

# Furniture Care



## Argos Care

Added peace of mind for life on the go



**Furniture Care**

habitat 

This policy is provided by Domestic & General Insurance PLC

# Looking after your new furniture

We want to make sure your new furniture isn't spoiled by household spills, rips, tears or burns. With Argos Furniture Care, provided by the UK's leading specialist warranty provider Domestic & General, you can have that peace of mind.

## Benefits of Argos Furniture Care

- ✓ **Accidental damage cover** – from the moment you get your furniture which includes:
  - spills resulting in a stain on your fabric or leather upholstery
  - rips, tears or burns to your fabric or leather upholstery
  - scratches, punctures or scuffs to leather upholstery
  - breakage of frame components
- ✓ **Pet cover** – two claims per year for damage caused by pets, but there's no limits to the number of claims you can make for stains
- ✓ **Structural defects cover** – once your manufacturer's guarantee expires, frames and structural defects will be included too
- ✓ **A brand new replacement or vouchers** – if we can't repair your furniture, you'll get a replacement or Argos vouchers
- ✓ **If we replace your product** – we'll pay for delivery

## Key Exclusions

Deliberate damage, wear and tear. Neglect, abuse or misuse.  
Commercial use. Changes in colour of any part of the product.  
Structural defects or accidental damage where they are covered by another guarantee or warranty.

For the complaints procedure, please see the 'Things you need to know' section.

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

# Examples of what is covered:

## Stains

Furniture Care will protect and restore your Argos or Habitat furniture even if it has been affected by any of the stains below:

- ✓ **Drinks** (including alcohol)
- ✓ **Food** (including turmeric)
- ✓ **Nail varnish and cosmetics**
- ✓ **Paint and wax**
- ✓ **Mineral oil and glue**
- ✓ **Soot and tar**
- ✓ **Corrosive substances**
- ✓ **Bleach**
- ✓ **Dye transfer**
- ✓ **Shoe polish**

## Accidental damage

Furniture Care covers common household accidents resulting in:

	Fabric and beds	Leather	Cabinet furniture
Breakage of frame components	✓	✓	✓
Rip	✓	✓	
Tear	✓	✓	
Burn	✓	✓	✓
Scratch		✓	✓
Puncture		✓	
Scuff		✓	
Dent			✓
Chip			✓
Heat ring (s)			✓
Breakage of glass components			✓

Note: We're sure that you will take great care of your new furniture but, just so you know, failure to do so could mean that your claim is declined.

## Remember, you've only got 45 days to protect your product with Furniture Care!

Furniture Care is only available for 45 days from the date of product purchase. Protect your new furniture today and if your product is damaged by accident, it will be repaired. If we can't repair it, you'll get a brand new replacement or Argos vouchers for the amount you originally paid. Argos vouchers can also be used at Habitat.

Please note, your product must be in good condition when you purchase Furniture Care.



## How to claim

Making a claim is quick and easy on [argosfurniturecare.co.uk/repairs](https://www.argosfurniturecare.co.uk/repairs) You'll also be able to track your repair here too. Alternatively, you can call us on **0333 000 4915\*** from 8am to 8pm, but you might have to wait in a queue.

**IMPORTANT:** Please do not go into store to make a claim because they can only refer you to the number above.

For more information about Argos Care, ask a member of staff or search 'Argos Care' on [argos.co.uk](https://www.argos.co.uk)

\*Calls cost the basic rate per minute plus your phone company's access charge, except calls to 0800 numbers which are free. Lines are open from 8am to 8pm, 7 days a week.

**Good news! You can collect Nectar points when you buy Argos Furniture Care.**



## Things you need to know

This is an optional policy. It is designed to meet the demands and needs of those who wish to insure their furniture against accidental damage and (after the end of the manufacturer's guarantee only) structural defects.

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

The policy can be purchased within 45 days of buying your product, or if your product is delivered, of receipt of your product by you, as long as your product is undamaged. Your product must be used for personal and non-business purposes only.

The policy is provided by Domestic & General Insurance PLC. We are an insurance undertaking, not an intermediary. We are the underwriter of the insurance and do not provide a personal recommendation or advice.

## Cancellation rights

If you change your mind during the 45 day period from receipt of your documentation or from the policy start date, whichever is later ('the cooling off period'), you can cancel your policy and we'll refund any premium paid. If you cancel your policy after the cooling off period, then we'll refund the premium paid by you for the remaining full months of your policy. If your policy automatically ends or is cancelled by us, these rights do not apply. If at any time we arrange to replace your product (or pay a settlement towards a replacement), your policy will automatically end and any unpaid premium will become due. No premium will be refunded.

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 the conditions of the policy and your obligations;
- where you fail to pay for the policy;
- where we have reasonable grounds to believe that you have (or anyone acting for you has) engaged in fraudulent activity against us or our service providers and/or provided us with false information; or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

In each case, you will receive a pro rata refund of the premium paid for the remaining unexpired days of your policy. If we have reasonable grounds to believe that your claim is in any way dishonest, exaggerated or fraudulent then we may cancel the policy immediately without any refund of premium or excess.

### How to complain

If you wish to complain or you are unhappy with the service provided, please contact our customer services team on 0333 000 4915, 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)

Our complaints handling policy can be found on our website. If you are not satisfied with how we respond you can then ask the Financial Ombudsman Service (FOS) to review your case. Referral of your complaint to the FOS does not affect your right to take legal proceedings. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, on the website

<http://financial-ombudsman.org.uk/>, or by email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), or phone 0800 0234567.

### 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.

### 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. See [www.fscs.org.uk](http://www.fscs.org.uk)

### Prices

All prices include all applicable taxes (including IPT).

### Data Protection Information

Domestic & General Services Ltd (for service, maintenance & support plans) and Domestic & General Insurance PLC (for insurance policies) are the Data Controllers for your information. This is a brief summary of how we're protecting and respecting your privacy in accordance with data protection legislation. For more information go to [www.domesticandgeneral.com/privacy](http://www.domesticandgeneral.com/privacy)

### How do we use your data?

We use the data we hold about you in order to provide your product registration, product protection, handle repair requests, fulfil obligations under the plan/policy, or let you know about information, products or services that interest you, or for analytical or statistical purposes. We also use it to safeguard against fraud and money

laundering, and for the rare event of product safety recalls.

### **Do we share your data?**

Your data is shared across our group companies and with other companies who provide products or services to us, or who perform services on our behalf. We'll also share your data with the Sainsbury's Argos Group (which currently includes Sainsbury's Supermarkets, Sainsbury's Bank, Argos Limited, Tu Clothing, Habitat, Argos Financial Services, Nectar and Insight 2 Communication, Argos Business Solutions Limited). The Sainsbury's Argos Group will process your Personal Information for their legitimate business interests (including marketing and analytics) in accordance with their privacy policy, which can be found at <https://privacy-hub.sainsburys.co.uk/privacy-policy>

### **What happens with international data transfers?**

We may transfer your data to countries (including the US and South Africa) which may not have data protection laws which provide the same level of protection as provided in the UK. But don't worry, we have safeguards in place to help ensure that everything is adequately secured and protected.

### **What are your rights?**

You have the right to ask us to:

- not use your data for marketing purposes
- send you a copy of the personal information we have about you
- delete your data (subject to certain exemptions)
- correct or delete any inaccurate or misleading data

- restrict the processing of your data
- provide a copy of your data to any controller
- lodge a complaint with the local data protection authority

### **How long do we keep your data?**

We won't keep your information for any longer than is necessary. In most cases that's 10 years (the average expected life of a product), or 6 years following the expiry of a contract.

### **Any other questions?**

Please contact The Group Data Protection Officer, go to [www.domesticandgeneral.com/privacy](http://www.domesticandgeneral.com/privacy)

If you don't want Argos to send you marketing by phone, email or post then please see Argos's Privacy Policy, which can be found on their website at <https://privacy-hub.sainsburys.co.uk/privacy-policy> to opt out of this marketing. Argos will stop sending you marketing communications but will still contact you with service-related messages every now and then.







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.

## How to claim

Making a claim is quick and easy on [argosfurniturecare.co.uk/repairs](http://argosfurniturecare.co.uk/repairs) You'll also be able to track your repair here too. Alternatively, you can call us on **0333 000 4915\*** from 8am to 8pm, but you might have to wait in a queue.

**IMPORTANT:** Please do not go into store to make a claim because they can only refer you to the number above.

For more information about Argos Care, ask a colleague or search 'Argos Care' on [argos.co.uk](http://argos.co.uk)

\*Calls cost the basic rate per minute plus your phone company's access charge, except calls to 0800 numbers which are free. Lines are open from 8am to 8pm, 7 days a week.

**Good news! You can collect Nectar points when you buy Argos Furniture Care.**

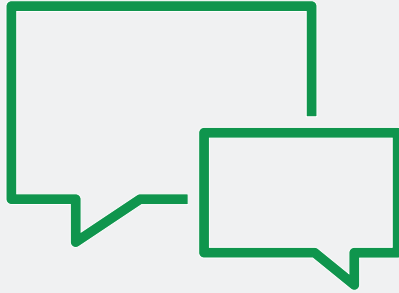


**Store colleagues please enter your customer's policy number in the box opposite.**

**Attach your receipts here**



**Furniture Care policy no.**



## Want to know more?

For more information about Argos Care, ask a member of staff or search 'Argos Care' on [argos.co.uk](https://www.argos.co.uk)

**This insurance policy is designed to meet the demands and needs of those who wish to insure their furniture against accidental damage and (after the end of the manufacturer's guarantee only) structural defects.**

Argos Limited. Registered Address: Avebury, 489-499 Avebury Boulevard, Saxon Gate West, Central Milton Keynes MK9 2NW. Registered Number 01081551.

Argos Furniture 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.

Domestic & General Insurance PLC is an insurance undertaking, not an intermediary. We are the underwriter of the insurance and do not provide a personal recommendation or advice. Full details on how to submit a complaint can be found in the 'Things you need to know' section.

# Argos Furniture Care Insurance



## Insurance Product Information Document

Company: Domestic & General Insurance PLC Product: Furniture Care

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.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

### What is this type of insurance?

Cover for your product against accidental damage causing visible or structural impairment such as staining (including dye transfer), ripping, tearing, burn marks (including heat rings), scratching, puncturing, scuffing, chipping, dents or breakage and damage caused by pets. It also covers structural defects.



#### What is insured?

- ✓ immediate protection of your product from accidental damage causing visible or structural impairment
- ✓ after the end of the manufacturer's guarantee, cover against structural defects resulting in:
  - breaking or bending or separation of metal mechanisms or other metal components, wooden frames, castors, recliner, rocker, sleeper and swivel boxes; or
  - excessive loss of resiliency of webbing, springs, foam, or fibre filled interiors
- ✓ repairs on your product (including call-outs, labour and material), with no excess to pay
- ✓ a stain removal solution for your product
- ✓ a replacement product (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ vouchers for the original purchase price paid for the product (if we cannot reasonably arrange a replacement)



#### What is not insured?

- ✗ cost arising from wear and tear, age and normal use
- ✗ neglect, damage during assembly, and deliberate damage
- ✗ changes in colour of any part of the product



#### Are there any restrictions on cover?

- ! you must be 18 years old or over and resident in the UK
- ! your product must be less than 45 days old and undamaged when this policy starts
- ! your product must have been bought from Argos Limited, trading as Argos or Habitat
- ! cover for damage caused by pets (other than staining claims) is limited to two claims during the period of cover



#### Where am I covered?

- ✓ In the UK



#### What are my obligations?

- to give us true, factual and not misleading information
- to assemble, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on



#### When and how do I pay?

You need to pay the total premium (inclusive of all applicable taxes) in one payment in full in advance before the policy will start.



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

Cover starts (i) on the purchase date your product; or (ii) if your product is a large item and Argos deliver it directly themselves, on the scheduled delivery date of your product; or (iii) if later, on the purchase date of the policy. Cover lasts for 3 years (unless ended in accordance with these terms and conditions). The duration of cover will be confirmed on your receipt or certificate of insurance. If you cancel within the 45 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.



#### How do I cancel the contract?

If you have paid in advance and wish to cancel during the first 45 days, return to the store with your documentation and receipt or call Argos on 0333 000 4915 (calls cost the basic rate per minute plus your phone company's access charge). Otherwise, 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 documentation, receipt and contact details.

## POLICY TERMS AND CONDITIONS

It is important for your benefit and protection that you read these terms and conditions. These and your certificate, 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 needs.

### Definitions

**Argos:** Argos Limited, trading as Argos or Habitat.

**policy:** this contract of insurance.

**product(s):** the furniture protected by this policy, as shown on your certificate.

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

**you/your:** the person named on your certificate.

**your certificate:** the personalised section of your policy documentation, sent to you once you have taken out a policy.

### 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 undamaged when this policy starts;
- be located in the United Kingdom; and
- have been bought from Argos.

### Important conditions

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 assembled, maintained and used in accordance with the manufacturer's instructions;
- be owned by you and not used for business purposes; and
- must be used in a private home, solely occupied by a single household (at the address you gave to us).

### Your responsibilities

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 technician). We will not do any work where these standards are not met. You and the occupants of your home must take all reasonable precautions to prevent damage to the product and ensure that the product is maintained in accordance with the manufacturer's instructions.

### What this policy covers

#### Accidental damage

If your product suffers accidental damage (sudden and unforeseen damage not otherwise excluded by this policy) causing visible or structural impairment such as staining (including dye transfer), ripping, tearing, burn marks (including heat rings left by hot items), scratching, puncturing, scuffing, chipping, dents or breakage, we will (at our option) do one of the following: arrange cleaning (see 'Cleaning' below), arrange a repair (see 'Repairs' below) or arrange a replacement (see 'Replacements' below), or cover the cost of replacing your product in vouchers. Cover also includes accidental damage caused by pets (which, other than staining claims, is limited to two claims for the duration of the policy).

We will use reasonable endeavours to match the colour, grain, sheen and/or pattern of your product when we carry out repairs or provide replacements. However, we do not guarantee an exact match of colour, grain, sheen or pattern in the event of the product being repaired or replaced.

### Structural defects

If your product develops a structural defect 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 (see 'Repairs' below), arrange a replacement (see 'Replacements' below), or cover the cost of replacing your product in vouchers.

Structural defects are defects in materials or workmanship resulting in:

- breaking or bending or separation of metal mechanisms or other metal components, wooden frames, castors, recliner, rocker, sleeper and swivel boxes; or
- excessive loss of resiliency of webbing, springs, foam, or fibre filled interiors.

### Territorial limits

Your product is covered for claims that occur in the United Kingdom.

### How to make a claim

All possible incidents that may give rise to a claim must be notified to us as soon as practicable after the damage. Delays in reporting these may result in permanent damage to the product and/or reduce the effectiveness of remedies such as cleaning.

To make a claim please contact us as soon as possible by telephone on 0333 000 4915 or online at [www.argosfurniturecare.co.uk/repairs](http://www.argosfurniturecare.co.uk/repairs)

In order to claim, you will need to provide details of the circumstances of how the damage occurred. We may also inspect the product. These procedures will enable us to assess your claim.

### Cleaning

If your claim is regarding stains, depending on the nature of the claim, we may supply you with a stain removal solution. If the stain removal solution does not remove the stain and you require professional help, we will arrange for an approved technician to visit your home.

### Limits of the policy

There is no limit to the number of repairs you can request (other than non-staining accidental damage claim caused by pets), unless your policy ends, for example, following a replacement of your product (see 'What happens if your product is replaced?' below).

### Repairs

Where we authorise a repair we will pay call-out charges, the cost of labour and material. Only technicians approved by us are authorised to carry out repairs under this policy, unless we agree otherwise in advance. We will send a technician to your home to inspect the product. If it is determined during the inspection that a repair is not possible on the first visit (for example parts or fabric are required) the technician will arrange a subsequent appointment for a return visit.

Repairs will be carried out within the technician's normal working hours (which are at least 9am to 5pm, Monday to Friday, except public holidays) on a date agreed with you.

### 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 either Argos's original purchase price of a replacement product of the same or similar standard and specification and style as the original product 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. If the product has been purchased as part of a matching set, we may replace the whole set provided they were purchased in the same transaction and are all protected by the same policy.

- 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.

### Disposal, delivery, assembly and other costs

- We will pay the standard delivery charges for any replacement arranged under this policy.
- If your product is replaced, you will need to arrange the disposal of the replaced product.
- In all cases you will be responsible for assembling the new product and paying any related costs.

### What happens if your product is replaced?

If we decide to replace your product (or to pay a settlement towards a replacement), your policy will end immediately and any unpaid premium for the current policy period will become due. No premium paid will be refunded. For settlements we will deduct any premium outstanding for the duration of your policy from the settlement.

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

### Exclusions

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 who is not our agent;
- any cost already covered by any manufacturer's, supplier's or repairer's guarantee or warranty on the product;
- replacement or recall of the product (or any part) by a supplier or the manufacturer;
- structural defects first discovered before the expiry of the manufacturer's guarantee.

#### Unauthorised repairs or maintenance

- repairs, maintenance work, or use of incorrect or inappropriate cleaning or deodorising products or methods, where not authorised by us;
- your failure to follow the manufacturer's instructions, including with respect to maintenance, use and assembly;
- routine maintenance and cleaning.

#### Modifications

- modifying or making a product comply with legislation, work on the product that is only required following changes to legislation, or making a product 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), or incidental costs caused by repair (e.g. costs to recover damage to carpet or wooden floor);
- damage to any other property or possessions, unless it is our fault;
- damage caused by wear and tear, age or normal use;
- claims where you have breached the important conditions or failed to comply with your responsibilities set out in this policy;
- any loss, damage or impairment to functionality caused by: theft, attempted theft, neglect, deliberate damage, abuse or damage caused by animals (other than the two claims allowed for pets);
- 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);
- changes in colour of the product or any part of the product, regardless of the cause of the changes in colour;
- damage caused during the assembly process of your flat pack furniture.

### Paying your premium

You must pay all the premium for the period in advance in one payment (inclusive of all applicable taxes) before the policy will start.

Where you are paying your premium in advance in one payment, Argos will hold your premium as agent for us and use it to pay refunds, if you cancel your policy in the policy cooling off period. Any premium you pay is taken to be received by us as soon as it has been paid by you.

### Duration of your policy

- The policy period begins on the purchase date of your product, or if your product is a large item and Argos deliver it directly themselves, on the scheduled delivery date of your product. Note, if you collect your product from a store, the policy begins on the purchase date of your product, not the date of collection. The policy lasts for the number of years specified on your receipt or your certificate of insurance (unless cancelled or brought to an end in accordance with these terms and conditions).
- Your policy will not renew.
- 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 of any premium paid. 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.

### Your right to cancel

You will receive a full refund if you cancel the policy within the forty five (45) day period from receipt of your documentation or from the policy start date, whichever is later (the 'policy cooling off period').

After the cooling off period – If you cancel your policy after the cooling off period, then we'll refund the premium paid by you for the remaining full months of your policy.

If your policy automatically ends or is cancelled by us, these rights do not apply (see 'Our right to cancel your policy or bring it to an end' below).

### How to cancel

If you wish to cancel your policy, during the first 45 days and you purchased it in store or online at the same time as buying your product, please return to the store with your documentation and receipt. Otherwise, if you wish to cancel your policy, please contact us on 0333 000 4915 (9am to 5.30pm Monday to Friday, except public holidays). You can also cancel by using the cancellation form on our website, or by writing to us, at the addresses specified in the 'Customer services details' section.

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

If we have reasonable grounds to believe that you have (or anyone acting for you has) claimed under this policy knowing the claim to be dishonest, exaggerated or fraudulent then we may cancel the policy immediately without any refund of premium or excess (see 'Fraudulent activity' below).

We may cancel this policy where there is a valid reason for doing so by giving you at least 7 days' written notice and you will receive a pro rata refund of the premium paid for the remaining unexpired days of your policy. Valid reasons include but are not limited to the following:

- where you fail to comply with certain conditions and obligations (see 'Important conditions' and 'Your responsibilities' above);
- where you fail to pay for the policy (see 'Paying your premiums' above);

- where we have reasonable grounds to believe you have (or anyone acting for you has) engaged in fraudulent activity against us or our service providers and/or provided us with false information with respect to another policy you hold or have held with us (see 'Fraudulent activity' below); and/or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

### Customer services details

For customer services: call 0333 000 4915, 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 or you are unhappy with the service provided, please contact our customer services team (see 'Customer services details' above). If you are not satisfied with how we respond you can then ask the Financial Ombudsman Service (FOS) to review your case. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, on the website <http://financial-ombudsman.org.uk/>, or by email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), or phone 0800 023 4567.

Referral of your complaint to the FOS does not affect your right to take legal proceedings.

### Transferring your policy

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 item.

### 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.

In all cases, we will give you thirty (30) days' written notice of any change that could affect your rights or obligations and provide you with a brief explanation of such changes. 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 premium paid for unused days of your policy.

### Data Protection Information

Domestic & General Services Ltd (for service, maintenance & support plans) and Domestic & General Insurance PLC (for insurance policies) are the Data Controllers for your information. This is a brief summary of how we're protecting and respecting your privacy in accordance with data protection legislation. For more information go to [www.domesticandgeneral.com/privacy](http://www.domesticandgeneral.com/privacy)

### How do we use your data?

We use the data we hold about you in order to provide your product registration, product protection, handle repair requests, fulfil obligations under the plan/policy, or let you know about information, products or services that interest you, or for analytical or statistical purposes. We also use it to safeguard against fraud and money laundering, and for the rare event of product safety recalls.

### Do we share your data?

Your data is shared across our group companies and with other companies who provide products or services to us, or who perform services on our behalf. We'll also share your data with the Sainsbury's Argos Group (which currently includes Sainsbury's Supermarkets, Sainsbury's Bank, Argos Limited, Tu Clothing, Habitat, Argos Financial Services, Nectar and Insight 2 Communication, Argos Business Solutions Limited). The Sainsbury's Argos Group will process your Personal Information for their legitimate business interests (including marketing and analytics) in accordance with their privacy policy, which can be found at <https://privacy-hub.sainsburys.co.uk/privacy-policy>

### What happens with international data transfers?

We may transfer your data to countries (including the US and South Africa) which may not have data protection laws which provide the same level of protection as provided in the UK. But don't worry, we have safeguards in place to help ensure that everything is adequately secured and protected.

### What are your rights?

You have the right to ask us to:

- not use your data for marketing purposes
- send you a copy of the personal information we have about you
- delete your data (subject to certain exemptions)
- correct or delete any inaccurate or misleading data
- restrict the processing of your data
- provide a copy of your data to any controller
- lodge a complaint with the local data protection authority.

### How long do we keep your data?

We won't keep your information for any longer than is necessary. In most cases that's 10 years (the average expected life of a product), or 6 years following the expiry of a contract.

### Any other questions?

Please contact The Group Data Protection Officer, go to [www.domesticandgeneral.com/privacy](http://www.domesticandgeneral.com/privacy)

If you don't want Argos to send you marketing by phone, email or post then please see Argos's Privacy Policy, which can be found on their website at <https://privacy-hub.sainsburys.co.uk/privacy-policy> to opt out of this marketing. Argos will stop sending you marketing communications but will still contact you with service-related messages every now and then.

### Exclusion of third party rights

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

### Fraudulent activity

We may provide your details to third parties in order to detect possible fraudulent activity.

If we believe that you have (or anyone acting for you has) engaged in fraudulent activity against us or our service provider, or provided us with false information we may request extra information in support of your application or claim (such as proof of purchase).

If we have reasonable grounds to believe that you have (or anyone acting for you has) claimed under this policy knowing the claim to be dishonest, exaggerated or fraudulent, then we may:

- request extra evidence in support of your claim (such as proof of purchase or other documentation);
- decline your claim and immediately cancel your policy without any refund of premium or excess paid;
- recover from you the cost of any claim already paid to you under this policy and the cost of any investigation into a fraudulent claim under this policy (and we may initiate legal proceedings to do so);
- report you to the relevant authorities, including the police;

- put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants names and addresses are available on request.  
If we have reasonable grounds to believe that you have (or anyone acting for you has):
- engaged in fraudulent activity against us or our service providers; and/or
- provided us with false information,

with respect to another policy you hold or have held with us, we may cancel this policy as well as any other policies you have with us and/or reject any applications for new policies (see 'Our right to cancel your policy or bring it to an end' above). You will receive a refund of any premium paid for unused days of 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. 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.

### **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, or by contacting them on 0800 678 1100.

### **Access and support**

We offer a number of services for customers who wish to have documents in alternative formats such as Braille, large print or audio formats. We may also make accommodations to the way we provide our services on a case by case basis. 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 products from your credit card provider. Some household contents insurance policies offer cover for accidental damage, fire or theft. However, you may find that an excess is payable and 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.

### **Company information**

This policy is provided by Domestic & General Insurance PLC. Registered in England and Wales. Company No. 485850 Registered office: Swan Court, 11 Worples 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>).