

## Breakdown Care

Breakdown Care

Over

97%

of claims  
accepted  
in 2020



# ARGOS CARE

Added peace of mind for life on the go



This policy is provided by Domestic & General Insurance PLC

# About Argos Breakdown Care

Below is key information you need to know when purchasing Argos Breakdown Care Insurance. More detailed information, including our complaints procedure, can be found in the terms and conditions.

## 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 starts 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.

## When does the policy end?

Your policy will end after the duration specified on your receipt (unless ended in accordance with our terms and conditions). 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 45 day cooling off period. After these 45 days, if you cancel your policy we will refund the premium paid for the remaining full months of your policy.

## 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)

**This insurance policy is designed to meet the demands and needs of those who wish to insure their electronic and/or household goods against accidental damage and breakdown.**

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

Argos Breakdown 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 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 terms and conditions. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Looking after your new product

Take the hassle out of getting a repair or replacement with Argos Breakdown Care, provided by the UK's leading warranty provider Domestic & General. They accepted over 97% of claims in 2020.

### Benefits of Argos Breakdown Care

- ✓ **Accidental damage cover (including water damage)**  
- from the moment you get your product
- ✓ **Breakdown cover** – once your manufacturer's guarantee expires, faults and breakdowns will be included too
- ✓ **Unlimited repairs of your product** – it doesn't matter how many times your product stops working, you can request as many repairs as you need
- ✓ **A brand new replacement or vouchers** – if we can't repair your product, you'll get a replacement or Argos vouchers. Installation charges may apply
- ✓ **If we replace your product** – we'll pay for delivery
- ✓ **Worldwide cover** – your products are covered wherever you are

### Key Exclusions

Loss, theft, cosmetic and deliberate damage. The cost of installation of a replacement product and disposal of your product. Breakdown or accidental damage covered by another guarantee or warranty.

For a full list of exclusions, restrictions and the complaints procedure, please see the terms and conditions.

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

# Breakdown Care pricing tables

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

**Up to 3 years cover, includes 1 year manufacturer's guarantee**

Product Description	Cost of Product	Price	Product Description	Cost of Product	Price
DVD Player/ Recorder	£150 to £299.99	£62.99	Cooker	Up to £99.99	£49.99
	£300 to £499.99	£69.99		£100 to £199.99	£59.99
	£500 and over	£84.99		£200 to £349.99	£79.99
Set Top Box	£150 to £299.99	£37.99		£350 to £499.99	£94.99
	£300 to £499.99	£64.99		£500 to £999.99	£99.99
Home Theatre	£150 to £199.99	£40.99		£1,000 and over	£119.99
	£200 to £299.99	£44.99	Oven and Hob	£150 to £399.99	£57.99
	£300 and over	£57.99		£400 to £649.99	£79.99
Projectors	£150 to £299.99	£74.99	Cooker Hood	Up to £249.99	£13.99
	£300 to £499.99	£104.99		£250 and over	£19.99
	£500 and over	£134.99	Hob	Up to £249.99	£17.99
Video Games System	Up to £149.99	£32.99		£250 and over	£24.99
	£150 to £199.99	£36.99	Freezer	Up to £99.99	£12.99
	£200 to £299.99	£46.99		£100 to £199.99	£14.99
£300 and over	£59.99	£200 and over		£29.99	
Gaming Chair	£150 to £199.99	£39.99	Fridge	Up to £99.99	£24.99
	£200 and over	£49.99		£100 to £199.99	£29.99
In Car Entertainment	Up to £49.99	£6.99		£200 and over	£54.99
	£50 to £99.99	£14.99	Up to £149.99	£44.99	
	£100 to £199.99	£16.99	£150 to £249.99	£49.99	
	£200 to £299.99	£24.99	£250 to £399.99	£64.99	
	£300 to £399.99	£34.99	£400 to £599.99	£99.99	
	£400 and over	£49.99	£600 and over	£128.99	
Musical Instrument	£150 and over	£21.99	Dishwasher	Up to £199.99	£86.99
	£150 to £199.99	£25.99		£200 to £249.99	£89.99
Camcorder	£200 to £299.99	£30.99		£250 and over	£99.99
	£300 to £399.99	£34.99	Washer Dryer	Up to £249.99	£108.99
	£400 to £499.99	£44.99		£250 to £349.99	£128.99
	£500 and over	£54.99		£350 and over	£129.99
Camera	£150 to £199.99	£35.99	Washing Machine	Up to £179.99	£88.99
	£200 to £299.99	£42.99		£180 to £229.99	£89.99
	£300 to £399.99	£45.99		£230 to £349.99	£109.99
	£400 to £499.99	£52.99		£350 and over	£119.99
	£500 and over	£63.99	Iron	£150 to £199.99	£97.99
Microwave	£150 to £199.99	£59.99		£200 and over	£107.99
	£200 and over	£76.99	Tumble Dryer/ Condenser	£100 to £149.99	£49.99
				£150 to £299.99	£84.99
		£300 and over		£94.99	
		Vacuum Cleaner	£100 to £249.99	£34.99	
			£250 and over	£38.99	

 **Example:** You're buying a TV which costs £739 and includes a 1 year manufacturer's parts and labour guarantee. This means you can get a total of 2 years' protection (including manufacturer's guarantee) at **£173.99**.

## Up to 3 years cover, includes 1 year manufacturer's guarantee (cont.)

Product Description	Cost of Product	Price
Electric Tool	£150 and over	£46.99
Lawnmower	£150 and over	£59.99
Pressure Washer	£150 and over	£49.99
Electronic Ignition Barbecue	Up to £349.99	£49.99
	£350 and over	£59.99
Sat Nav/ Road Assistance	£150 to £299.99	£54.99
	£300 to £499.99	£79.99
	£500 and over	£95.99
Sports Equipment	£150 to £249.99	£76.99
	£250 to £499.99	£99.99
	£500 and over	£119.99
Personal Care	£150 and over	£39.99
Shower	Up to £99.99	£24.99
	£100 and over	£26.99
Dehumidifier/ Fans	£150 to £199.99	£38.99
	£200 and over	£46.99
Electric Fire	£150 and over	£20.99
Food Preparation	£150 to £199.99	£54.99
	£200 and over	£69.99
Sewing Machine	£150 and over	£35.99
Printer/Scanner	£150 to £249.99	£57.99
	£250 and over	£59.99
Tel/Fax Machine	£150 and over	£40.99
Monitor	£150 to £249.99	£36.99
	£250 to £349.99	£41.99
	£350 and over	£59.99
Smart Technology	£150 to £249.99	£54.99
	£250 to £499.99	£79.99
E-book Reader	£50 to £999.99	£39.99
Desktop	£150 to £199.99	£80.99
	£200 to £249.99	£84.99
	£250 to £299.99	£94.99
	£300 to £399.99	£104.99
	£400 to £499.99	£114.99
	£500 to £599.99	£124.99
	£600 to £799.99	£133.99
	£800 to £999.99	£158.99
	£1,000 and over	£170.99

## Up to 2 years cover, includes 1 year manufacturer's guarantee

Product Description	Cost of Product	Price	
Laptop	Up to £149.99	£62.99	
	£150 to £199.99	£72.99	
	£200 to £299.99	£89.99	
	£300 to £399.99	£94.99	
	£400 to £499.99	£99.99	
	£500 to £599.99	£129.99	
	£600 to £799.99	£159.99	
	£800 to £999.99	£169.99	
	£1,000 to £1,199.99	£219.99	
	£1,200 to £1,399.99	£264.99	
	£1,400 and over	£319.99	
	Up to £199.99	£82.99	
iPad	£200 to £299.99	£104.99	
	£300 to £399.99	£109.99	
	£400 to £499.99	£129.99	
	£500 to £599.99	£159.99	
	£600 to £1,249.99	£179.99	
	£1,250 to £2,000	£199.99	
	£150 to £199.99	£79.99	
	£200 to £299.99	£94.99	
Tablet	£300 to £399.99	£109.99	
	£400 to £499.99	£134.99	
	£500 to £649.99	£159.99	
	£650 to £799.99	£179.99	
	£800 to £1,249.99	£199.99	
	£1,250 to £2,000	£219.99	
	£150 to £199.99	£49.99	
	£200 to £299.99	£69.99	
TV	£300 to £399.99	£109.99	
	£400 to £499.99	£139.99	
	£500 to £699.99	£149.99	
	£700 to £899.99	£173.99	
	£900 to £999.99	£187.99	
	£1,000 and over	£217.99	
	Gaming Equipment	£150 to £300	£34.99
	Audio Systems	£150 to £199.99	£52.99
£200 to £299.99		£57.99	
£300 to £499.99		£69.99	
£500 and over		£89.99	

**Labour only - up to 3 years cover, includes 1 year manufacturer's and extended parts guarantee\***

Product Description	Cost of Product	Price
Cooker	£200 to £349.99	£46.99
	£350 to £499.99	£54.99
	£500 to £999.99	£64.99
	£1,000 and over	£69.99
Oven and Hob	£150 to £399.99	£52.99
	£400 to £649.99	£64.99
Cooker Hood	Up to £249.99	£11.99
	£250 and over	£17.99
Hob	Up to £249.99	£16.99
	£250 and over	£22.99
Microwave	£150 to £199.99	£43.99
	£200 and over	£64.99
Freezer	Up to £99.99	£18.99
	£100 to £199.99	£22.99
	£200 and over	£32.99
Fridge	Up to £99.99	£21.99
	£100 to £199.99	£26.99
	£200 and over	£48.99
Fridge Freezer	Up to £149.99	£44.99
	£150 to £249.99	£49.99
	£250 to £399.99	£64.99
	£400 to £599.99	£99.99
	£600 and over	£128.99
Dishwasher	Up to £199.99	£59.99
	£200 to £249.99	£66.99
	£250 and over	£72.99
Washer Dryer	Up to £249.99	£99.99
	£250 to £349.99	£119.99
	£350 and over	£129.99
Washing Machine	Up to £179.99	£69.99
	£180 to £229.99	£79.99
	£230 to £349.99	£89.99
	£350 and over	£99.99
Tumble Dryer/ Condenser	£100 to £149.99	£49.99
	£150 to £299.99	£84.99
	£300 and over	£86.99
Vacuum Cleaner	£100 to £249.99	£29.99
	£250 and over	£32.99

\* If your product is covered by an extended parts guarantee and it breaks down, we'll pay the labour costs to repair it. If your product is accidentally damaged, we'll pay all the repair costs.

**Up to 3 years cover, includes 2 year manufacturer's guarantee**

Product Description	Cost of Product	Price
Tablet	£150 to £199.99	£94.99
	£200 to £299.99	£114.99
	£300 to £399.99	£139.99
	£400 to £499.99	£164.99
	£500 to £649.99	£179.99
	£650 to £799.99	£199.99
	£800 to £1,249.99	£219.99
Audio Systems	£1,250 to £2,000	£239.99
	£150 to £199.99	£62.99
	£200 to £299.99	£78.99
	£300 to £499.99	£89.99
Headphones	£500 and over	£119.99
	£150 to £199.99	£89.99
	£200 to £299.99	£119.99
Wearable Tech	£300 to £499.99	£149.99
	£500 and over	£179.99
	£150 to £249.99	£54.99
	£250 to £349.99	£59.99
Laptop	£350 to £499.99	£64.99
	£500 and over	£79.99
	Up to 149.99	£77.99
	£150 to £199.99	£86.99
	£200 to £299.99	£107.99
	£300 to £399.99	£119.99
	£400 to £499.99	£134.99
	£500 to £599.99	£169.99
	£600 to £799.99	£199.99
	£800 to £999.99	£239.99
Gaming Equipment	£1,000 to £1,199.99	£289.99
	£1,200 to £1,399.99	£329.99
	£1,400 and over	£379.99
	£150 to £300	£37.99
	£150 to £199.99	£59.99
	£200 to £299.99	£79.99
	£300 to £399.99	£119.99
	£400 to £499.99	£149.99
	£500 to £699.99	£164.99
	£700 to £899.99	£193.99
	£900 to £999.99	£207.99
£1,000 and over	£237.99	
TV	£150 to £199.99	£59.99
	£200 to £299.99	£79.99
	£300 to £399.99	£119.99
	£400 to £499.99	£149.99
	£500 to £699.99	£164.99
	£700 to £899.99	£193.99
	£900 to £999.99	£207.99

## Up to 4 years cover, includes 2 year manufacturer's guarantee

Product Description	Cost of Product	Price	Product Description	Cost of Product	Price
Set Top Box	£150 to £299.99	£56.99	Fridge Freezer	Up to £149.99	£59.99
	£300 to £499.99	£77.99		£150 to £249.99	£69.99
Home Theatre	£150 to £199.99	£49.99		£250 to £399.99	£84.99
	£200 to £299.99	£55.99		£400 to £599.99	£123.99
	£300 and over	£69.99		£600 and over	£143.99
Projectors	£150 to £299.99	£98.99	Dishwasher	Up to £199.99	£89.99
	£300 to £499.99	£139.99		£200 to £249.99	£94.99
	£500 and over	£169.99		£250 and over	£104.99
Musical Instrument	£150 and over	£24.99	Washer Dryer	Up to £249.99	£118.99
Camcorder	£150 to £199.99	£38.99		£250 to £349.99	£134.99
	£200 to £299.99	£49.99		£350 and over	£149.99
	£300 to £399.99	£54.99	Washing Machine	Up to £179.99	£94.99
	£400 to £499.99	£64.99		£180 to £229.99	£99.99
	£500 and over	£74.99		£230 to £349.99	£128.99
Camera	£150 to £199.99	£45.99	Iron	£350 and over	£134.99
	£200 to £299.99	£52.99		£150 to £199.99	£102.99
	£300 to £399.99	£64.99	£200 and over	£112.99	
	£400 to £499.99	£74.99	Tumble Dryer/ Condenser	£100 to £149.99	£69.99
£500 and over	£84.99	£150 to £299.99		£89.99	
Microwave	£150 to £199.99	£66.99		£300 and over	£99.99
	£200 and over	£83.99	Vacuum Cleaner	£100 to £249.99	£49.99
Cooker	Up to £99.99	£49.99		£250 and over	£53.99
	£100 to £199.99	£69.99	Electric Tool	£150 and over	£49.99
	£200 to £349.99	£89.99	Lawnmower	£150 and over	£69.99
	£350 to £499.99	£99.99	Pressure Washer	£150 and over	£56.99
	£500 to £999.99	£116.99	Electronic Ignition Barbecue	Up to £349.99	£54.99
	£1,000 and over	£135.99		£350 and over	£64.99
Oven and Hob	£150 to £399.99	£67.99	Sat Nav/ Road Assistance	£150 to £299.99	£63.99
	£400 to £649.99	£92.99		£300 to £499.99	£86.99
Cooker Hood	Up to £249.99	£19.99		£500 and over	£99.99
	£250 and over	£25.99	Sports Equipment	£150 to £249.99	£89.99
Video Games System	£150 to £199.99	£42.99		£250 to £499.99	£116.99
	£200 to £299.99	£54.99		£500 and over	£154.99
	£300 and over	£62.99			
Gaming Chair	£150 to £199.99	£59.99			
	£200 and over	£64.99			
Hob	Up to £249.99	£24.99			
	£250 and over	£30.99			
Freezer	Up to £99.99	£19.99			
	£100 to £199.99	£23.99			
	£200 and over	£31.99			
Fridge	Up to £99.99	£32.99			
	£100 to £199.99	£39.99			
	£200 and over	£64.99			

**Up to 4 years cover,  
includes 2 year manufacturer's  
guarantee (cont.)**

Product Description	Cost of Product	Price
Personal Care	£150 and over	£67.99
Shower	Up to £99.99	£32.99
	£100 and over	£46.99
Dehumidifier/ Fans	£150 to £199.99	£43.99
	£200 and over	£50.99
Food Preparation	£150 to £199.99	£64.99
	£200 and over	£74.99
Sewing Machine	£150 and over	£51.99
Printer/Scanner	£150 to £249.99	£56.99
	£250 and over	£68.99
Tel/Fax Machine	£150 and over	£44.99
Monitor	£150 to £249.99	£42.99
	£250 to £349.99	£54.99
	£350 and over	£64.99
Smart Technology	£150 to £249.99	£64.99
	£250 to £499.99	£92.99
Desktop	£150 to £199.99	£83.99
	£200 to £249.99	£87.99
	£250 to £299.99	£99.99
	£300 to £399.99	£114.99
	£400 to £499.99	£127.99
	£500 to £599.99	£134.99
	£600 to £799.99	£142.99
	£800 to £999.99	£167.99
£1,000 and over	£177.99	

**Up to 2 years cover,  
includes 1 year  
manufacturer's guarantee (cont.)**

Product Description	Cost of Product	Price
iPod	£150 to £199.99	£63.99
	£200 to £299.99	£64.99
	£300 to £499.99	£74.99
	£500 and over	£99.99
Headphones	£150 to £199.99	£66.99
	£200 to £299.99	£89.99
	£300 to £499.99	£99.99
	£500 and over	£124.99
Wearable Tech	£150 to £249.99	£44.99
	£250 to £349.99	£49.99
	£350 to 499.99	£54.99
	£500 and over	£69.99
Spas	Up to £599.99	£89.99
	£600 to £999.99	£139.99
	£1,000 to £1,600	£209.99

Prices are valid from September 2021 and are inclusive of all applicable taxes.  
We reserve the right to alter the premiums at our discretion without prior notice.



## How to claim

Making a claim is quick and easy on  
[www.argosproductcare.co.uk/repairs](http://www.argosproductcare.co.uk/repairs)

You'll also be able to track your repair here too.

Alternatively, you can call us on 0800 497 0655\* from 8am to 8pm, but you might have to wait in a queue.

**IMPORTANT:** Please do not go into store for breakdown and accidental damage claims as 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)

## How to pay

You must either pay the total premium in one full payment before the policy starts or in 10 monthly instalments by Direct Debit.

\* Lines are open from 8am to 8pm, 7 days a week.

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



### 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 PLC will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request Domestic & General Insurance PLC 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 PLC 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 PLC 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 over 10 consecutive months commencing approximately one month after receipt of the completed application. On expiry of the initial period the renewal premium will be deducted on a monthly basis unless cancelled. In each case the first collection amount may be of a slightly different amount and 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 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

**policy:** this contract of insurance.

**product(s):** the appliance(s), as shown on your certificate.

**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.

### 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 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 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.

### Your responsibilities

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

#### 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 cover the cost of replacing your product in vouchers.

#### Accidental damage

If your product suffers accidental damage (including water damage) at any time (i.e. physical damage as a result of a sudden cause that means 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 cover the cost of replacing your product in vouchers.

#### Territorial limits

Your product is covered for claims that occur anywhere in the world; however, any repairs or replacements under this policy will only be carried out within the United Kingdom.

#### How to make a claim

To make a claim please contact us as soon as possible by telephoning 0800 497 0653 or online at [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk)

#### Limits of the policy

There is no limit to the number of repairs you can request, unless your policy ends, for example, following a replacement of your product (see 'What happens if your product is replaced?' below).

## Repairs information

### Important information about repairs

Only repairers approved by us are authorised to carry out repairs under this policy, unless we agree otherwise in advance. Repairs will be carried out within the repairer's normal working hours (which are at least 9am to 5pm, Monday to Friday, except public holidays) 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.

### 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' current retail price of a replacement product of the same or similar make and technical specification 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 give you vouchers for a replacement, we will pay the supplier's delivery charge.
2. If the product is taken or sent away from your home for repair but is then replaced, the original product will become our property and we will dispose of it. If your product remains in your home, you will be responsible for disposing of it at your own cost.
3. In all cases you will be responsible for installing the new appliance 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 not under our instruction.
- Any breakdown during any manufacturer's, supplier's or repairer's guarantee or warranty on a product.
- Replacement 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: theft, attempted theft, 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).

## 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 such as lawnmower belts, attachments, cables and cable joints, plugs, light covers, grills, removable parts, glass and enamel parts, catalytic panels, external piping, rain covers, starter connections and straps, 3D glasses, brushes and tubes, or audio pick-up systems including scanners.

## Special exclusions

- Marks on the screen, burned screens or pixel failure where the number or location of pixels does not exceed the manufacturer's acceptable limit;
- 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;
- The loss of safety keys on fitness equipment;
- Scale damage.

## Paying your premium

1. If you have been provided with a policy at no charge, this "Paying your premium" section does not apply.
2. If you pay the premium (inclusive of all applicable taxes) monthly by Direct Debit, 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.
3. We will collect the payment for the first month of the policy approximately two to four weeks after the start date. Payments for all subsequent months will be collected monthly on your selected payment date (or the next working day if a weekend or bank holiday). This means that the second payment may be collected approximately two weeks after the first payment.

4. When you have paid the premium monthly by Direct Debit for the number of consecutive months shown in the 'Payments schedule', if the initial policy period has not yet expired, no further payment will be taken for the remainder of the initial policy period, unless and until your policy renews for a further period (see 'Duration and renewal of your policy' below).
5. If instead you choose to pay all the premium for the period in advance in one payment, you must pay this amount (inclusive of all applicable taxes) before the policy will start.
6. We may use a collection agency to recover any amount owing to us. If you do not pay for your policy on time, it will be suspended from the due date. Any requests for repairs past this date will not be considered for approval unless payment is received.
7. 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 and renewal 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. Its initial period 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).

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.

Before your policy ends, we will contact you by post, telephone, email or SMS about renewing your protection. You will be informed of the new amount to pay. The premium payable may increase at renewal. You will need to make payment for your policy to continue. You should review this cover periodically to ensure it remains adequate and meets your needs.

A cooling off period (lasting 14 days from renewal of the policy or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your policy. We reserve the right not to offer you a renewal on your policy.

If you were provided with a policy at no charge, before the expiry of the policy we will write to you about continuing cover with a new policy. The notice will show the amount payable and how to pay.

## 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 you pay for your policy by Direct Debit, you will only receive a refund if you have already paid for any future 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).

If you were provided with a policy at no charge, you will not receive any refunds as no money has been paid by you to us.

If you are paying by Direct Debit and choose to cancel the policy, please inform us before telling your bank to cancel your Direct Debit Instruction.

If you wish to cancel your policy during the first 45 days and you have paid for it in advance in one payment (or were provided the policy at no charge), please return to the store with your documentation and receipt or call Argos on 0345 640 2020 (calls cost the basic rate per minute plus your phone company's access charge). Otherwise, if you wish to cancel your policy, 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. You may need to send in your documentation and receipt.

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

If we have reasonable grounds to suspect that your claim is in any way dishonest, exaggerated or fraudulent then we may cancel the policy immediately (as well as any other policies you have with us) without any refund of premium or excess (see 'Fraudulent activity' below).

We may cancel this policy as well as any other policies you have with us 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 'Important conditions' and 'Your responsibilities' above);
- where you fail to pay for the policy (see 'Paying your premiums' above);
- where you have (or anyone acting for you has) previously engaged in fraudulent activity and/or provided us with false information (see 'Fraudulent activity' below); or
- where you have used threatening or abusive behavior or language towards our staff or suppliers.

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

#### **Customer services details**

For customer services: call 0800 497 0653, 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 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 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 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 appliance protection, handle repair requests, 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) 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 an appliance), 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 other third party under the policy.

### Fraudulent activity

1. We may provide your details to third parties in order to detect possible fraudulent activity.
2. If we have reasonable grounds to suspect that you have (or anyone acting for you has):
  - previously engaged in fraudulent activity; or
  - provided us with false information,
  - we may cancel your policy as well as any other policies you have with us and/or reject any applications for new policies. You will receive a refund of any premium paid for unused days of the policy (see 'Our right to cancel your policy or bring it to an end' above).
3. If we suspect that you have (or anyone acting for you has) engaged in fraudulent activity or provided us with false information we may request extra information in support of your application or claim (such as proof of purchase).
4. If we have reasonable grounds to suspect that you have (or anyone acting for you has) made a claim 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.

### 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 [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or 03454 04 05 06.

### 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 have disabilities including providing our documents in 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 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.

### 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>).



Please attach your receipt to this leaflet and keep it in a safe place. This leaflet and receipt for both your Breakdown Care policy and your product are your proof of purchase. Together, they'll form your policy document. If you pay by Direct Debit, you'll also receive confirmation of your policy number in the post or via email.

## How to claim

Making a claim is quick and easy on [www.argosproductcare.co.uk/repairs](http://www.argosproductcare.co.uk/repairs)  
You'll also be able to track your repair here too.

Alternatively, you can call us on 0800 497 0655\* from 8am to 8pm, but you might have to wait in a queue.

**IMPORTANT:** Please do not go into store for breakdown and accidental damage claims as they can only refer you to the number above.

\*Lines are open from 8am to 8pm, 7 days a week.

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

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



Store colleagues, please enter your customer's policy number in the box opposite if they choose to pay by Direct Debit.

Attach your receipts here



Breakdown Care policy no.

# Argos Breakdown Care Insurance



## Insurance Product Information Document

Company: Domestic & General Insurance PLC

Product: Argos Breakdown 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.

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?

Breakdown and accidental damage insurance covering your product, for example, electronic appliances and/or household goods.



#### What is insured?

- ✓ protection of your product from accidental damage
- ✓ breakdown of your product after the end of the manufacturer's guarantee period
- ✓ unlimited repairs on your product (including call-outs, parts and labour), with no excess to pay
- ✓ a replacement product (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product) and the cost of delivering your replacement product
- ✓ vouchers to the value of a replacement product (if we cannot reasonably arrange a replacement)



#### What is not insured?

- ✗ loss, cosmetic damage, theft, neglect or deliberate damage
- ✗ costs arising from not being able to use your product or damage to other property
- ✗ costs for replacing any accessories, installation and disposal



#### 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



#### Where am I covered?

- ✓ your product is covered under this policy while it is situated anywhere in the world; however any repairs or replacement under this policy will only be carried out within the UK



#### What are my obligations?

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



#### When and how do I pay?

You need to either pay the total premium in one full payment before the policy starts or in monthly instalments by Direct Debit, unless the policy has been provided to you at no charge.



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

Cover starts 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. Cover lasts for 2, 3 or 4 years depending on your product and its manufacturers guarantee (unless ended in accordance with our 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 of any premium paid. 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?

If you have paid in advance (or been provided the policy at no charge) and wish to cancel during the first 45 days, return to the store with your documentation and receipt or call Argos on 0345 640 2020 (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.