

Argos Monthly Care Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Argos Monthly 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, household goods and/or mobile phones. In addition, for mobile phones, it protects against theft with force or break-in.



What is insured?

- ✓ protection of your product from accidental damage (including water damage)
- ✓ breakdown of your product after the end of the manufacturer's guarantee period
- ✓ the cost of replacing accessories originally purchased and provided with your product
- ✓ unlimited repairs of your product (including call-outs, parts and labour)
- ✓ replacement product (with the same or similar features) - for example, when it's uneconomical to repair or we can't repair it, and the cost of delivering your replacement product
- ✓ vouchers to the value of a replacement product (with the same or similar features), if we can't reasonably arrange a replacement)
- ✓ up to £50 towards the installation costs of replacement white goods
- ✓ for mobile phones only, theft with force or break-in



What is not insured?

- ✗ loss, cosmetic damage, neglect or deliberate damage
- ✗ costs arising from not being able to use your product or damage to other property
- ✗ costs for replacing any accessories (other than those provided with your product)
- ✗ theft or attempted theft of electronic appliances or household goods
- ✗ for TVs and gadgets over £149.99, an excess of £25 or £50, depending on the price range of the product
- ✗ for mobile phones, an excess of £10, £25, £50, £75 or £100 depending on the price range of the product
- ✗ for mobile phones 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 and less than 45 days old when this policy starts
- ! your product must have been bought from Argos and have been purchased as new, remanufactured or refurbished and have cost £100 or more
- ! mobile phones must be pay-as-you-go or SIM free
- ! mobile phones must be registered at your address in the UK



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 (if appropriate), maintain and use the product in a private home, for non-commercial purposes and to follow the manufacturer's instructions
- to pay the monthly premium in full and on time
- to provide evidence in support of claims if requested by us, such as proof of purchase and, for a mobile, proof of usage of it by you from policy inception to a claim incident
- for TVs and gadgets over £149.99 and for mobile phones, to pay an excess for each claim
- 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 premium (inclusive of all applicable taxes) monthly by the agreed payment method.



When does the cover start and end?

Cover starts (i) on the purchase date of your new 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 continues indefinitely (unless ended in accordance with our terms and conditions). If you cancel within the 45 day cooling off period you will receive a full refund. If you receive a remanufactured product for a breakdown or an accidental damage claim, your policy will continue. If you receive a remanufactured product for theft claim, your policy will end. In all other cases if you receive a replacement product or vouchers, your policy will end.



How do I cancel the contract?

Call us on 0333 000 9737; 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 policy number and contact details.