

Replacement Care

Argos Care

99.8%

of claims
accepted
in 2024



Argos Care

Added peace of mind for life on the go



Replacement Care

This policy is provided by Domestic & General Insurance PLC

About Argos Replacement Care

Below is key information you need to know when purchasing Argos Replacement 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 from the supplier of the electrical goods 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 or 03454 04 05 06.

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 the 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 (excluding watches) using any internet enabled device at: www.compareextendedwarranties.co.uk

Argos Limited is paid a commission from Domestic & General Insurance PLC who provide the care policy.

Demands and needs statement

This insurance policy is designed to meet the demands and needs of those who wish to insure their electronic products, household goods, watches and/or mobile phones against accidental damage and breakdown; or jewellery from accidental damage.

Argos Limited. Registered Address: 33 Charterhouse Street, London EC1M 6HA. Registered Number 01081551.

Argos Replacement Care is provided by Domestic & General Insurance PLC. Registered Office: Swan Court, 11 Worpole 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 in this leaflet. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

If it breaks, we'll replace it

Cover your Argos or Habitat item against the unexpected. So if the worst happens, you won't have to go without it for long. Argos Replacement Care is provided by Domestic & General, the UK's leading specialist warranty provider. In 2024, they accepted 99.8% of Argos Care claims (excluding Furniture Care).

What's covered:	Small appliances (+ lighting)	Jewellery	Watches
Accidental damage (including water damage)	✓	✓	✓
Instant replacement (with same or similar features) - swap your damaged or broken item for a new one in-store	✓	✓	✓
Breakdown - after your manufacturer's guarantee ends	✓	✗	✓
Cosmetic damage (such as dents and scratches)	✗	✓	✗

Your product will be covered worldwide
No excess fee - no excess to pay when you claim

What's not covered:

Loss, installation costs, theft, attempted theft and (other than for jewellery) cosmetic damage that doesn't affect how the product works.

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

The Insurance Product Information Document at the back of this leaflet includes details of what is and what isn't covered. Please read it carefully before making a purchase.

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 appliance, item, mobile phone (including accessories provided when purchased), jewellery or watch protected by this policy.

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

you/your: the customer.

Is this policy for you?

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

Your product must:

- be less than 45 days old and in good working order (for all products other than jewellery) or undamaged (for jewellery) when this policy starts;
- have been bought from Argos; and
- have a purchase price of up to £49.99 for mobile phones, £3,500 for jewellery, £2,000 for watches, and up to £149.99 for all other items.

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 be used for business purposes.

For all products other than jewellery and watches, your product must:

- be used or installed (if appropriate) in a private home, solely occupied by a single household (at the address you gave to us); and
- (if it is able to store data or images) 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 take reasonable care of your item. This includes caring for it in line with the manufacturer's instructions and not allowing it to be subject to adverse weather conditions. We will not do any work where these standards are not met.

What this policy covers

The following are covered by the policy. The cover provided depends on the type of product you have protected:

	Accidental damage	Breakdown
Appliance, item, mobile phone	Yes	Yes (but only while out of guarantee)
Jewellery	Yes	No
Watch	Yes	Yes (but only while out of guarantee)

Breakdown (for all products apart from jewellery)

If your product suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will either arrange a replacement or (at our option) pay the cost of a replacement 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 or is damaged), we will either arrange a replacement or (at our option) pay the cost of replacing your product in vouchers. For jewellery accidental damage cover will include cover against cosmetic damage.

Territorial limits

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

How to make a claim

To claim for a replacement, return to the Argos store with your product, this leaflet and the receipts for both your policy and your product. For products that contain fuel (e.g. lawnmowers), please ensure that all fuel is removed from your product before bringing it into store.

Replacements

1. For accepted claims, we will arrange to replace your product with a new product of the same or similar make and technical specification, subject to these terms and conditions. The replacement product may be a different model, may be made by a different manufacturer and may not include the identical features, functions and data capability as the original product.
2. If your product needs to be replaced but we cannot reasonably arrange a replacement, we will give you Argos vouchers instead. The vouchers will be for the original purchase price of the product.
3. All vouchers will be valid for at least 12 months from the date of issue. Voucher settlements will be provided to you in store or sent to the last address you gave us. If vouchers are not available we may provide a cash equivalent.

Product disposal and delivery, installation and other costs

You must return to the Argos store to receive your replacement product. We will not arrange or pay for the replacement product to be delivered.

1. You must bring the original product with you into store. It will become our property and we will dispose of it.
2. In all cases you will be responsible for other associated costs where relevant, such as for installing the new product and for purchasing and installing lost media and software.

What happens if your product is replaced?

If we decide to arrange to replace your product (or to pay a settlement towards a replacement), your policy will end immediately. No refund will be due.

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 authorised by us.
- 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 work or maintenance

- Routine servicing, inspection, maintenance, repair, cleaning, alteration, adjustments, restoration 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 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 (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 (other than to jewellery where it is covered) such as damage to paintwork, dents or scratches or any other type of damage that does not affect how the product works.
- Damage to ceramic or glass surfaces (unless caused by an accident protected by the policy).
- Any loss, damage or impairment to functionality caused by: neglect, deliberate damage or damage caused by animals, plants or trees.
- Any loss, damage or impairment to functionality caused by: earthquake, flood, lightning, fire, wind, humidity, weather conditions, salt spray, storm or other natural events or catastrophes, abnormally high or low temperatures, plumbing problems, corrosion, chemical exposure, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards (such as computer viruses or date-change faults).
- Any loss, damage or impairment to functionality caused by theft or attempted theft.

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) unless we are arranging to replace the product and they were included in the original packaging of the product.
- The cost of replacing any accessories other than those which were both included in the original packaging of the product and damaged with the product.
- Replacement of or adjustment to straps to watches.

Claim limitations

- Any claim whilst the product is in another person's possession.

Special exclusions

- Marks on the screen, or 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.
- Repair work on your product.
- Damage to handle bar foam or rubber.
- Tyres, brake pads, lights and inner tubes.
- Replaceable parts on musical instruments, e.g. guitar strings.

Paying your premium

You must pay the total premium (inclusive of all applicable taxes) in one payment in full 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 the 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 ended in accordance with these terms and conditions). You should review this cover periodically to ensure it remains adequate and meets your needs.

If you purchased this policy online or over the phone and you cancel the contract with Argos to purchase the product in its cooling off period, then this policy will be automatically cancelled with immediate effect and you will receive a full refund. Please refer to your contract with Argos for details of the cooling off period for your product purchase. Where your Argos contract is brought to an end at any other time, this policy will remain in place unless you cancel it.

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).

If you wish to cancel your policy during the first 45 days please return to the store with your documentation and proof of purchase. To cancel your policy after the first 45 days, please use the cancellation form on our website www.domesticandgeneral.com or write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP or click on 'contact us' at www.domesticandgeneral.com. You may need to send in your documentation, receipts and contact details.

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); or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

Customer services details

For customer services: call 0800 497 0652 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

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, 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 service, maintenance & support plans), Domestic & General Insurance PLC (for insurance policies), and Argos Limited 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/mydata/argos

How do we use your data?

We use the data we hold about you in order to provide your appliance registration (where applicable), appliance protection, handle repair requests, fulfil obligations under the plan/policy, or let you know about information, products or services that interest you, or record phone calls, or for analytical, profiling or statistical purposes. We also undertake market research and customer surveys, as well as safeguarding against fraud and money laundering, and for the rare event of product safety recalls. Should you choose to provide it, we may also process information concerning your health to help us offer you the best possible service and we'll use this information only as necessary to fulfil our contract with you and our regulatory obligations.

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 Argos Limited and other members of the Sainsbury's group. For more information, see the 'Who are we?' section 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
- For Argos Limited marketing you'll need to contact them directly using their contact details that you'll normally find in their privacy notice.

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 by emailing dataprotection@domesticandgeneral.com or, go to <https://www.domesticandgeneral.com/content/contact-domestic-general>

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

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 companies 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 of 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. These rights include the right to claim for a refund, repair, or replacement from the supplier of the electrical goods for up to six years (Scotland it's up to five years after you become aware or could with reasonable diligence have become aware there was a problem) if your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to you. After the first six months you will have to prove that the goods had a fault when sold to you and the longer it takes for the fault to appear the more difficult this will be. For further information about your statutory rights contact the Citizens Advice Bureau: www.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 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 example allowing remote claiming). For further information please contact us. Call 0800 497 0652 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

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).

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 Worpole 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>).



This leaflet and the receipts for both your Replacement Care policy and your product are your proof of purchase. Together, they'll form your policy document. Please keep this leaflet and your receipts safe as you will need them should you wish to claim under the policy.

Attach your receipts here

Store colleagues, please enter your customer's catalogue number in the box below.

Product item no.



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.



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 (of the same or similar features or style)
- ✓ the cost of replacing accessories originally purchased and provided with your product



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 your product



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 (inclusive of all applicable taxes) in one full payment before the policy starts. This does not apply if the policy has been provided to you at no charge.



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.