

Furniture Care



ARGOS CARE

Added peace of mind for life on the go



habitat 

Furniture Care

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 duration of cover for damage caused by pets, but there's no limit to the number of claims you can make for stains
- ✓ **Structural defects cover** – once your manufacturer's guarantee expires (only if the policy remains in force), 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	✓	✓	✓
Burn	✓	✓	✓
Rip	✓	✓	
Tear	✓	✓	
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.



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

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 www.argosfurniturecare.co.uk/repairs You'll also be able to track your repair here. 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 in-store to make a claim because our colleagues can only refer you to the website and number above.

For more information about Argos Care, ask an in-store colleague or search 'Argos Care' on 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.

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 (if applicable, 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

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, 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

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

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

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 www.argosfurniturecare.co.uk/repairs. You'll also be able to track your repair here. 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 in-store to make a claim because our colleagues can only refer you to the website and number above.

For more information about Argos Care, ask a colleague or search 'Argos Care' on www.argos.co.uk

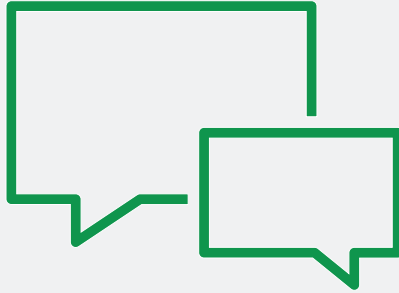
*Calls cost the basic rate per minute plus your phone company's access charge, except calls to 0800 numbers which are free. Lines are open from 8am to 8pm, 7 days a week.

Attach your
receipts here

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

Furniture Care policy no.





Want to know more?

For more information about Argos Care, ask an in-store colleague 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 (if applicable, after the end of the manufacturer's guarantee only) structural defects.

Argos Limited. Registered Address: 33 Holborn, London, United Kingdom, EC1N 2HT. 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 (if the policy remains in force after the end of the manufacturer's guarantee only).



What is insured?

- ✓ immediate protection of your product from accidental damage causing visible or structural impairment
- ✓ after the end of the manufacturer's guarantee (only if the policy remains in force), 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 and send it to us by post. You will need to provide your documentation, receipt and contact details.