

Form G

Commonwealth of Australia
Competition and Consumer Act 2010 — subsection 93 (1)
NOTIFICATION OF EXCLUSIVE DEALING

To the Australian Competition and Consumer Commission:

Notice is hereby given, in accordance with subsection 93 (1) of the *Competition and Consumer Act 2010*, of particulars of conduct or of proposed conduct of a kind referred to subsections 47 (2), (3), (4), (5), (6), (7), (8) or (9) of that Act in which the person giving notice engages or proposes to engage.

PLEASE FOLLOW DIRECTIONS ON BACK OF THIS FORM

1. Applicant

- (a) Name of person giving notice:

N99434 Protecure Pty Ltd ABN 26 094 997 163 (Protecure)

AFSL 238815

- (b) Short description of business carried on by that person:

Protecure is a licensed General Insurance Underwriting Agency that arranges general property insurance on behalf of Chubb Insurance Australia Limited.

- (c) Address in Australia for service of documents on that person:

Protecure Pty Ltd

Suite 2, Level 2, 151 Castlereagh Street

Sydney, NSW, 2000

Postal Address

Protecure Pty Ltd

PO Box 1239, QVB, Sydney, NSW, 1230

2. Notified arrangement

- (a) Description of the goods or services in relation to the supply or acquisition of which this notice relates:

The supply of general insurance cover to provide Electronic mobile telephones or tablets Equipment Insurance in the event of accidental damage or theft (the Product).

Cover is subject to terms, conditions and exclusions outlined in the relevant Product Disclosure Statement (PDS).

(b) Description of the conduct or proposed conduct:

Chubb Insurance Australia Limited ABN 62 610 759 932 AFSL 239687 (Chubb) and Protecsure have entered into a Binder Agreement whereby Chubb has appointed Protecsure to deal in and bind certain general insurance products underwritten by Chubb including the Product. Chubb has given its authority for Protecsure to appoint PIMC Pty Ltd (trading as Sync'n'scan) ABN 62 610 759 932 (Sync'n'scan) Corporate Authorised Representative Number 1249617 as Protecsure's Authorised Representative in relation to the Product.

In connection with this relationship, Sync'n'scan, proposes (through its website and marketing campaigns run from time to time) to supply, and offer to supply, the Product at particular price on the condition that the purchaser acquires Mobile Phone Data backup and antivirus protection software (Third party goods/ services) from Sync'n'scan.

Chubb will not supply the Product unless the purchaser acquires the Third party goods/service from Sync'n'scan.

3. Persons, or classes of persons, affected or likely to be affected by the notified conduct

(a) Class or classes of persons to which the conduct relates:

Consumers in Australia who wish to purchase the Product and qualify for the Product as per the PDS.

(b) Number of those persons:

(i) At present time:

None (marketing campaign has not commenced).

(ii) Estimated within the next year:

Chubb is not in a position to know the exact or approximate outcome of the marketing campaigns.

(c) Where number of persons stated in item 3 (b) (i) is less than 50, their names and addresses:

Not applicable.

4. Public benefit claims

(a) Arguments in support of notification:

Purchasers may elect not to take up the Product but to rather purchase a similar product from an insurer of their choice.

Chubb underwrites similar products to the Product through Protecsure which is available to purchasers outside of this arrangement and can be purchased as a standalone product.

There is no obligation to take up the Product in order to acquire the Third party goods/services.

The conduct is likely to promote competition in the market referred to in question 5.

(b) Facts and evidence relied upon in support of these claims:

The markets referred to in question 5 are vigorous and highly competitive with many possible alternative products and service providers. There are a large number of suppliers who offer insurance products similar to the Product.

Please refer to 4(a) above for further details.

5. Market definition

Provide a description of the market(s) in which the goods or services described at 2 (a) are supplied or acquired and other affected markets including: significant suppliers and acquirers; substitutes available for the relevant goods or services; any restriction on the supply or acquisition of the relevant goods or services (for example geographic or legal restrictions):

Chubb considers that the relevant market for the purpose of assessing this notification is the market for the supply of general insurance products in Australia. The national market offers many products similar to the Product and is highly competitive, which enables customers to make choices based on the price, quality and availability of the products and services offered.

6. Public detriments

- (a) Detriments to the public resulting or likely to result from the notification, in particular the likely effect of the notified conduct on the prices of the goods or services described at 2 (a) above and the prices of goods or services in other affected markets:

Chubb does not consider that the notified conduct would result in any public detriment as eligible customers are not required to take up the offer of insurance. In addition, they are free to obtain insurance from a provider of their choice. Similar products are offered and the market is highly competitive.

- (b) Facts and evidence relevant to these detriments:

Purchasers have a wide choice of insurance providers and are not required to take up the offer from Chubb when they acquire the Third party goods/services. Furthermore, customers who do not acquire the Third party goods/services remain able to acquire general insurance products from Chubb or similar products from another insurer. Please also refer to the details set out in 6(a) above.

7. Further information

- (a) Name, postal address and contact telephone details of the person authorised to provide additional information in relation to this notification:

John Turner
Chief Financial Officer
Protecsure Pty Ltd
Suite 2, Level 2, 151 Castlereagh Street
Sydney, NSW, 2000

Dated.....16TH NOVEMBER 2016.....

Signed by/on behalf of the applicant

.....
(Signature)

.....
(Full Name)

.....
(Organisation)

.....
(Position in Organisation)

DIRECTIONS

1. In lodging this form, applicants must include all information, including supporting evidence that they wish the Commission to take into account in assessing their notification.

Where there is insufficient space on this form to furnish the required information, the information is to be shown on separate sheets, numbered consecutively and signed by or on behalf of the applicant.

2. If the notice is given by or on behalf of a corporation, the name of the corporation is to be inserted in item 1 (a), not the name of the person signing the notice, and the notice is to be signed by a person authorised by the corporation to do so.
3. Describe that part of the business of the person giving the notice in the course of the which the conduct is engaged in.
4. If particulars of a condition or of a reason of the type referred to in section 47 of the *Competition and Consumer Act 2010* have been reduced in whole or in part to writing, a copy of the writing is to be provided with the notice.
5. Describe the business or consumers likely to be affected by the conduct.
6. State an estimate of the highest number of persons with whom the entity giving the notice is likely to deal in the course of engaging in the conduct at any time during the next year.
7. Provide details of those public benefits claimed to result or to be likely to result from the proposed conduct including quantification of those benefits where possible.
8. Provide details of the market(s) likely to be affected by the notified conduct, in particular having regard to goods or services that may be substitutes for the good or service that is the subject matter of the notification.
9. Provide details of the pdetriments to the public which may result from the proposed conduct including quantification of those detriments where possible.

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PLEASE FOLLOW DIRECTIONS ON BACK OF THIS FORM

1. Applicant

(a) Name of person giving notice:

N99436 PIMC Pty Ltd (trading as 'Sync'n'scan' ABN 62 610 759 932 (PIMC)
Corporate Authorised Representative number 1249617

(b) Short description of business carried on by that person:

PIMC is infrastructure and mobility consulting company that provides infrastructure and mobile solutions in Australia and arranges equipment insurance as a corporate authorised representative of Protecsure. Protecsure is a licensed General Insurance Underwriting Agency that arranges general property insurance on behalf of Chubb Insurance Australia Limited.

(c) Address in Australia for service of documents on that person:

PIMC Pty Ltd
19, Kildare grove,
Killarney Heights,
NSW – 2087.

2. Notified arrangement

(a) Description of the goods or services in relation to the supply or acquisition of which this notice relates:

The supply of general insurance cover to provide Electronic mobile telephones or tablets Equipment Insurance in the event of accidental damage or theft (the Product).

Cover is subject to terms, conditions and exclusions outlined in the relevant Product Disclosure Statement (PDS).

(b) Description of the conduct or proposed conduct:

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Chubb will not supply the Product unless the purchaser acquires the Third party goods/service from Sync'n'scan.

3. Persons, or classes of persons, affected or likely to be affected by the notified conduct

(a) Class or classes of persons to which the conduct relates:

Consumers in Australia who wish to purchase the Product and qualify for the Product as per the PDS.

(b) Number of those persons:

(i) At present time:

None (marketing campaign has not commenced).

(ii) Estimated within the next year:

Chubb is not in a position to know the exact or approximate outcome of the marketing campaigns.

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Not applicable.

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(a) Arguments in support of notification:

Purchasers may elect not to take up the Product but to rather purchase a similar product from an insurer of their choice.

Chubb underwrites similar products to the Product through Protecsure which is available to purchasers outside of this arrangement and can be purchased as a standalone product.

There is no obligation to take up the Product in order to acquire the Third party goods/services.

The conduct is likely to promote competition in the market referred to in question 5.

(b) Facts and evidence relied upon in support of these claims:

The markets referred to in question 5 are vigorous and highly competitive with many possible alternative products and service providers. There are a large number of suppliers who offer insurance products similar to the Product.

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5. Market definition

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Chubb considers that the relevant market for the purpose of assessing this notification is the market for the supply of general insurance products in Australia. The national market offers many products similar to the Product and is highly competitive, which enables customers to make choices based on the price, quality and availability of the products and services offered.

6. Public detriments

- (a) Detriments to the public resulting or likely to result from the notification, in particular the likely effect of the notified conduct on the prices of the goods or services described at 2 (a) above and the prices of goods or services in other affected markets:

Chubb does not consider that the notified conduct would result in any public detriment as eligible customers are not required to take up the offer of insurance. In addition, they are free to obtain insurance from a provider of their choice. Similar products are offered and the market is highly competitive.

- (b) Facts and evidence relevant to these detriments:

Purchasers have a wide choice of insurance providers and are not required to take up the offer from Chubb when they acquire the Third party goods/services. Furthermore, customers who do not acquire the Third party goods/services remain able to acquire general insurance products from Chubb or similar products from another insurer. Please also refer to the details set out in 6(a) above.

7. Further information

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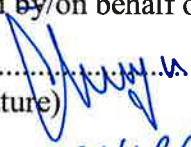
Priya Arora
Managing Director
PIMC Pty Ltd
Suite 17, 35 Old Northern Road,
Baulkham Hills,
Sydney, NSW, 2153.
Mobile: +61 457772227

Dated.....15/11/2016.....

Signed by/on behalf of the applicant

(Signature)

(Full Name)


CHIRAG ARORA

PIMC PTY LTD.
.....
(Organisation)

BUSINESS DEVELOPMENT EXECUTIVE
.....
(Position in Organisation)

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