Services includes this AD Coverage. AD Coverage means accidental physical damage, breakage or failure of Your Product due to an unexpected and unintentional event which affects its functionality, subject to the limits of liability, general exclusions and the terms of this PDS and the Master Policy and the terms found in the HP Care Pack Services Document in relation to AD Coverage. The Care Pack Services document will be provided simultaneously with this PDS.

Benefits

If Your Product suffers accidental damage, We will, at our reasonable discretion and depending on the extent of Accidental Damage and through HP:

- (i) Repair the Product using new or refurbished parts that are functionally equivalent to new in performance.
- (ii) Replace the Product with another HP product that is new or functionally equivalent to new in performance.

Limits of cover

Provided You register Your Product and notwithstanding anything else in this PDS, the following limits of liability apply to this AD Coverage:

Depending on the level of cover purchased, AD Coverage is either for a one, or two year or three year period commencing from the date of purchase of the Product (which may be earlier than the date of purchase of this HP Care Pack Services). If the date of purchase of your Product is earlier than the date of purchase of this HP Care Pack Services, your coverage will be automatically extended to the earlier of (a) the relevant 1, 2 or 3 year anniversary of the date of purchase of this HP Care Pack Services; or (b) 30 days after the relevant 2 or 3 year anniversary of the date of purchase of your Product. The recommended retail price of a replacement Product will not exceed the original purchase price of the replaced Product.

The 1-year period of cover consists of 1 consecutive one year period(s) of cover plus any automatic extension referred to above. The 2-year period of cover consists of 2 consecutive one year period(s) of cover plus any automatic extension referred to above. The 3-year period of cover consists of 3 consecutive one year period(s) of cover plus any automatic extension referred to above. The initial one-year period of cover shall commence from the date of purchase of your Product and with each subsequent year(s) of cover commencing on the anniversary dates of the purchase of the Product.

The maximum number of claims that We will cover for the Product is 1 claim per total, aggregate Years of Cover.

However, in the event of the entire replacement of the Product, this AD Cover and HP Care Pack Services terminates and no further claims for AD Cover will be permitted irrespective of the Year(s) of Cover still available and irrespective of the number of claims made or not made. In such an event no further HP Care Pack Service may be purchased or registered.

We will not accept any liability to You, or any subsequent owner or other user of the Product, for any indirect or consequential damages, including, but not limited to, liability or damages for the Product not being available for use, loss or corruption of data or software, personal injury, death, other indirect loss due to product failure, or any and, indirect, special or consequential damages arising out of or in connection with the use or performance of the Product.

Period of cover

Your AD Coverage will commence on the date of purchase of Your Product and provided You register your product and pay the premium.

Your cover will terminate when any of the following occurs:

- ii. the AD Coverage is cancelled (see section 'Cancellation' in this PDS);
- iii. the 3, 4- or 5-year period of cover expires;
- iii. You sell the Product;
- iv. the maximum benefit (as set out under "Limits of Cover") has been reached;
- v. We provide a refund as settlement of a claim; or
- vi. Your HP Care Pack Service is terminated.

For purposes of clarification, your AD Coverage will expire 1 or 2 or 3 years after commencement of cover.

Additional Conditions and Notification of Claims

If there has been a number of prior claims, HP will have the right to impose additional reasonable precautions to prevent further claims or limit any subsequent claims.

No service fee is payable for Accidental Damage Protection. Please retain Your Product invoice for proof of purchase purposes.

You must report any Accidental Damage to HP within a reasonable time period of the incident date so that HP can expedite repair. Depending on the extent of prejudice suffered by AIG, the claim may be denied if the claim has been reported outside of such reasonable time period. If protective items such as covers, carrying cases or pouches, etc., were provided or made available for use with the covered product, it is the Customer's responsibility to continually use these product accessories for protection against damage to the covered product. Failure to do so and depending on the extent of accidental damage as a result of not using such protective items may result in your claim not being met.

What's not covered

Items not covered

This AD Coverage does not cover peripheral items including docking stations, external modems, external speakers, game devices, secondary monitors, external mouse, external keyboard on notebooks, externally-attached devices, components, cases, monitor, wall mounts or wiring classified as 'accessories' or 'consumables' and not built-in or on the base unit, such as light bulbs, ceiling mount kit, memory disks or disk, disposable memory devices, carrying cases or stylus pens, or any other parts/components requiring regular maintenance.

General exclusions

We do not provide any AD Coverage in respect of, in connection with or directly or indirectly arising from:

1. Normal wear and tear; change in colour, texture, or finish; gradual deterioration; rust; dust or corrosion;
2. Fire, a vehicular or homeowner's accident (in cases in which said accident is covered by an insurance policy or other product warranty), act of nature (including, without limitation, floods), or any other peril originating from outside the Product;
3. Exposure to weather conditions or environmental conditions that are outside of HP specifications, exposure to hazardous (including bio-hazardous) materials, operator negligence, misuse, mishandling, improper electrical power supply, unauthorized repairs or attempts to repair, improper and unauthorised equipment modifications, attachments or installation, vandalism, animal or insect damage or infestation, defective batteries, battery leakage, lack of manufacturer-specified maintenance (including the use of inappropriate cleansers);
4. Error in product design, construction, programming or maintenance;
5. Maintenance, repair or replacement necessitated by loss or damage resulting from any cause other than normal use, storage and operation of the Product in accordance with the manufacturer's specifications and owner's manual;
6. Theft, loss, mysterious disappearance or misplacement;
7. Data loss or corruption; business interruptions;
8. Fraud (including, but not limited to, wilfully misleading or incomplete disclosure of how the Product was damaged to AIG, or HP or their representatives);
9. Accidental or other damage to the Product that is cosmetic in nature, meaning damage that does not impact operation and functioning of the computer;

10. Computer monitor screen imperfections including, but not limited to, 'burn-in' and missing pixels, caused by normal use and operation of the Product;
11. Damage to Product(s) whose serial numbers are removed or altered;
12. Damage or equipment failure that is covered by manufacturer's warranty, recall or factory bulletins;
13. Damage caused during the shipment of the Product to or from another location;
14. Damage to hardware, software, media, data, etc., stemming from viruses; application programs; network programs; upgrades; formatting of any kind; databases; files; drivers; source code; object code or proprietary data; any support, configuration, installation or reinstallation of any software or data; or use of damaged or defective media;
15. Any and all pre-existing conditions that occurred prior to the purchase date of the AD Coverage;
16. Product obsolescence;
17. Any Product relocated outside the country of purchase;
18. Damaged or defective LCD screens when the failure is caused by abuse or is otherwise excluded herein;
19. Intentional damage that results in a cracked or damaged computer display screen or damaged monitor;
20. Damage due to police action, undeclared or declared war, nuclear incident or terrorism;
21. Alteration or modification of the Product in any way;
22. Unexplained or mysterious disappearance and any wilful act to cause damage to the Product;
23. Losses or damage due to, or related to, a biological or chemical event(s);
24. Losses or damage caused by Your illegal acts;
25. Any losses or damages due to the order of any government, public authority or customs official; and
26. Reckless, intentional, negligent or abusive conduct while handling or using the Product. If protective items such as covers, carrying cases or pouches, etc., were provided or made available for use with the covered Product, the customer must continually use these product accessories to be eligible for protection under this AD Coverage. Reckless, intentional, negligent or abusive conduct includes, but is not limited to, the treatment and use of the covered Product(s) in a harmful, injurious or offensive manner that may result in its damage and any wilful or intentional damage to the Product. Any damage resulting from such acts are NOT covered.

27. Any loss, damage or injury, or other contingency which is in any way due to:
- a War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war; and
 - b Civil commotion assuming the proportions of or amounting to a popular uprising, military rising, mutiny, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.
28. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission; and
29. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
30. Any loss (whether temporary or permanent) of Your property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or any premises, vehicle or thing containing the same by any government authorities.
31. Any loss, damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence directly or indirectly of any of the said occurrences except to the extent that You shall prove that such loss, damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.
32. Any loss, damage, cost or expense or consequential to the loss however caused by, contributed by, resulting from or in connection with:
- a. Any act of terrorism, notwithstanding any provision to the contrary within this Policy or any endorsement thereto; and
 - b. Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

Sanctions exclusion

If, by virtue of any law or regulation which is applicable to the Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall

provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction. For the purposes of this clause, the Insurer is AIG Australia limited and the Insured is the Customer.

Cancellation by You

You may cancel this AD Coverage at any time by advising HP in writing: Email: au_directorders@hp.com

HP on Our behalf will respond to You within seven (7) days of receiving Your request. If the AD Coverage is cancelled after the cooling off period, We will retain the proportionate premium for the time that AD Coverage has been provided. Please note cancellation of the AD Cover will automatically result in termination of the HP Care Pack Services.

Cancellation by Us

We may cancel this AD Coverage by giving You notice for reasons including:

- (i) failure to comply with a material condition of this AD Coverage;
- (ii) misrepresentation or non-disclosure prior to obtaining this AD Coverage;
- (iii) non-payment of premium.

If We cancel Your cover, We will retain the proportionate premium for the time that cover has been provided.

If Your cover is cancelled by You or Us after the Cooling Off Period, We will not refund Your premium if You have already made a claim. All refunds for cancellations are calculated on a prorata basis. If We cancel the AD Coverage, the HP Care Pack Services will also terminate.

Costs

Premiums

You are the beneficiary under the Master Policy and the cost of the AD Coverage ranges from 20% to 60% of the cost of the HP Care Pack Services and is dependent on the actual cost of the product.

GST

The amount of premium payable for this policy also includes an amount on account of GST. The sums insured under this Policy exclude GST.

When We make a payment under this policy for the acquisition of goods, services or other supplies We will reduce the payment by the amount of any input tax credit that You are or would have been entitled to if You made a relevant acquisition.

Where You are registered for GST You must tell us Your correct input tax credit entitlement. Any fines or penalties arising from Your incorrect advice are payable by You.

How to make a claim

You have the responsibility to report any accidental damage to HP as soon as reasonably possible after the incident date so that HP can expedite repair. If protective items such as covers, carrying cases or pouches, etc., were provided or made available for use with the Product, it is Your responsibility to continually use these product accessories for protection against damage to the Product.

When You make a claim, You may be required to provide an explanation of where and when the accident occurred with a detailed description of the actual event.

You can make a claim by contacting HP at:
Telephone: 131 047

Cooling off Period

Once Your AD Coverage has commenced You have a 15-day cooling off period within which You may cancel the AD Coverage. To cancel Your AD Coverage during the cooling off period, please send HP Your written request to cancel Your AD Coverage. You will receive a full refund less the value of any claims. No refund will be made if You have made a claim during the cooling off period. Cancellation within the cooling off period will automatically result in termination of the HP Care Pack Services.

Confirmation of the Transaction for Claims

Under the law if you are a retail client*, you are entitled to confirmation information (the Confirmation) as when AIG Australia Ltd (AIG) accepts or settles a claim made by you under this insurance coverage (the Transaction).

AIG has established a facility under which you can send an email to us at ClaimsAdmin@aig.com requesting the Confirmation of the Transaction. We will aim to provide Confirmation of the Transaction to you as soon as reasonably practicable.

We will assume that you agree to the use of the facility to obtain the Confirmation of the Transaction, unless you advise us at the above email address that you do not agree to the use of the facility and that you wish to obtain Confirmation of the Transaction in another way.

* A retail client means an individual or small business. A small business means:

- (a) A manufacturing entity with 100 employees or fewer; or
- (b) A non-manufacturing entity employing 20 individuals or less.

The Code of Practice

AIG Australia Limited is signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers. We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

For more information on the Code please visit codeofpractice.com.au.
For more information on the Code Governance Committee please visit insurancecode.org.au

Your Duty of Disclosure

Before You enter into an insurance contract, You have a duty of disclosure under the Insurance Contracts Act 1984.

If We ask you questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until We agree to insure You.

If You do not tell Us something, or If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Duty to take reasonable care not to make a misrepresentation

If you are obtaining the insurance wholly or predominantly for your own personal, domestic or household purposes, you will have a new duty to take reasonable care not to make a misrepresentation.

The duty of disclosure set out above applies to contracts which are not for the purposes above.

Your duty

You have a duty to take reasonable care not to make a misrepresentation to us before the contract of insurance is first entered into. You have the same duty when you renew, extend, vary or reinstate the contract.

This means that you must take reasonable care to answer accurately and completely all of the questions we ask you. If you are unsure about the requirements of any of our questions, please tell us. If you need to check your records or other information before answering, please make sure you do so. In answering our questions, you should also make sure you provide accurate and complete answers for anyone else to whom the questions apply.

Your compliance with this duty is very important as we make our decisions whether to insure you and, if so, on what terms based on the information you provide.

If you fail to take reasonable care and make a misrepresentation to us, we may be entitled to:

- Cancel your contract.
- Deny a claim or reduce the amount we will pay you if you claim.
- If the misrepresentation was made fraudulently, treat the policy as if it never existed.

Privacy consent and disclosure

This notice sets out how We collect, use and disclose personal information about:

- You, if an individual.
- Other individuals You provide information about.

Further information about Our Privacy Policy is available at www.aig.com.au or by contacting Us at australia.privacy.manager@aig.com or on 1300 030 886.

How We collect Your personal information

We usually collect personal information from You or Your agents. We may also collect personal information from:

- Our agents and service providers;
- Other insurers;
- People who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your AD Coverage, witnesses and medical practitioners;
- Third parties who may be arranging insurance cover for a group that You are a part of;
- Providers of marketing lists and industry databases;
- Publicly available sources.

Why We collect Your personal information

We collect information necessary to:

- Underwrite and administer Your insurance cover.
- Maintain and improve customer service.
- Advise You of Our and other products and services that may interest You.
- Improve customer service and products and carry out research and analysis, including data analytics.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in Us declining cover, cancelling Your insurance cover or reducing the level of cover, or declining claims.

To whom We disclose Your personal information

In the course of underwriting and administering Your AD Coverage We may disclose Your information to:

- Your or Our agents' entities to which We are related, reinsurers, contractors or third party providers providing services related to the administration of Your AD Coverage (including HP).
- Banks and financial institutions for policy payments.
- Your or Our agents' assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- Other entities to enable them to offer their products or services to You.
- Government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.
- Entities to which We are related and third party providers for data analytics functions.

We are likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand, Canada, Bermuda, Ireland, Belgium, the Netherlands, Germany, France as well as any country in which You have a claim and such other countries as may be notified in Our Privacy Policy from time to time.

You may request not to receive direct marketing communications from Us.

Access to Your personal information

Our Privacy Policy contains information about how You may access and seek correction of personal information We hold about You. In summary, You may gain access to Your personal information by submitting a written request to Us.

In some circumstances permitted under the Privacy Act 1988 (Cth), We may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how You may complain about a breach of the applicable privacy principles and how We will deal with such a complaint.

Consent Acknowledgment

Your application for the AD Coverage may include a consent that You, and any other individuals You provide information about, consent to the collection, use and disclosure of personal information as set out in this notice.

Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme (the "Scheme") applies to this Insurance. In the unlikely event that We are unable to meet our obligations under this insurance, as a person entitled to make a claim under this insurance cover, you may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at fcs.gov.au.

Complaints and feedback

Learning about your experiences with us and our service partners helps to improve the way we do business with you. If you have feedback, or an issue you would like resolved we encourage you to make contact. Below is information on how to contact us and how we will work together to resolve any concerns you have.

How to provide feedback

1. Speak to our Complaints Team

Our Complaints Team can be contacted on 1800 339 669. To get the best out of your call with us, please have your policy and/or claim number available and any specific information about the issue.

2. Provide your feedback in writing

If you would prefer to provide your feedback or complaint in writing you can do so by lodging your complaint on our website, or by writing to:

The Complaints Team AIG Australia Limited
Level 13, 717 Bourke Street,
Docklands VIC 3008
Email: aucomplaints@aig.com

What happens if you make a complaint?

If you make a complaint, we will record your complaint and make sure that your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess your complaint upon receipt. During the complaints process as set out in this notice, we will meet the following requirements in respect of your complaint.

- Acknowledge your complaint within one (1) business day.
- We will tell you who will handle your complaint and their contact details.
- We will, where applicable, keep you informed via your preferred method of communication of the progress of your complaint every ten (10) business days, more frequently or necessary or as agreed by both of us.
- We will treat your complaint respectfully and handle all personal information in accordance with our Privacy Policy.
- Within 30 calendar days from the date we receive your complaint, we will provide a response to your complaint.

If we cannot meet any of the stated time frames, we will communicate to you the reasons why this has not been possible. We will also advise you when you should expect to receive a response or decision, your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied with such reasons and provide you with the contact details.

What you can do if you are not happy with our response or handling of your complaint

If you are not satisfied with our response or the handling of your complaint, you may wish to have the matter reviewed by our Internal Dispute Resolution Committee.

If you wish to have your complaint reviewed by the Committee, please telephone or write to the Complaints Team as per the details above. As part of your request, please include detailed reasons for requesting the review and the outcome you are seeking. This information will assist the Committee in carrying out its assessment and review of your complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to you.

If we are unable to provide a response within 30 calendar days of receipt of the initial complaint, we will inform you of

- (i) The time frame for when your complaint will be heard by the Committee,
- (ii) When you should expect to receive a response from the Committee,
- (iii) The reasons for such delay,
- (iv) Your right to complain to AFCA if you are dissatisfied with such reasons, and
- (v) The contact details for AFCA.

You can take your complaint to AFCA at any time, including:

- If We are unable to acknowledge your complaint within one (1) business day.
- If We have been unable to resolve your complaint within 30 calendar days.
- You are dissatisfied with the outcome of your complaint.
- You are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which AIG is obliged to comply.

Under AFCA Rules, your complaint may be referred back to us if it has not gone through our complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA) GPO

Box 3

Melbourne VIC 3001 Website:

www.afca.org.au Email:

info@afca.org.au

Phone: 1800 931 678 (free call)

The use of AFCA does not preclude You from subsequently exercising any legal rights which You may have if you are still unhappy with the outcome. Before doing so however, we strongly recommend that You obtain independent legal advice.

If Your complaint does not fall within AFCA's Rules, we will advise You to seek independent legal advice or give You information about any other external dispute resolution options where available to You.

Changes to this PDS

The information in this document is current as at the date of this PDS. We may change some of the information in the PDS that is not materially adverse from time to time without needing to notify You. You may review the current version of the PDS at any time by visiting the HP website at www.hp.com.au/carepack/pds.

Should You require it, We will provide You with a paper version of this PDS free of charge upon receipt of such request. If it becomes necessary, We will issue a supplementary or replacement PDS.

Definitions

Accidental Damage means accidental physical damage, breakage or failure of Your Product due to an unexpected and unintentional event which affects its functionality.

AD Coverage means the accidental damage cover that commences immediately upon Your acceptance of the AD Coverage and payment of the premium.

HP means HP PPS Australia Pty Ltd ABN 16 603 480 628.

Master Policy means the group insurance policy issued to HP by Us.

Product means eligible HP or Compaq branded hardware products and HP supported and supplied internal components such as memory and DVD-ROM drives, as well as attached HP or Compaq branded accessories purchased together with the main product, such as mouse, keyboard, docking station and AC power adapter.

Year of Cover means each of the one-year periods of cover within the one or two or three year period of your AD Cover.

You, Your means the person who has obtained the benefit of the AD Coverage and is a beneficiary of the Master Policy.

We, Us, Our means AIG Australia Limited ABN 93 004 727 753 AFSL

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