

# MONTHLY CARE



WE'VE GOT YOUR ESSENTIALS COVERED



INSURE AGAINST ACCIDENTAL DAMAGE AND BREAKDOWNS



This policy is provided by Domestic & General Insurance PLC

## Argos Monthly Care Insurance

Insurance Product Information Document

Company: Domestic & General Insurance PLC      Product: Argos Monthly Care Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.



Complete pre-contractual and contractual information on the insurance product is provided in the terms and conditions.

### What is this type of insurance?

Breakdown and accidental damage insurance covering your product, for example, electronic appliances, household goods and/or mobile phones. In addition, for mobile phones, it protects against theft with force or break-in.



#### What is insured?

- ✓ immediate protection of your product from accidental damage
  - ✓ breakdown of your product after the end of the manufacturer's guarantee period
  - ✓ the cost of replacing accessories originally purchased and provided with your product
  - ✓ unlimited repairs of your product
  - ✓ replacement or vouchers to the value of a replacement product and the cost of delivering your replacement product up to £50 towards the installation costs of replacement white goods
  - ✓ for mobile phones only, theft with force or break-in
- Additional non-insurance benefits:**
- In addition to the insurance, we will arrange tech support for up to four computers in your home and Argos money-off vouchers, free of charge.



#### What is not insured?

- ✗ breakdown or accidental damage covered by another guarantee or warranty
- ✗ loss, cosmetic damage, neglect, deliberate damage or damage caused by animals
- ✗ costs you may incur as a result of not being able to use your product
- ✗ the cost of replacing any accessories (other than those provided with your product) or consumables
- ✗ theft or attempted theft of household and electronic appliances or household goods
- ✗ for mobile phones £150 and over, an excess of £25, £50 or £75 depending on the price range of the product
- ✗ for mobile phones only, theft without force, including pickpocketing



#### Are there any restrictions on cover?

- !!! you must be at least 18 years old and resident in the UK
- !!! your product must be in good working order and less than 45 days old when this policy starts
- !!! your product must have been bought from Argos
- !!! mobile phones must be pay-as-you-go or SIM free with an original retail price of £50 or over



#### Where am I covered?

- ✓ everywhere in the world, although you need to be in the UK to claim



#### What are my obligations?

- you must give us true, factual and not misleading information
- your product must be installed (if appropriate), maintained and used in accordance with the manufacturer's instructions
- appliances must be used or installed (if appropriate) in a private home, occupied by a single household and not used for business purposes
- to make a claim you must follow our claims process which can be found in our terms and conditions
- for mobile phones £150 and over, you must pay an excess for each claim



#### When and how do I pay?

- You must pay your monthly premiums by Direct Debit.



#### When does the cover start and end?

Cover starts on the purchase date of your new product and continues for a calendar month (unless ended in accordance with our terms and conditions). Your cover will continue automatically on a monthly basis until you tell us otherwise. If you cancel within the 14 day cooling off period you will receive a full refund. If we give you a replacement or vouchers for a replacement the policy will end immediately and no premium will be refunded.



#### How do I cancel the contract?

Call us on 0800 561 4495, write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP, or download a cancellation form from [www.domesticandgeneral.com](http://www.domesticandgeneral.com) and send it to us by post. You will need to provide your policy number and contact details.



# Keeping your important products protected

Most of us can't go a day without using our mobile phone, can't miss our favourite TV show and can't be without clean clothes. So, when these or any of our other household products break down, an essential part of our routine is disrupted. On top of the hassle, repairs can be expensive. But with Argos Monthly Care, provided by the UK's leading specialist warranty provider Domestic & General, you won't have to worry about the unexpected costs that come with repairs. And if we can't repair your product, you'll get a replacement or Argos vouchers to the value of a replacement.

## Some of the benefits of Argos Monthly Care

- ✓ **Accidental damage cover** – starts immediately when you take out the policy
- ✓ **Breakdown cover** – once your manufacturer's guarantee expires, faults and breakdowns will be included too
- ✓ **Mobile phone theft cover** – with force or break-in
- ✓ **Unlimited repairs** – it doesn't matter how many times your product stops working, you can request as many repairs as you need
- ✓ **A replacement or vouchers** – if we can't repair your product, you'll get a replacement or Argos vouchers. Installation charges may apply
- ✓ **Simply pay as you go** – by Direct Debit and the policy will automatically renew every month
- ✓ **Worldwide cover** – your products are covered wherever you are

## And there's more

- ✓ **Our service target** – if your product isn't fixed within 14 days, you can ask us for a replacement or vouchers to the value of a replacement
- ✓ **If we replace your product** – we'll pay for delivery and, if it's a kitchen appliance, up to £50 towards installation costs
- ✓ **Expert tech support** – available over the phone for up to four computers in your home
- ✓ **Exclusive benefits** – Argos money-off vouchers and exclusive offers; you'll get all the details with your policy document

**Please note: an excess applies for mobile phones costing £150 and over.**

Key exclusions are documented in the standalone IPID at the back of this leaflet. For a full list of exclusions and restrictions, please see the terms and conditions.

**This insurance policy meets the demands and needs of those who wish to insure their electronic appliances and/or household goods against accidental damage and breakdown, or their mobile phones from accidental damage, breakdown and theft with force or break-in.**

# Monthly Care pricing tables

The premium for **Argos Monthly Care** depends on the product, its purchase price and whether or not it has an extended parts guarantee.

**Example:** You're buying a TV with a 1-year manufacturer's parts and labour guarantee costing £739. The monthly premium is **£6.79**.

Products with a 1 year manufacturer's guarantee															
Product Description	Cost of Product	Price		Product Description	Cost of Product	Price		Product Description	Cost of Product	Price		Product Description	Cost of Product	Price	
TV	£150 to £199.99	£2.39		Camcorder	£150 to £199.99	£1.59		Washing Machine	Up to £179.99	£3.89		Desktop	£150 to £199.99	£2.99	
	£200 to £299.99	£3.39			£200 to £299.99	£1.89			£180 to £229.99	£4.09			£200 to £249.99	£3.19	
	£300 to £399.99	£4.39			£300 to £399.99	£2.39			£230 to £349.99	£4.39			£250 to £299.99	£3.39	
	£400 to £499.99	£5.29			£400 to £499.99	£2.89			£350 and over	£4.59			£300 to £399.99	£3.59	
	£500 to £699.99	£5.79			£500 and over	£3.39		Iron	£150 to £199.99	£3.59			£400 to £499.99	£3.79	
	£700 to £899.99	£6.79		Camera	£150 to £199.99	£1.39			£200 and over	£4.19			£500 to £599.99	£3.99	
	£900 to £999.99	£7.69			£200 to £299.99	£1.79		Tumble Dryer/ Condenser	£100 to £149.99	£2.39			£600 to £799.99	£5.39	
	£1,000 and over	£8.49			£300 to £399.99	£1.99			£150 and over	£3.09			£800 to £999.99	£6.29	
DVD Player/ Recorder	£150 to £299.99	£2.19			Microwave	£400 to £499.99		£2.39	Vacuum Cleaner	£150 to £249.99		£1.69	Laptop	£1,000 and over	£7.49
	£300 to £499.99	£2.69		£500 and over		£2.59		£250 and over		£2.19		Up to £149.99		£4.39	
	£500 and over	£3.39		£150 to £199.99		£2.19		Electric Tool		£150 and over		£2.19		£150 to £199.99	£5.09
Set Top Box	£150 to £299.99	£2.89		Cooker	£200 and over	£3.39		Lawnmower	£150 and over	£2.79		£200 to £299.99		£6.49	
	£300 to £499.99	£3.89			Up to £99.99	£1.99		Pressure Washer	£150 and over	£1.99		£300 to £399.99		£6.89	
Home Theatre	£150 to £199.99	£1.79		Oven and Hob	£100 to £199.99	£2.19		Electronic Ignition Barbecue	£150 to £349.99	£1.79		iPad		£400 to £499.99	£7.29
	£200 to £299.99	£2.29			£200 to £349.99	£2.69			£350 and over	£2.29				£500 to £599.99	£9.39
	£300 and over	£3.19			£350 to £499.99	£3.09		Sat Nav/ Road Assistance	£150 to £299.99	£2.69				£600 to £799.99	£10.89
Projectors	£150 to £299.99	£4.79			£500 to £999.99	£3.89			£300 to £499.99	£3.89				£800 to £999.99	£12.29
	£300 to £499.99	£5.99			£1,000 and over	£4.79			£500 and over	£4.49				£1,000 and over	£13.79
	£500 and over	£7.29		Oven and Hob	£150 to £399.99	£2.69		Sports Equipment	£150 to £249.99	£3.29			Tablet	Up to £199.99	£4.99
Video Games System	£150 to £199.99	£1.79			£400 to £649.99	£3.39			£250 to £499.99	£3.89		£200 to £299.99		£5.79	
	£200 to £299.99	£2.29		Cooker Hood	Up to £249.99	£0.59		£500 and over	£4.79	£300 to £399.99		£7.29			
	£300 and over	£2.39			£250 and over	£0.79		Personal Care	£150 and over	£1.99		£400 to £499.99		£9.39	
Gaming Chair	£150 to £199.99	£1.29		Hob	Up to £249.99	£0.99		Shower	Up to £99.99	£0.99		£500 to £599.99		£11.59	
	£200 and over	£2.19			£250 and over	£1.19			£100 and over	£1.19		£600 to £1,250		£13.09	
Audio Systems	£150 to £199.99	£3.29	Freezer	Up to £99.99	£0.49	Dehumidifier/ Fans	£150 to £199.99	£1.39	Headphones	£100 to £149.99	£3.99				
	£200 to £299.99	£3.59		£100 to £199.99	£0.79		£200 and over	£1.69		£150 to £199.99	£4.69				
	£300 to £499.99	£4.39		£200 and over	£0.99	Electric Fire	£150 and over	£1.69		£200 to £299.99	£5.09				
	£500 and over	£5.79	Fridge	Up to £99.99	£1.29		Food Preparation	£150 to £199.99		£1.99	£300 to £399.99	£5.59			
iPod	£150 to £199.99	£4.39		£100 to £199.99	£1.49	Sewing Machine	£200 and over	£2.49		£400 to £499.99	£6.99				
	£200 to £299.99	£4.79		£200 and over	£1.79		Printer/Scanner	£150 and over		£1.99	£500 to £649.99	£8.49			
	£300 to £499.99	£5.39	Fridge Freezer	Up to £149.99	£2.19	Telephone/Fax Machine	£150 to £249.99	£1.59		£650 to £799.99	£10.49				
	£500 and over	£6.59		£150 to £249.99	£2.39		£250 and over	£1.69	£150 to £199.99	£4.39					
In Car Entertainment	Up to £49.99	£0.49		£250 to £399.99	£2.99	Monitor	£150 and over	£1.19	Wearable Tech	£200 to £299.99	£5.79				
	£50 to £99.99	£0.79		£400 and over	£3.89		£150 to £249.99	£0.99		£300 to £499.99	£7.29				
	£100 to £199.99	£0.99	Dishwasher	Up to £199.99	£2.89		£250 to £349.99	£1.09		£500 and over	£8.69				
	£200 to £299.99	£1.49		£200 to £249.99	£3.39	£350 and over	£1.39	£150 to £249.99		£3.49					
	£300 to £399.99	£1.89		£250 and over	£3.59	Personal Organiser	£150 to £249.99	£1.79	£250 to £499.99	£3.79					
	£400 and over	£3.49	Washer Dryer	Up to £249.99	£4.99		£250 to £499.99	£3.19	£500 and over	£4.29					
Musical instrument	£150 and over	£0.69		£250 to £349.99	£5.49	E-book Reader	Up to £999.99	£1.49	Spas	Up to £599.99	£7.99				
				£350 and over	£5.89					£600 to £999.99	£10.49				
										£1,000 to £1,600	£19.19				

## Labour only - products with a 1 year manufacturer's guarantee and extended parts guarantee\*

Product Description	Cost of Product	Price
Microwave	£150 to £199.99	<b>£1.89</b>
	£200 and over	<b>£3.09</b>
Cooker	£200 to £349.99	<b>£2.39</b>
	£350 to £499.99	<b>£2.89</b>
	£500 to £999.99	<b>£3.49</b>
	£1,000 and over	<b>£4.39</b>
Oven and Hob	£150 to £399.99	<b>£2.39</b>
	£400 to £649.99	<b>£2.99</b>
Cooker Hood	Up to £249.99	<b>£0.59</b>
	£250 and over	<b>£0.79</b>
Hob	Up to £249.99	<b>£0.89</b>
	£250 and over	<b>£1.09</b>
Freezer	Up to £99.99	<b>£0.49</b>
	£100 to £199.99	<b>£0.69</b>
	£200 and over	<b>£0.89</b>
Fridge	Up to £99.99	<b>£1.19</b>
	£100 to £199.99	<b>£1.39</b>
	£200 and over	<b>£1.69</b>
Fridge Freezer	Up to £149.99	<b>£1.79</b>
	£150 to £249.99	<b>£1.99</b>
	£250 to £399.99	<b>£2.79</b>
	£400 and over	<b>£3.29</b>
Dishwasher	Up to £199.99	<b>£2.59</b>
	£200 to £249.99	<b>£2.99</b>
	£250 and over	<b>£3.29</b>
Washer Dryer	Up to £249.99	<b>£4.79</b>
	£250 to £349.99	<b>£5.19</b>
	£350 and over	<b>£5.49</b>
Washing Machine	Up to £179.99	<b>£3.49</b>
	£180 to £229.99	<b>£3.69</b>
	£230 to £349.99	<b>£3.99</b>
	£350 and over	<b>£4.19</b>
Tumble Dryer/ Condenser	£100 to £149.99	<b>£2.19</b>
	£150 and over	<b>£2.89</b>
Vacuum Cleaner	£150 to £249.99	<b>£1.49</b>
	£250 and over	<b>£1.69</b>

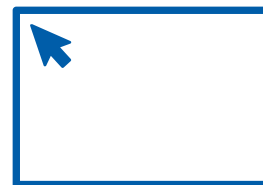
Prices are accurate as of January 2018 and are inclusive of all applicable taxes. Monthly premium is fixed for 3 years; we reserve the right to alter the price of your policy thereafter. We will notify you of any changes to your monthly premium.

\* Labour only: We pay the cost of labour on repairs while the manufacturer will cover the cost of parts. We also pay all costs for repairs for accidental damage.

## Mobile Phone

Cost of Product	Excess Terms and conditions apply	Price
£50 to £99.99	£0	<b>£2.99</b>
£100 to £149.99	£0	<b>£3.79</b>
£150 to £199.99	£25	<b>£3.99</b>
£200 to £299.99	£25	<b>£4.99</b>
£300 to £399.99	£50	<b>£5.99</b>
£400 to £499.99	£50	<b>£7.99</b>
£500 to £699.99	£75	<b>£8.99</b>
£700 and over	£75	<b>£9.99</b>

Don't include the cost of your mobile phone top-up credit when calculating the price of your mobile phone.



## Your policy at your fingertips with My Account

Creating an online account lets you manage your details, renew your policy and make a claim from any device. Just visit [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk)

## How to claim

### For appliances:

Call one of our friendly agents on 0800 497 0655\*. You can also go to [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk) and click 'Book a repair'. Please have your policy number and postcode to hand. The repairer will either call out to your home or arrange for your appliance to be collected.

### For mobile phones:

Call one of our friendly agents on 0800 497 0655\*. Please have your policy number and postcode to hand. We'll send you packaging, a returns form and a prepaid protective envelope for you to send us your phone for repair.

If your mobile phone has been stolen, report the incident to the Police as soon as possible and request a Crime Reference Number. Then call us on 0800 497 0655\* to make a claim.

## How to pay

You'll pay your monthly premiums by Direct Debit. The policy renews automatically each month for as long as you need it.

\* Calls may be recorded and monitored for quality and training purposes. Lines are open from 8am to 8pm, 7 days a week.

### THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept Instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Domestic & General Insurance will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Domestic & General Insurance to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Domestic & General Insurance or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - if you receive a refund you are not entitled to, you must pay it back when Domestic & General Insurance asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



N.B. The premium will be collected monthly commencing approximately 14 days after receipt of the completed application. The first collection amount may be on a different date of the month than subsequent collections.

Policy terms and conditions

It is important for your benefit and protection that you read these terms and conditions. These terms and conditions, and any changes we notify you about, form your agreement with us. We have not given you a personal recommendation as to whether this policy is suitable for your specific needs.

Definitions

**policy:** this contract of insurance.

**product(s):** the appliance or mobile phone (including the battery and other accessories provided when purchased, but not including the SIM card) protected by this policy.

**we/us/our:** Domestic & General Insurance PLC, the provider of the policy.

**you/your:** the customer.

Is this policy for you?

You must be at least 18 years old and resident in the United Kingdom to be eligible.

Your product must:

- be less than 45 days old and in good working order when this policy starts; and
- have been bought from Argos.

Mobile phones must be pay-as-you-go or SIM free with an original retail price of £50 or over.

What we require from you

All information you give must be true, factual and not misleading when you take out the policy and when you make a claim.

Your product must:

- have been installed (if appropriate), maintained and used in accordance with the manufacturer's instructions;
- be owned by you and not used for business purposes;
- be used or installed (if appropriate) in a private home, solely occupied by a single household (at the address you gave to us); and
- (if it is able to store data or images, e.g. laptops or PCs) not contain any content that may be considered to be illegal, and if we find any content we consider to be illegal, we reserve the right to inform the relevant authorities.

You must arrange any work required to make your product accessible and compliant with all relevant safety standards and safe to work on (as determined by our engineer).

Where you have made a claim, you must also notify us if such work is required, let us know when it has been completed and provide us with the relevant certification (if applicable). We won't consider your claim until you have fulfilled these obligations.

What this policy covers

The cover provided depends on the type of product you have protected:

	Accidental damage	Breakdown	Theft with force or break-in
Appliance	Yes	Yes (but only while out of guarantee)	No
Mobile phone	Yes	Yes (but only while out of guarantee)	Yes

Breakdown

If your product suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will (at our option) do one of the following: arrange a repair, arrange a replacement or pay the cost of replacing your product in vouchers.

Accidental damage

If your product suffers accidental damage at any time (so that the product is no longer in good working order), we will (at our option) do one of the following: arrange a repair, arrange a replacement or pay the cost of replacing your product in vouchers.

Theft with force or break-in (mobile phones only)

If your product is taken by force or break-in, we will either (at our option) arrange a replacement or pay the cost of a replacement product in Argos vouchers.

What is force?

When we refer to force under "theft with force or break-in" above, we mean a physical act to take a product. Below are some examples of where we would and would not accept a claim.

Scenario	Would your claim be accepted?
Someone opens a window in your home to gain access to your home and takes your mobile phone	Yes
Someone opens the door to your hotel room and takes your mobile phone	Yes
Someone grabs your bag (containing your mobile phone) from your shoulder	Yes
Someone snatches your mobile phone from your hand	Yes
You don't know that your mobile phone is missing until after it has already gone i.e. pickpocketing or loss	No
You leave your product in a changing room but not in a locked locker and your mobile phone is taken	No
You leave your mobile phone on a bus or in a taxi	No

Exclusive benefits

To thank you for purchasing this policy, we will arrange for Argos Limited to provide you with benefits such as exclusive offers, discount vouchers. We will also give you preferential rates for policies on new products.

14 day repair service target

In the event that a repair under the policy takes over 14 days you may request a replacement and we will arrange a replacement or pay the cost of replacing your product in vouchers, in each case subject to these terms and conditions. This will not apply if you turn down a repair visit offered to you within the 14 days or are not at home for an agreed visit. Note the 14 days will start from when you first contact us to make a claim.

Tech Support

To thank you for purchasing this policy, we will arrange for Domestic & General Services Limited to provide you with the tech support benefit. For further details on how this benefit works please refer to the 'Tech Support Benefit Terms And Conditions' document.

Territorial limits

Your product is covered anywhere in the world; however you will need to return to the United Kingdom to claim.

How to make a claim

All claims

Please comply with the following procedures to obtain claim authorisation with the minimum delay. If you are unable to do this, we will still consider your claim but it may affect whether we

accept your claim. Contact us by telephoning 0800 497 0655 as soon as possible. Alternatively, for claims relating to appliances (not for mobile phones) you may be able to claim online at [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk)

For mobile phones you will need to tell us your product's IMEI number and you must ensure that all blocks are removed from your product before you send it to us for repair. This includes any operator specific security system blocks (such as "Find my iPhone") (but not the fingerprint touch ID and/or passcode used to unlock the product for normal use). We will provide you with an explanation of how to remove these blocks. Failure to remove them will result in us returning the product to you without completing the repair. You will have to pay any additional collection, assessment and/or delivery costs incurred by us as a result.

Note, if we carry out a repair we will restore your product to factory settings. This will delete any data stored on the product. Please remember to regularly back up your data.

Claims for theft (mobile phones only)

In addition to the above, for theft claims:

1. Contact the appropriate police authorities as soon as possible, requesting a crime reference number or police report. If you are unable to do this, we will still consider your claim but it may affect whether we accept your claim.
2. Once you have contacted us, we will send you a claim form. Complete the claim form fully and return it to us in accordance with the instructions on the form. The form should be returned as soon as possible with any requested supporting documentation. We won't consider any claim until the claim form has been returned. You may be asked to provide documentation such as:
  - police crime reference number or police report; and
  - proof of forcible entry if applicable (such as a copy of a repairer's invoice for vehicle damage).

Excess (mobile phones over £149.99 only)

For mobile phones with a purchase price of more than £149.99 you must pay the excess set out below. If you make a second claim for breakdown within 30 days of you having already paid an excess for a previous breakdown claim, you will not pay an excess on the second claim. If we return your product to you and no work has been carried out, you will be entitled to have the excess you have paid for that claim refunded to you. For theft claims we may collect the excess by deducting it from cash or vouchers given.

The excess payable varies depending on the purchase price of your mobile phone:

Purchase price	Excess
£150 – £299.99	£25
£300 – £499.99	£50
£500 or over	£75

Repairs information

Only repairers approved by us are authorised to carry out repairs under this policy, unless we agree otherwise in advance.

Appliance repairs

Repairs will be carried out within the repairer's normal working hours (which are at least 9am to 5pm, Monday to Friday) on a date agreed with you. Please have your policy documentation to hand when the repairer arrives. If your product breaks down, you must take reasonable steps to limit damage, e.g. stop using it if this is likely to cause further damage.

If we approve a repair but are unable to find an approved repairer, we'll permit you to use your chosen repairer. You will have to pay

them and claim the cost back from us. Please keep a copy of your invoice to send to us.

If we permit you to use your chosen repairer and the proposed repair is estimated to cost more than the repair authority limit £125, then you must ring the repair authority line on 0800 597 8580 for an authority number before work starts.

Mobile phone repairs

All repairs will be carried out away from your home. We will send you packaging, a returns form and a prepaid protective envelope for you to send us your product. Once repaired, your product will be returned to your address at no additional charge.

Replacements

1. For accepted claims, we will either arrange for you to receive a replacement (of the same or similar make and technical specification) or give you Argos vouchers that will be for the current retail price (from Argos) of a replacement product of the same or similar make and technical specification (less any excess if this applies and has not already been paid and) or will be product specific. If you receive a product specific voucher, this means you will only be able to purchase the product detailed on the voucher.
2. All vouchers will be valid for 12 months from the date of issue. Product specific voucher settlements will be sent by SMS to your phone, or if this is not available, to the last postal address you gave us. Other voucher settlements will be sent to the last postal address you gave us. If vouchers are not available we may provide a cash equivalent.

Product disposal and delivery, installation and other costs

1. If we arrange a replacement or vouchers for a replacement, we will pay for the delivery of your new product. Note, in some cases you will have to pay and then claim the cost back from us.
2. For appliances we will pay for the disposal of your old product. Note, in some cases you will have to pay and then claim the cost back from us. At your request, you may instead keep the replaced product.
3. Except where you have requested to keep the replaced appliance, we reserve the right to claim ownership of your replaced original product. If we do not claim ownership, we will not arrange or be responsible for any costs that you may incur to dispose of your replaced original product.
4. We will pay up to £50 for the installation costs associated with any replacement white goods appliance provided under this policy. However, where we provide you with a voucher for the cost of the replacement and Argos provides installation services we will include in the voucher the additional amount up to £50 towards the installation costs. If Argos doesn't provide installation services you will have to pay for the installation of your white goods appliance yourself and then claim up to £50 back from us.

You will need to keep a copy of your invoice to send to us. We will explain to you if any of these circumstances apply when we provide you with your voucher or arrange your replacement.

5. For all products other than white goods appliances you will be responsible for other associated costs such as for installing the new product and for purchasing and installing lost media and software. No contribution will be provided by us.

What happens if your product is replaced?

If the manufacturer replaces your product under a manufacturer's guarantee, the policy will be cancelled and premium paid will be refunded to you.

If we arrange to replace your product (or to give you vouchers for a replacement), your policy will end immediately. No premium paid will be refunded.



### What is not covered

The following are excluded from the policy, and we will not pay for claims which relate to or arise from:

#### Third party issues

- Damage during delivery, installation or transportation of the product by a third party not under our instruction.
- Any breakdown during any manufacturer's, supplier's or repairer's guarantee or warranty on a product.
- Replacement, modification or recall of the product (or any part) by a supplier or the manufacturer.

#### Unauthorised repairs or maintenance

- Repairs, maintenance work, or use of spare parts, where not approved by us.
- Routine maintenance, cleaning, servicing and re-gassing.
- Your failure to follow the manufacturer's instructions, including with respect to maintenance, use and installation.

#### Modifications

- Modification or work on a product to comply with legislation or to make it safely accessible.

#### Other forms of damage or loss

- Costs or loss arising from not being able to use your product (e.g. hiring a replacement TV), or incidental costs caused by breakdown or repair (e.g. costs to remove or reinstate built-in or fitted equipment).
- Damage to any other property or possessions, unless it is our fault.
- Cosmetic damage such as damage to paintwork, dents or scratches.
- Damage to ceramic or glass surfaces (unless caused by an accident protected by the policy).
- Any loss, damage or impairment to functionality caused by: neglect, deliberate damage or damage caused by animals, plants or trees.
- Any loss, damage or impairment to functionality caused by: earthquake, flood, lightning, fire, wind, humidity, weather conditions, salt spray, storm or other natural events or catastrophes, abnormally high or low temperatures, plumbing problems, corrosion, chemical exposure, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards (such as computer viruses or date-change faults).
- Theft of your product unless it is a mobile phone.

#### Contents of your product

- Data loss or corruption, installing, modifying and upgrading software, the resolution of any software interface problems.

#### Accessories and consumables

- The cost of replacing any consumables (such as external fuses, batteries, rechargeable batteries, power cells, light bulbs changeable by the user, fluorescent tubes and related starter components, filters, vacuum cleaner bags, printer toner or ink cartridges, printer ribbons or fuel).
- The cost of replacing any accessories other than those which were both included in the original packaging of the product and damaged/stolen with the product.

#### Claim limitations

- Any third party claims, including claims for lost airtime or fraudulent usage of the product.

#### Theft limitations (for mobile phones only)

- Theft where your product is not taken by force (for example pickpocketing).
- Theft from a safe, vehicle or boot where it is not locked.
- Theft from premises where force is not used to enter the premises.

### Special exclusions

In addition to the 'General exclusions' to the left, the following are excluded from the policy, and we will not pay for repairs which relate to:

- where the serial /IMEI (international mobile equipment identity) number on the product or SIM gate has been tampered with in anyway making the product unidentifiable to the product insured;
- repairs due to pixel failure where the number or location of pixels does not exceed the manufacturer's acceptable limit, marks on the screen, or burned screens;
- satellite or cable systems or gaining access to cables within the fabric of a building or wall;
- the safe return of any game, disc or memory stick lodged inside the product at time of fault;
- fuel lines to the product and the flue system from the product; and
- the loss of safety keys on fitness equipment.

#### Paying your premiums

1. You must pay the monthly premiums (inclusive of all applicable taxes) by Direct Debit and you must make regular payments in accordance with the 'Payments schedule' set out in your policy documentation. If we are unable to collect a payment from your bank we may attempt to request payment again unless you advise us otherwise.
2. If you do not pay for your policy on time, it will be suspended from the due date. Any claims made past this date will not be considered unless payment is received.

#### Duration and renewal of your policy

1. The initial policy period begins on the 'start date' and continues for a calendar month (unless ended in accordance with these terms and conditions). It will renew automatically for monthly periods until cancelled. The renewal premium will be collected from your specified bank account, to ensure you are always protected. You should review this cover periodically to ensure it remains adequate.
2. If you purchased this policy online or over the phone and you cancel the contract with Argos to purchase the product in its cooling off period, then this policy will be automatically cancelled with immediate effect and you will receive a full refund. Please refer to your contract with Argos for details of the cooling off period for your product purchase. Where your Argos contract is brought to an end at any other time, this policy will remain in place unless you cancel it.
3. Your monthly premium is fixed for 3 years. After that we may increase the monthly premium. We will write to you in advance showing you the new amount to pay.
4. We reserve the right not to offer you a monthly renewal of your policy.

#### Your right to cancel the policy

1. You will receive a full refund if you cancel the policy within the fourteen (14) day period from receipt of your documentation or from the policy start date, whichever is later (the 'cooling off period').
2. If you cancel your policy after the cooling off period, you will not receive any refund.
3. If you wish to cancel your policy, please contact us on 0800 561 4495. You can also cancel your policy by using the cancellation form on our website [www.domesticandgeneral.com](http://www.domesticandgeneral.com), or by writing to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
4. If you choose to cancel the policy, please inform us before telling your bank to cancel your Direct Debit Instruction.

### Our right to cancel your policy or bring it to an end

We may cancel this policy where there is a valid reason for doing so by giving you at least 7 days' written notice. Valid reasons include but are not limited to the following:

- where you fail to comply with certain conditions and obligations (see 'What we require from you' above);
- where you fail to pay for the policy (see 'Paying your premium' above); or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

If we cancel your policy using this provision, you will receive a pro rata refund of the fee paid for the remaining unexpired days of your policy.

#### Customer services details

For customer services: call 0800 497 0655, write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP or email us by clicking on 'contact us' on our website [www.domesticandgeneral.com](http://www.domesticandgeneral.com). Calls may be recorded and monitored for quality and training purposes. Lines are open, at a minimum, from 9am to 5pm, Monday to Friday (except public holidays).

#### How to complain

If you wish to complain, please contact our customer services team (see 'Customer services details' above).

If you are not satisfied you can ask the Financial Ombudsman Service (FOS) to review your case. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR, or by email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). Referral of your complaint to the FOS does not affect your right to take legal proceedings.

#### Transferring your policy to a new owner

With our permission you may transfer your policy to a new owner of the product by giving us their details either over the telephone or in writing. You will need to give the new owner the receipts and this leaflet. You cannot transfer it to any other appliance.

#### Changes to these terms and conditions

We may modify or replace these terms and conditions in order to:

- comply with the law, regulations, industry guidance or codes of practice;
- rectify errors or ambiguities; and
- reflect changes in the scope or nature of the protection provided to you.

We will give you thirty (30) days' written notice of any change that could have a material effect on your rights or obligations. The new terms and conditions will take effect from the date specified in the notice. If you do not agree with the changes, you may cancel the policy by notifying us within that notice period and you will receive a pro rata refund of any payments that you have made for the unexpired period of your policy.

#### Important Data Protection information

##### Your information

Domestic & General Insurance PLC ("we", "our", "us") is the "data controller" of your personal information for the purposes of applicable data protection legislation. The personal information (including your: name, address, contact details, payment details) you provide will be processed for the purposes referred to below.

We'll keep your information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

We may transfer your information to other countries (outside the EU), some of which may not have data protection laws which provide the same level of protection as provided in the UK. We take appropriate steps to ensure that information which is transferred is adequately secured and protected and that such transfers meet the requirements of applicable data protection law.

### Purposes for processing

We'll use your information (which you or others e.g. product manufacturers have provided to us) as necessary for the contract with you, to provide the requested service and for administration purposes (including, where applicable, the recovery of any amounts owing). We also use your information for the purposes of our legitimate interests in undertaking marketing (post), market research, customer surveys, printing services, checking and verifying your identity and for analytics. Where we have your consent we will send you marketing by email and/or SMS to the address and number provided when you purchased a policy and for some conversion services, (Braille, Large Print, Audio) you have requested. Occasionally, the companies we use to carry out repairs may process the information stored on your devices while repairing those devices.

#### Disclosures of your information

Your information may also be shared with other members of the Domestic & General Group of Companies, with members of the J Sainsbury's Group of Companies (J Sainsbury's Group of Companies includes (without limitation): Sainsbury's Supermarkets Limited, Sainsbury's Bank plc, Argos Limited, Argos Financial Services Ltd, Home Retail Group Card Services Limited, Home Retail Group Insurance Services Limited, Argos Business Solutions Limited, Habitat and Tu Clothing) and with companies acting on our behalf or providing services to us (e.g. the companies we use to carry out repairs). Companies of J Sainsbury's Group of Companies will process your personal information for their legitimate business interests (which interests include (without limitation) marketing and analytics) in accordance with their privacy policy, which can be found at [www.argos.co.uk/help/privacy-policy](http://www.argos.co.uk/help/privacy-policy) or at [www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy](http://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy)

#### Your information rights

By writing to the Data Protection Officer using the details provided below, you have the right to ask us:

- for a copy of the personal information we hold about you
- for a copy of the personal information you provided to us to be sent to a third party in a commonly used, machine readable format
- to update or correct your personal information to keep it accurate
- to delete your personal information from our records if it is no longer needed for the original purpose
- to restrict the processing of your personal information in certain circumstances

And:

- object to us processing your personal information – we will either agree to stop processing or explain why we're unable to
- where we rely on your consent, withdraw that consent at any time.

Please note that the above rights are not absolute and certain exemptions apply to them.

You can also make a complaint to the Information Commissioner ([www.ico.org.uk](http://www.ico.org.uk)) if you feel your personal information has been mishandled.

#### Marketing

Where we have your consent when consent is required in addition to processing for our legitimate business interests we, along with other members of our Group of Companies, Argos Limited, and other members of the J Sainsbury's Group of Companies, may use your information for legitimate business interests including for marketing and to tell you about any offers, products or services which may be of interest to you. We may contact you by mail, telephone, email and/or other electronic messaging services, unless you have asked not to be.

If you wish to change your marketing preferences or opt out of receiving marketing information from us (or other members of our Group of Companies), please use the contact details below. If you wish to opt out of receiving marketing information from Argos (or other members of the J Sainsbury's Group of Companies), please let them know by sending an email to [help@argos.co.uk](mailto:help@argos.co.uk) with the word "remove" in the subject line. Within the email, include the email address you want removed.

#### Domestic & General's Contact Details

To contact Domestic & General about the processing of your information or your information rights, write to: Freepost Plus RTKS-CLRA-GRYE, Data Protection Officer, Domestic & General, Leicester House, 17 Leicester Street, Bedworth CV12 8JP or [dataprotection@domesticandgeneral.com](mailto:dataprotection@domesticandgeneral.com). To change your marketing preference let us know by emailing [marketingpreferences@domesticandgeneral.com](mailto:marketingpreferences@domesticandgeneral.com) or by writing to us at the address above.

#### Exclusion of third party rights

This policy is only for your benefit. No rights or benefits will be given to any other third party under the policy.

#### Governing law and statutory rights

We will communicate with you in English and English Law will apply unless we agree otherwise with you. Nothing in the conditions will reduce or affect your statutory rights.

These rights include the right to claim for a refund, repair, or replacement for up to six years (in Scotland it's up to five years after you become aware, or could with reasonable diligence have become aware there was a problem) if your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to you. After the first six months you will have to prove that the goods had a fault when sold to you and the longer it takes for the fault to appear the more difficult this will be. For further information about your statutory rights contact the Citizens Advice Bureau: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or 03444 111 444.

## Customers with disabilities

We offer a number of services for customers who have disabilities including providing our documents in Braille, large print or audio formats. For further information please contact us (see 'Customer services details' above).

#### Other providers

You should be aware that extended warranties are available from other high street outlets, insurance companies and other providers. Cover may also be available for limited periods on some appliances from your credit card provider. Some household contents insurance policies offer cover for accidental damage, fire or theft. However, you may find that a claim may affect the cost of subsequent insurance premiums.

#### When can you buy a policy?

If you decide not to buy a policy when you buy your product, any written quotation given to you will be available on the same terms and conditions for a period of 45 days. Any offers, such as discounts and vouchers, which are linked to the purchase of the policy will also remain available for that period.

#### The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations to you under the policy, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit on the amount of the claim. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

#### Company information

This policy is provided by Domestic & General Insurance PLC. Registered in England and Wales. Company No. 485850. Registered office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS.

Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 202111). Our address and details of our authorisation can be checked on the FCA website (<https://register.fca.org.uk>) or by contacting the FCA on 0800 111 6768.

## Tech Support Plan terms and conditions

These terms and conditions, and any changes we notify you about, form your agreement with us.

#### Definitions

**computer:** any of your PCs, laptops and/or Apple Macs, for up to (4) four computers at the address shown on your certificate. It cannot be a tablet, smart phone or personal organiser.

**plan:** this contract of services to provide the tech support service.

**we/us/our:** Domestic & General Services Limited, the provider of the plan.

**you/your:** the customer.

#### Eligibility

Your computer must be in good working order and be under 5 years old when this plan starts.

#### Tech support service information

This is a contract of services, not insurance. We will help you with the following: installing and setting up your computer; using well-known software; protecting your computer against viruses and spyware; backing up your data; connecting additional devices to your computer; resolving internet connectivity issues; and enabling automatic updates. We will use reasonable efforts to fix any problems you have with your computer(s), however we cannot guarantee that we will be able to solve all problems that you report.

#### How to request tech support assistance

Call us on 0800 497 0655 (8am to 10pm, 7 days a week excluding Christmas Day) when you have a problem with your computer. We will advise you over the phone or access your computer remotely. If we recommend a remote access session then an engineer will ask for your permission on screen before we can start this, and you can end the session at any time, safe in the knowledge that if an engineer requests another remote access session they will not be able to connect until you give full permission.

#### Conditions

The following conditions apply to this plan:

- your computer, operating system and software must have been installed, maintained and used in accordance with the manufacturers' instructions and recommendations;
- your computer must be owned by you;
- your computer and its software must be kept only for non-commercial use;
- your computer must not contain any content that may be considered to be illegal, and if we find any content we consider to be illegal, we reserve the right to inform the relevant authorities; and
- you must have a working broadband service.

#### Obligations

You must install and maintain appropriate anti-virus software (our technical advisors can provide guidance on this). You must co-operate with us so that we can provide the service to you (for example give us remote access to your computer, provide us with valid licence keys, activation codes and passwords).

#### Our right to cancel

We may cancel this plan where there is a valid reason for doing so by giving you at least 7 days' written notice. Valid reasons include but are not limited to the following:

- Where you fail to comply with your conditions and obligations under the plan; or
- Where you have used threatening or abusive behaviour or language towards our staff or suppliers.

#### Exclusions

This plan won't provide assistance with:

- any hardware issues with your computer, its accessories or its batteries (for example mechanical or electrical breakdown, manufacturer recall or non-compliance with legislation);
- costs or loss arising from not being able to use your computer or software (e.g. hiring a replacement);
- loss or corruption of files or data (unless our fault);
- any software or operating systems no longer supported by the manufacturer;
- the failure of the computer to operate correctly caused by the withdrawal of services by a third party; or
- custom-built computers.

#### Company information

This tech support plan is provided by Domestic & General Services Limited. Registered in England and Wales. Company No. 1970780. Registered office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS.



Please attach your receipt to this leaflet and keep it in a safe place. You will receive a separate policy document by post but you may need your original product receipt for any claims under your manufacturer's guarantee.

**ATTACH YOUR  
RECEIPTS HERE**

Store colleagues please enter your customer's policy number in the box opposite.

**Monthly Care policy no.**



# About Argos Monthly Care

Below is key information you need to know when purchasing Argos Monthly Care Insurance. More detailed information, including our complaints procedure, can be found in the terms and conditions. In addition, your Insurance Product Information Document (IPID), which includes a summary of what is insured and not insured, is included at the back of this leaflet.

## Your statutory rights

Your statutory rights will not be affected when you buy a policy. These include the right to claim a refund, repair, or replacement for up to six years (in Scotland it's up to five years after you became aware, or could with reasonable diligence have become aware there was a problem) if your electrical goods were not of satisfactory quality or fit for purpose when they were sold to you. After the first six months, you will have to prove that the goods had a fault when sold to you. For further information about your statutory rights contact the Citizens Advice Bureau: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or 03444 111 444.

## Other providers

Policies may be available from other providers. You may also be covered under your household contents insurance or other policies that you may hold.

## When can I buy a policy?

You can buy a policy up to 45 days after buying your product. Any terms or offers, such as discounts and vouchers that are linked to the purchase of the policy will also remain available for 45 days from the date you purchase your product.

## When does the policy start?

The policy commences on the date it is purchased.

## When does the policy end?

The policy will continue automatically on a monthly basis until you tell us otherwise. If we give you a replacement or vouchers for a replacement, the policy will end immediately and no premium will be refunded.

## Cancellation rights

Your policy can be cancelled at any time. You will receive a full refund if you cancel within the 14 day cooling off period. After these 14 days, if you cancel your policy you will not receive a refund.

## Meeting the obligations under your policy

Domestic & General Insurance PLC is covered by the Financial Services Compensation Scheme. If we cannot meet our obligations to you under the policy, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit on the amount of the claim.

## Compare online

You can compare the prices of product care for your electrical goods online using any internet enabled device at: [www.compareextendedwarranties.co.uk](http://www.compareextendedwarranties.co.uk)

Your Insurance Product Information Document (IPID) contains details of what is and what isn't covered by Argos Monthly Care. You can find it at the back of this booklet. We suggest that you read it carefully before making a purchase.

Argos Limited. Registered Address: Avebury, 489-499 Avebury Boulevard, Saxon Gate West, Central Milton Keynes MK9 2NW. Registered Number 01081551. Argos Monthly Care is provided by Domestic & General Insurance PLC. Registered Office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS. Registered in England and Wales. Company No. 485850. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

