

Argos Replacement Care Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Argos Replacement 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?

Replacement insurance covering your product, for example, electronic appliances, household goods, jewellery, watches and/or mobile phones against accidental damage. For electronic appliances, household goods, watches and mobile phones it also provides cover against breakdown. In addition, for jewellery and watches it provides cover against theft with force or break-in.



What is insured?

- ✓ protection of your product from accidental damage (including water damage and for jewellery only, cosmetic damage)
- ✓ for all products other than jewellery, breakdown of your product after the end of the manufacturer's guarantee period
- ✓ instant replacement in store
- ✓ the cost of replacing accessories originally purchased and provided with your product
- ✓ For jewellery and watches only, theft with force or break-in



What is not insured?

- ✗ loss, cosmetic damage (other than jewellery), neglect, deliberate damage
- ✗ costs for replacing any accessories (other than those provided with your product)
- ✗ theft or attempted theft of household goods, electronic appliances or mobile phones
- ✗ for jewellery or watches only, theft without force, including pickpocketing



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your product must be in good working order (for all products other than jewellery) or undamaged (for jewellery) and less than 45 days old when this policy starts
- ! your product must have been bought from Argos or Habitat and have a purchase price of up to £49.99 for mobile phones, £3,500 for jewellery, £2,000 for watches and £149.99 for other items
- ! claims can only be made in store, not online or over the phone



Where am I covered?

- ✓ your product is covered anywhere in the world; however you will need to return to the UK to claim



What are my obligations?

- to give us true, factual and not misleading information
- to install (if appropriate), maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to take reasonable care of your item and not allow it to be subject to adverse weather condition.



When and how do I pay?

You need to pay the total premium in one full payment before the policy starts.



When does the cover start and end?

Cover starts (i) on the purchase date of 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 2 or 3 years depending on your product and its manufacturer's guarantee (unless ended in accordance with our terms and conditions). The duration 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 and no premium will be refunded.



How do I cancel the contract?

To cancel your policy within the first 45 days, please return to the store with your documentation and receipt. To cancel your policy after the first 45 days, 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.