

Monthly Care



# ARGOS CARE

Added peace of mind for life on the go



This policy is provided by Domestic & General Insurance PLC

# About Argos Monthly Care

Below is key information you need to know when purchasing Argos Monthly 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 commences on the date it is purchased.

## When does the policy end?

The policy will continue indefinitely (unless ended in accordance with the terms and conditions). If you receive a remanufactured product for breakdown and 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.

## 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. These 45 days, if you cancel your policy you will not receive a refund. Please refer to the Insurance Product Information Document for cancellation details.

## 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 appliances and/or household goods against accidental damage and breakdown, or their mobile phones from accidental damage, breakdown and theft with force or break-in.**

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

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

# Keeping your essential products protected

Minimise the disruption to your life with Argos Monthly Care, provided by the UK's leading specialist warranty provider Domestic & General.

## Benefits of Argos Monthly Care

- ✓ **Accidental damage cover (including water damage)** – starts immediately when you take out the policy
- ✓ **Breakdown cover** – once your manufacturer's guarantee expires, faults and breakdowns will be included too
- ✓ **Mobile phone theft cover** – with force or break-in
- ✓ **Unlimited repairs** – it doesn't matter how many times your product stops working, you can request as many repairs as you need
- ✓ **A replacement or vouchers** – if we can't repair your product, you'll get a replacement or Argos vouchers. Installation charges may apply
- ✓ **Simply pay as you go** – by Direct Debit
- ✓ **Worldwide cover** – your products are covered wherever you are
- ✓ **Our service target** – if your product isn't fixed within 14 days, you can ask us for a replacement or vouchers to the value of a replacement
- ✓ **If we replace your product** – we'll pay for delivery and, if it's a kitchen appliance, up to £50 towards installation costs
- ✓ **Expert tech support** – available over the phone for up to four computers in your home
- ✓ **Exclusive benefits** – Argos money-off vouchers and exclusive offers; you'll get all the details with your policy document

## Key Exclusions

Loss, cosmetic and deliberate damage. The cost of replacing any consumables or accessories other than those originally provided with your product. Theft or attempted theft of appliances. For mobile phones only, theft without force, including pickpocketing. Please note: an excess applies for mobile phones costing £100 and over.

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

# Monthly Care pricing tables

Cover for as long as you like with Direct Debit. The premium for **Argos Monthly Care** depends on the product, its purchase price and whether or not it has an extended parts guarantee.

## Products with a 1 and 2 year manufacturer's guarantee

Product Description	Cost of Product	Price		Product Description	Cost of Product	Price	
		1yr Guarantee	2 yr Guarantee			1yr Guarantee	2 yr Guarantee
TV	£150 to £199.99	£3.69	£3.39	Camcorder	£150 to £199.99	£1.59	£1.39
	£200 to £299.99	£4.89	£4.79		£200 to £299.99	£1.89	£1.59
	£300 to £399.99	£6.09	£5.79		£300 to £399.99	£2.39	£1.89
	£400 to £499.99	£7.19	£6.79		£400 to £499.99	£2.89	£2.39
	£500 to £699.99	£8.39	£7.79		£500 and over	£3.39	£2.79
	£700 to £899.99	£9.49	£8.79		Camera	£150 to £199.99	£1.19
	£900 to £999.99	£10.49	£9.79	£200 to £299.99		£1.49	£1.19
£1,000 and over	£11.49	£10.69	£300 to £399.99	£1.59		£1.29	
DVD Player/Recorder	£150 to £299.99	£2.19	N/A	£400 to £499.99		£1.99	£1.59
£300 to £499.99	£2.69	N/A	£500 and over	£2.19		£1.99	
£500 and over	£3.39	N/A	Microwave	£150 to £199.99	£2.19	£1.59	
Set Top Box	£150 to £299.99	£2.89		£2.09	£200 and over	£3.39	£2.49
Home Theatre	£150 to £199.99	£1.79	£1.49	Cooker	Up to £99.99	£2.29	£1.49
	£200 to £299.99	£2.29	£1.79		£100 to £199.99	£3.89	£1.59
	£300 and over	£2.99	£2.49		£200 to £349.99	£4.49	£1.89
Projectors	£150 to £299.99	£2.99	£2.69		£350 to £499.99	£4.79	£2.19
	£300 to £499.99	£3.99	£3.69		£500 to £999.99	£5.39	£2.79
	£500 and over	£4.99	£4.19	£1,000 and over	£5.89	£3.39	
Video Games System	Up to £149.99	£1.49	N/A	Oven and Hob	£150 to £399.99	£2.69	£2.19
	£150 to £199.99	£1.59	£1.39		£400 to £649.99	£3.39	£2.69
	£200 to £299.99	£2.09	£1.59	Cooker Hood	Up to £249.99	£0.59	£0.39
	£300 and over	£2.29	£1.69		£250 and over	£0.79	£0.49
Gaming Chair	£150 to £199.99	£1.49	£1.99	Hob	Up to £249.99	£1.99	£1.39
	£200 and over	£2.19	£2.29		£250 and over	£2.79	£1.69
Audio Systems	£150 to £199.99	£3.29	£3.09	Freezer	Up to £99.99	£0.79	£0.59
	£200 to £299.99	£3.59	£3.29		£100 to £199.99	£0.89	£0.79
	£300 to £499.99	£4.39	£3.69		£200 and over	£1.19	£0.89
	£500 and over	£5.79	£4.59	Fridge	Up to £99.99	£1.29	£0.89
iPod	£150 to £199.99	£4.89	N/A		£100 to £199.99	£1.49	£0.99
	£200 to £299.99	£4.99	N/A		£200 and over	£1.79	£1.19
	£300 to £499.99	£5.39	N/A	Fridge Freezer	Up to £149.99	£2.19	£1.59
	£500 and over	£6.59	N/A		£150 to £249.99	£2.39	£1.79
In Car Entertainment	Up to £49.99	£0.69	N/A		£250 to £399.99	£2.99	£2.19
	£50 to £99.99	£0.99	N/A		£400 to £599.99	£3.89	£2.79
	£100 to £199.99	£1.19	N/A		£600 and over	£4.19	£3.19
	£200 to £299.99	£1.79	N/A	Dishwasher	Up to £199.99	£3.39	£2.89
	£300 to £399.99	£2.19	N/A		£200 to £249.99	£3.99	£3.19
£400 and over	£2.69	N/A	Washer Dryer	£250 and over	£4.29	£3.49	
Musical Instrument	£150 and over	£0.89		£0.79	Up to £249.99	£4.49	£3.19
	Sat Nav/Road Assistance	£150 to £299.99		£2.79	£2.09	£250 to £349.99	£4.99
£300 to £499.99		£3.99	£2.99	£350 and over	£5.89	£3.69	
£500 and over		£4.59	£3.29				



**Example:** You're buying a TV which costs £739 and includes a 1 year manufacturer's parts and labour guarantee. The monthly premium is £9.49.

## Products with a 1 and 2 year manufacturer's guarantee

Product Description	Cost of Product	Price		Product Description	Cost of Product	Price	
		1yr Guarantee	2 yr Guarantee			1yr Guarantee	2 yr Guarantee
Washing Machine	Up to £179.99	£4.29	£2.69	Monitor	£150 to £249.99	£1.89	£1.49
	£180 to £229.99	£4.69	£2.79		£250 to £349.99	£1.99	£1.69
	£230 to £349.99	£4.89	£2.99		£350 and over	£2.69	£2.09
Iron	£150 to £199.99	£3.89	£2.99	Smart Technology	£150 to £249.99	£1.99	£1.49
	£200 and over	£4.49	£3.29		£250 to £499.99	£3.19	£2.59
Tumble Dryer/ Condenser	£100 to £149.99	£2.99	£1.59	E-book Reader	£50 to £999.99	£1.39	N/A
	£150 to £299.99	£3.79	£2.59		£150 to £199.99	£2.99	£2.39
	£300 and over	£3.99	£2.79	£200 to £249.99	£3.19	£2.49	
Vacuum Cleaner	£150 to £249.99	£1.69	£1.59	Desktop	£250 to £299.99	£3.39	£2.69
	£250 and over	£2.19	£1.69		£300 to £399.99	£3.59	£2.79
Electric Tool	£150 and over	£2.19	£1.29		£400 to £499.99	£3.79	£2.99
	£150 and over	£2.69	£2.29		£500 to £599.99	£3.99	£3.09
Pressure Washer	£150 and over	£1.99	£1.39		£600 to £799.99	£5.39	£4.49
	£150 and over	£1.99	£1.39		£800 to £999.99	£6.49	£4.89
Electronic Ignition Barbecue	£150 to £349.99	£1.79	£0.99		£1,000 and over	£7.49	£5.79
	£350 and over	£2.29	£1.19		Laptop	£100 to £149.99	£4.39
Spas	Up to £599.99	£7.99	N/A	£150 to £199.99		£5.09	£4.79
	£600 to £999.99	£10.49	N/A	£200 to £299.99		£6.49	£5.89
	£1,000 to £1,600	£19.19	N/A	£300 to £399.99		£6.89	£6.29
Sports Equipment	£150 to £249.99	£3.29	£2.69	£400 to £499.99		£7.29	£6.99
	£250 to £499.99	£3.89	£3.09	£500 to £599.99		£9.39	£8.29
	£500 and over	£4.79	£3.79	£600 to £799.99		£10.89	£9.99
Personal Care	£150 and over	£1.99	£1.59	£800 to £999.99		£12.29	£11.89
	Up to £99.99	£0.99	£0.89	£1000 to £1199.99		£14.39	£13.99
Shower	£100 and over	£1.19	£1.09	£1200 to £1399.99		£17.49	£15.99
	£150 to £199.99	£1.69	£1.29	£1400 and over	£19.99	£17.99	
Dehumidifier/ Fans	£200 and over	£2.09	£1.59	iPad	Up to £199.99	£4.99	N/A
	£150 and over	£1.39	N/A		£200 to £299.99	£5.99	N/A
Food Preparation	£150 to £199.99	£2.29	£1.49		£300 to £399.99	£7.99	N/A
	£200 and over	£2.89	£2.09		£400 to £499.99	£9.99	N/A
Sewing Machine	£150 and over	£1.99	£1.79		£500 to £599.99	£11.59	N/A
	£150 to £249.99	£1.59	£1.29		£600 to £1,249.99	£13.89	N/A
Printer/ Scanner	£250 and over	£1.79	£1.39		£1,250 to £2,000	£14.79	N/A
	£150 and over	£1.19	£0.99		£100 to £149.99	£5.49	£5.39
Telephone/ Fax Machine	£150 to £299.99	£2.89	£2.39		£150 to £199.99	£5.79	£5.69
	£150 to £299.99	£2.89	£2.39		£200 to £299.99	£6.19	£6.09
Gaming Equipment	£150 and over	£1.19	£0.99	£300 to £399.99	£6.49	£6.39	
	£150 to £299.99	£2.89	£2.39	£400 to £499.99	£7.99	£7.89	
	£150 and over	£1.19	£0.99	£500 to £649.99	£8.99	£8.89	
	£150 to £299.99	£2.89	£2.39	£650 to £799.99	£10.99	£10.89	
	£150 and over	£1.19	£0.99	£800 to £1,249.99	£11.99	£11.89	
	£150 to £299.99	£2.89	£2.39	£1,250 to £2,000	£13.99	£13.89	
	£150 and over	£1.19	£0.99				
	£150 to £299.99	£2.89	£2.39				

## Products with a 1 and 2 year manufacturer's guarantee (cont.)

Product Description	Cost of Product	Price	
		1yr Guarantee	2 yr Guarantee
Headphones	£150 to £199.99	£4.59	£3.79
	£200 to £299.99	£5.99	£4.79
	£300 to £499.99	£7.29	£5.79
	£500 and over	£8.69	£6.29
Wearable Tech	£150 to £249.99	£2.99	£2.89
	£250 to £499.99	£4.19	£3.59
	£500 and over	£4.49	£3.69

## Labour only - products with a 1 year manufacturer's guarantee and extended parts guarantee\*

Product Description	Cost of Product	Price
Microwave	£150 to £199.99	£1.89
	£200 and over	£2.99
Cooker	£200 to £349.99	£3.19
	£350 to £499.99	£3.79
	£500 to £999.99	£4.39
	£1,000 and over	£4.89
Oven and Hob	£150 to £399.99	£2.39
	£400 to £649.99	£2.99
Cooker Hood	Up to £249.99	£0.59
	£250 and over	£0.79
Hob	Up to £249.99	£1.89
	£250 and over	£2.69
Freezer	Up to £99.99	£0.69
	£100 to £199.99	£0.79
Fridge	£200 and over	£1.09
	Up to £99.99	£1.19
	£100 to £199.99	£1.39
	£200 and over	£1.69

Product Description	Cost of Product	Price
Fridge Freezer	Up to £149.99	£1.79
	£150 to £249.99	£1.99
	£250 to £399.99	£2.79
	£400 to £599.99	£3.29
	£600 and over	£3.79
Dishwasher	Up to £199.99	£3.09
	£200 to £249.99	£3.59
	£250 and over	£3.99
Washer Dryer	Up to £249.99	£3.99
	£250 to £349.99	£4.49
Washing Machine	£350 and over	£5.49
	Up to £179.99	£3.99
	£180 to £229.99	£4.39
	£230 to £349.99	£4.59
Tumble Dryer/ Condenser	£350 and over	£4.89
	£100 to £149.99	£2.39
	£150 to £299.99	£3.69
Vacuum Cleaner	£300 and over	£3.89
	£150 to £249.99	£1.49
	£250 and over	£1.69

## Mobile Phone

Cost of Product	Excess Terms and conditions apply	Price
£50 to £99.99	£0	£4.39
£100 to £149.99	£10	£4.49
£150 to £199.99	£25	£4.79
£200 to £299.99	£25	£5.19
£300 to £399.99	£50	£5.99
£400 to £499.99	£50	£7.99
£500 to £699.99	£75	£8.99
£700 to £999.99	£75	£9.99
£1,000 to £1,499.99	£100	£11.99
£1,500 to £1,999.99	£100	£13.99

Don't include the cost of your mobile phone top-up credit when calculating the price of your mobile phone.

Prices are accurate as of July 2020 and are inclusive of all applicable taxes. We reserve the right to alter the price of your policy. We will notify you of any changes to your monthly premium.

\* 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.



## Your policy at your fingertips with My Account

Creating an online account lets you manage your details and make a claim from any device. Just visit [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk)

### How to claim

#### For appliances:

Call one of our friendly agents on **0800 497 0655\***. You can also go to [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk) and click 'Book a repair'. Please have your policy number and postcode to hand. The repairer will either call out to your home or arrange for your appliance to be collected.

#### For mobile phones:

Call one of our friendly agents on **0800 497 0655\***. Please have your policy number and postcode to hand. We'll send you packaging, a returns form and a prepaid protective envelope for you to send us your phone for repair. For mobile phones costing £100 and over, there will be an excess of £10, £25, £50, £75 or £100 depending on the purchase price of the phone.

If your mobile phone has been stolen, report the incident to the Police as soon as possible and request a Crime Reference Number. Then call us on **0800 497 0655\*** to make a claim.

### How to pay

Protection continues for as long as you like, with monthly Direct Debit collections.

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

#### 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. If the chosen Direct Debit date falls within 14 days of the completed application, the 1st payment will not be taken on your preferred date. All subsequent collections will be debited on the chosen date.

## Policy terms and conditions

It is important for your benefit and protection that you read these terms and conditions. These terms and conditions, 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 specific needs.

### Definitions

**policy:** this contract of insurance.

**product(s):** the appliance or mobile phone (including the battery and other accessories provided when purchased, but not including the SIM card) 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 when this policy starts; and
- have been bought from Argos.

Mobile phones must be pay-as-you-go or SIM free with an original retail price £50 and over.

### What we require from you

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 or installed (if appropriate) in a private home, solely occupied by a single household (at the address you gave to us); and
- not, if it is able to store data or images (e.g. laptops or PCs) 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.

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 engineer).

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

The cover provided depends on the type of product you have protected:

	Accidental damage	Breakdown	Theft with force or break-in
Appliance	Yes	Yes (but only while out of guarantee)	No
Mobile phone	Yes	Yes (but only while out of guarantee)	Yes

### 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 (see 'Repairs information' below) or arrange a replacement (see 'Replacements' below).

### Accidental damage

If your product suffers accidental damage (including water damage) at any time (so that the product is no longer in good working order), we will (at our option) do one of the following: arrange a repair (see 'Repairs information' below) or arrange a replacement (see 'Replacements' below).

### Theft with force or break-in (mobile phones only)

If your product is taken by force or break-in, we will arrange a replacement (see 'Replacements' below).

### What is theft with force or break-in?

When we refer to force under "theft with force or break-in" above, we mean a physical act to take a product. Below are some examples of where we would and would not accept a claim.

Scenario	Would your claim be accepted?
Someone opens a window in your home to gain access to your home and takes your mobile phone	Yes
Someone opens the door to your hotel room and takes your mobile phone	Yes
Someone grabs your bag (containing your mobile phone) from your shoulder	Yes
Someone snatches your mobile phone from your hand	Yes
You don't know that your mobile phone is missing until after it has already gone i.e. pickpocketing or loss	No
You leave your mobile phone in a changing room but not in a locked locker and your mobile phone is taken	No
You leave your mobile phone on a bus or in a taxi	No

### Exclusive benefits

To thank you for purchasing this policy, we will arrange for Argos Limited to provide you with benefits such as exclusive offers, discount vouchers. We will also give you preferential rates for policies on new products.

### 14 day repair service target

In the event that a repair under the policy takes over 14 days you may request a replacement and we will arrange a replacement or cover the cost of replacing your product in vouchers, in each case subject to these terms and conditions (see 'Replacements' below). This will not apply if you turn down a repair visit offered to you within the 14 days or are not at home for an agreed visit. In addition, any delays caused by you will not count towards the 14 days. Note for onsite repairs the 14 days will start from when you first contact us to make a claim and for offsite repairs it will start from when we receive the item for repair.

### Tech Support

To thank you for purchasing this policy, we will arrange for Domestic & General Services Limited to provide you with the tech support benefit. For further details on how this benefit works please refer to the 'Tech Support Plan terms and conditions' attached.

### Territorial limits

Your product is covered under this policy while it is situated anywhere in the world; however any repairs or replacements under this policy will only be carried out within the UK.



## How to make a claim

### All claims

Please comply with the following procedures to obtain claim authorisation with the minimum delay. If you are unable to do this, we will still consider your claim but it may affect whether we accept your claim. Contact us by telephoning 0800 497 0655 as soon as possible. Alternatively, for claims relating to appliances (not for mobile phones) you may be able to claim online at [argosproductcare.co.uk](http://argosproductcare.co.uk)

For mobile phones you will need to tell us your product's IMEI number and you must ensure that you remove from your product all blocks that we ask you to, before you send it to us for repair. This includes any operator specific security system blocks (such as "Find my iPhone") (but not the fingerprint touch ID and/or passcode used to unlock the product for normal use). We will always provide you with an explanation of how to remove these blocks. Failure to remove them will result in us returning the product to you without completing the repair. You will have to pay any additional collection, assessment and/or delivery costs incurred by us as a result.

Note, if we carry out a repair we will restore your product to factory settings. This will delete any data stored on the product. We will also have to destroy any SIM or memory cards, so these should always be removed first before sending your product for repair. Please remember to regularly back up your data.

When sending in your product for repair please DO NOT send in your SIM or memory card, any other accessories or any other items that do not relate to the repair. We are unable to recover and return these items.

### Claims for theft (mobile phones only)

In addition to the above, for theft claims:

1. Contact the appropriate police authorities as soon as possible, requesting a crime reference number or police report. If you are unable to do this, we will still consider your claim but it may affect whether we accept your claim.
2. Contact your airtime provider and report the theft in order to have the IMEI number blacklisted. Once you have contacted us, we will send you a claim form. Complete the claim form fully and return it to us in accordance with the instructions on the form. The form should be returned as soon as possible with any requested supporting documentation. We won't consider any claim until the claim form has been returned. You may be asked to provide documentation such as:
  - police crime reference number or police report; and
  - proof of usage of the mobile phone (this evidence can normally be provided by your network provider); and
  - proof of forcible entry if applicable (such as a copy of a repairer's invoice for vehicle damage).

### Excess (mobile phones from £100.00)

For mobile phones with a purchase price of more than £99.99 you must pay the excess set out below. If you make a second claim for breakdown within 30 days of having already paid an excess for a previous breakdown claim, you will not pay an excess on the second claim. If we return your product to you and no work has been carried out, you will be entitled to have the excess you have paid for that claim refunded to you. For theft claims we may collect the excess by deducting it from cash or vouchers given.

The excess payable varies depending on the purchase price of your mobile phone:

Purchase price	Excess
£100 - £149.99	£10
£150 - £299.99	£25
£300 - £499.99	£50
£500 - £999.99	£75
£1,000 and over	£100

## Repairs information

Only repairers approved by us are authorised to carry out repairs under this policy, unless we agree otherwise with you in advance. Repairs will be carried out either onsite (at your home) or offsite (away from your home). We will confirm the repair process when you make a claim.

### Onsite repairs

All onsite 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 of £125, then you must ring the repair authority line on 0800 597 8580 for an authority number before work starts.

### Offsite repairs

All offsite repairs will be carried out away from your home. We will arrange for collection or send you packaging, a returns form and a prepaid protective envelope for you to send us your product.

Once repaired, your product will be returned to your address at no additional charge.

### Replacements

1. For accepted claims, we may decide to provide you with a replacement rather than complete a repair. Where we replace your product, we will (at our discretion) arrange for you to receive either a new product (of the same or similar make and technical specification), a remanufactured product (of the same or similar make and technical specification), or give you Argos vouchers that will be equal to the current retail price (from Argos) of a new product of the same or similar make and technical specification (less any excess if this applies and has not already been paid) or will be product specific.
2. **Remanufactured products:** For items such as mobile phones, laptops, wearable technology, tablets, headphones or game consoles, we may decide to provide you with a remanufactured product. A remanufactured product is one which has been rebuilt to the same or similar specification of the original manufactured product using a combination of reused, repaired and new parts.
3. **Vouchers:** If you receive a product specific voucher, this means you will only be able to purchase the product detailed on the voucher. 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 vouchers for a replacement, we will pay for the delivery of your replacement product. In some cases, you will have to pay and then claim the cost back from us.
2. For appliances we will pay for the disposal of your old product. In some cases, you will have to pay and then claim the cost back from us. At your request, you may instead keep the replaced product if it is in your possession.
3. Where we arrange a replacement product (whether new or remanufactured) we reserve the right to claim ownership of your replaced original product. If we do not claim ownership, we will not arrange or be responsible for any costs that you may incur to dispose of your replaced original product.

4. We will pay up to £50 for the installation costs associated with any replacement white goods appliance provided under this policy. However, where we provide you with a voucher for the cost of the replacement and Argos provides installation services we will include in the voucher the additional amount up to £50 towards the installation costs. If Argos doesn't provide installation services you will have to pay for the installation of your white goods appliance yourself and then claim up to £50 back from us.

You will need to keep a copy of your invoice to send to us. We will explain to you if any of these circumstances apply when we provide you with your voucher or arrange your replacement.

5. For all products other than white goods appliances you will be responsible for other associated costs such as for installing the new product and for purchasing and installing lost media and software. No contribution will be provided by us.

#### What happens if your product is replaced?

If the manufacturer replaces your product under a manufacturer's guarantee, the policy will be cancelled and premium paid will be refunded to you.

If we provide you with a remanufactured product for a breakdown or accidental damage claim, your policy will continue on the remanufactured product as if it were the original product. If we provide you with a remanufactured product for a theft claim your policy will end immediately. No premium paid will be refunded.

In all other cases, if we arrange to replace your product (or to give you vouchers for a replacement), your policy will end immediately. No premium paid will be refunded.

#### What is not covered

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, modification 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: 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).

- Theft of your product unless it is a mobile phone.

##### 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/stolen with the product.

##### Claim limitations

- Any third party claims, including claims for lost airtime or fraudulent usage of the product.

##### Theft limitations (for mobile phones only)

- Theft where your product is not taken by force (for example pickpocketing).
- Theft from a safe, vehicle or boot where it is not locked.
- Theft from premises where force is not used to enter the premises.

##### Special exclusions

In addition to the 'General exclusions' above, the following are excluded from the policy, and we will not pay for repairs which relate to:

- a product whose the serial/IMEI (international mobile equipment identity) number on the product or SIM gate has been tampered with, resulting in the product becoming unidentifiable as the product insured;
- pixel failure where the number or location of pixels does not exceed the manufacturer's acceptable limit, marks on the screen, or burned screens;
- 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; and
- the loss of safety keys on fitness equipment.

##### Paying your premiums

1. You must pay the premium (inclusive of all applicable taxes) monthly by Direct Debit and 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.
2. 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 in advance. This means that the second payment may be collected approximately two weeks after the first payment.
3. In the future the payment amount may increase. In all cases, we will write to you to give you 30 days' notice of any increase in the premium and you can notify us if you wish to cancel. The notice will show the new amount to pay.
4. We may use a collection agency to recover any amount owing to us.
5. If you do not pay for your policy on time, it will be suspended from the due date. Any claims made past this date will not be considered unless payment is received.

### Duration and renewal of the policy

1. The policy period begins on the 'start date', as specified in your certificate in your policy document, and continues indefinitely until cancelled or terminated in accordance with these terms and conditions. You should review this cover periodically to ensure it remains adequate. We will contact you by post, telephone, email or SMS every 12 months to remind you of the benefits and cost of your protection.
2. 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 the policy

1. 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 'cooling off period').
2. If you cancel your policy after the cooling off period, your policy will remain in place until the end of the period for which you have already paid and you will not receive any refund.
3. If you wish to cancel your policy, please 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.
4. If you choose to cancel the policy, please inform us before telling your bank to cancel your Direct Debit instruction.
5. Note no refunds are available where your policy ends on a replacement (see 'What happens if your product is replaced' above).

### Our right to cancel your policy

1. 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 without any refund of premium or excess (see 'Fraudulent activity' below).
2. If you fail to comply with certain conditions and obligations (see 'What we require from you' above) we may bring your policy to an end and we will not provide any further services to you under the policy. We also reserve the right to cancel your policy by giving you fourteen (14) days' notice. We may cancel this policy by giving you at least 7 days' written notice 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). In each case, you will receive a refund of any premium paid for unused days of your policy and we will confirm any such ending or cancellation in writing to the last address you gave us.
3. If the manufacturer replaces your product under a manufacturer's guarantee, the policy will be cancelled and premium paid will be refunded to you (see 'What happens if your product is replaced?' above).

### Customer services details

For customer services: call 0800 497 0655, write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP or sign in to My Account on our website: [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk)  
Calls to 0800 numbers are free. Lines are open, at a minimum, from 9am to 5pm, Monday to Friday (except public holidays). Calls may be recorded and monitored for quality and training purposes.

### How to complain

If you wish to complain, please contact our customer services team (see 'Customer services details' above).

If you are not satisfied you can ask the Financial Ombudsman Service (FOS) to review your case. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR, or by email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Referral of your complaint to the FOS does not affect your right to take legal proceedings.

### Transferring your policy to a new owner

You cannot transfer your policy to a new owner of the product or to any other appliance.

### 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.

We will give you thirty (30) days' written notice of any change that could affect on 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 payments that you have made for the unexpired period of your policy.

### What we do with your information

At Domestic & General we want to reassure you that we use your information both responsibly and securely to provide you with the best possible service. Below we explain what we do with your information and your rights to your information. If you would like any further details you can get in touch with us using the contact details below or visit our website ([www.domesticandgeneral.com](http://www.domesticandgeneral.com)).

#### Using your information

Domestic & General Insurance PLC ("we") is the "data controller" of your information. We process two sets of information about you, "Personal Information" (your name, address, contact and payment details) and the "Goods Information" you provide to register your appliance or device (your name, address, contact and goods details). We'll use your information: (i) as necessary to fulfil our contract with you (including to recover any amounts owing); (ii) for our legitimate interests in: undertaking marketing (about our products and services and those of our third party partners) by post, telephone, email and/or other electronic messaging services; market research; customer surveys; printing services; checking and verifying your identity and contact details; recording your conversations for training, quality and compliance purposes; and for analytics and profiling for marketing purposes; detecting and preventing crime, including fraud; and (iii) where required to do so by law. We may also ask for your consent to some uses of your information.

#### Sharing your information

From time to time your Personal Information and Goods Information may also be shared with other members of the Domestic & General Group of Companies (Domestic & General Insurance or Services and other future members of the Group whose details we will notify to you ("Group")), with companies acting on our behalf or providing services to us (e.g. the companies we use to carry out repairs, IT & mailing services, storage of paper records and telecommunications) and 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 [www.argos.co.uk/help/privacy-policy](http://www.argos.co.uk/help/privacy-policy)

### International transfers of your information

We may transfer your information to countries (including the US) which may not have data protection laws which provide the same level of protection as provided in the UK. Where this occurs we use the European Commission approved 'Model Clauses' as an appropriate safeguard to ensure that such information is adequately secured and protected.

### Keeping your information

We keep your Personal Information for six years after you terminate your policy so that we can deal with any claims. Your goods information we keep for a bit longer, normally 10 years (the average life of an appliance) for health and safety. We also keep your information to send you marketing that you might be interested in, unless we receive a request from you to opt-out of marketing.

### Rights to your information

By writing to the Data Protection Officer using the contact details provided below, you have the right to ask us:

- for a copy of the Personal Information we hold about you;
- for a copy of the Personal Information you provided to us to be sent to you or a third party in a commonly used, machine readable format;
- to update or correct your Personal Information to keep it accurate;
- to delete your Personal Information from our records if it is no longer needed for the original purpose; and
- to restrict the processing of your Personal Information in certain circumstances.

And you may also:

- object to us processing your Personal Information – in which case we will either agree to stop processing or explain why we're unable to; and
- where we rely on your consent, withdraw that consent at any time.

Please note that the above rights are not absolute and certain exemptions apply to them. You can also make a complaint to the Information Commissioner ([www.ico.org.uk](http://www.ico.org.uk)) if you feel your Personal Information has been mishandled.

### Marketing

We, along with other members of our Group, Argos Limited, and other members of the J Sainsbury's Group of Companies may use your information to tell you about any offers, products or services which may be of interest to you. We may contact you by post, telephone, email and/or other electronic messaging services. To change your marketing preference, let us know by emailing [marketingpreferences@domesticandgeneral.com](mailto:marketingpreferences@domesticandgeneral.com) or by writing to us using the contact details provided below. 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 [www.argos.co.uk/help/privacy-policy](http://www.argos.co.uk/help/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.

### Contact Details

If you need to contact us about your information or your information rights, or to see a copy of our Model Clauses, please write to: Freepost Plus RTKS-CLRA-GRYE, Data Protection Officer, Domestic & General, Leicester House, 17 Leicester Street, Bedworth CV12 8JP or [dataprotection@domesticandgeneral.com](mailto:dataprotection@domesticandgeneral.com) and we'll be happy to help you.

### 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. 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 immediately cancel your policy and/or reject an application for a new policy. You will receive a refund of any premium paid for unused days of the policy.
2. 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).
3. 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 Citizens Advice Bureau: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or 03444 111 444.

### 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.

### 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.

### 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>) or by contacting the FCA on 0800 111 6768.

## Tech Support Plan terms and conditions

These terms and conditions, and any changes we notify you about, form your agreement with us. This contract is provided as a complementary ancillary benefit to your Argos Monthly Care insurance policy. It cannot be purchased separately.

### Definitions

**computer:** any of your PCs, laptops and/or Apple Macs, for up to (4) four computers at the address shown on your certificate. It cannot be a tablet, smart phone or personal organiser.

**plan:** this contract of services to provide the tech support service.

**we/us/our:** Domestic & General Services Limited, the provider of the plan.

**you/your:** the customer.

### Eligibility

Your computer must be in good working order and be under 5 years old when this plan starts.

### Tech support service information

This is a contract of services, not insurance. We will help you with the following: installing and setting up your computer; using well-known software; protecting your computer against viruses and spyware; backing up your data; connecting additional devices to your computer; resolving internet connectivity issues; and enabling automatic updates. We will use reasonable efforts to fix any problems you have with your computer(s), however we cannot guarantee that we will be able to solve all problems that you report.

### How to request tech support assistance

Call us on 0800 497 0655 (8am to 10pm, 7 days a week excluding Christmas Day) when you have a problem with your computer.

We will advise you over the phone or access your computer remotely. If we recommend a remote access session then an engineer will ask for your permission on screen before we can start this, and you can end the session at any time, safe in the knowledge that if an engineer requests another remote access session they will not be able to connect until you give full permission.

### Conditions

The following conditions apply to this plan:

- your computer, operating system and software must have been installed, maintained and used in accordance with the manufacturers' instructions and recommendations;

- your computer must be owned by you;
- your computer and its software must be kept only for non-commercial use;
- your computer must 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; and
- you must have a working broadband service.

### Obligations

You must install and maintain appropriate anti-virus software (our technical advisors can provide guidance on this). You must co-operate with us so that we can provide the service to you (for example give us remote access to your computer, provide us with valid licence keys, activation codes and passwords).

### Our right to cancel

We may cancel this plan 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 your conditions and obligations under the plan; or
- Where you have used threatening or abusive behaviour or language towards our staff or suppliers.

### Termination

This plan will automatically terminate when your Argos Monthly Care insurance policy comes to an end.

### Exclusions

This plan won't provide assistance with:

- any hardware issues with your computer, its accessories or its batteries (for example mechanical or electrical breakdown, manufacturer recall or non-compliance with legislation);
- costs or loss arising from not being able to use your computer or software (e.g. hiring a replacement);
- loss or corruption of files or data (unless our fault);
- any software or operating systems no longer supported by the manufacturer;
- the failure of the computer to operate correctly caused by the withdrawal of services by a third party; or
- custom-built computers.

### Customer services details

For customer services: call 0800 497 0655 or write to us at Domestic & General Services Limited, 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 are free from all phones, whether mobile or landline.

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 Consumer Ombudsman to review your case. They can be contacted at: Consumer Ombudsman, PO Box 1263, Warrington WA4 9RE, on their website [www.consumer-ombudsman.org](http://www.consumer-ombudsman.org) or by email at: [complaints@consumer-ombudsman.org](mailto:complaints@consumer-ombudsman.org)

### Company information

This tech support plan is provided by Domestic & General Services Limited. Registered in England and Wales. Company No. 1970780. Registered office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS.

**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**

### **For appliances:**

Call one of our friendly agents on **0800 497 0655**. You can also go to [www.argosproductcare.co.uk](http://www.argosproductcare.co.uk) and click 'Book a repair'. Please have your policy number and postcode to hand. The repairer will either call out to your home or arrange for your appliance to be collected.

### **For mobile phones:**

Call one of our friendly agents on **0800 497 0655**. Please have your policy number and postcode to hand. We'll send you packaging, a returns form and a prepaid protective envelope for you to send us your phone for repair. For mobile phones costing £100 and over, there will be an excess of £10, £25, £50, £75 or £100 depending on the purchase price of the phone.

If your mobile phone has been stolen, report the incident to the Police as soon as possible and request a Crime Reference Number. Then call us on **0800 497 0655** to make a claim.

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

**Attach your receipts here**



**Monthly Care policy no.**

# 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?

- ✓ immediate 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 (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)
- ✓ up to £50 towards the installation costs of replacement white goods
- ✓ for mobile phones only, theft with force or break-in

#### Additional non-insurance benefits:

In addition to the insurance, we will arrange tech support for up to four computers in your home and Argos money-off vouchers, free of charge.



#### 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 household and electronic appliances or household goods
- ✗ for mobile phones £100 and over, 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
- ! mobile phones must be pay-as-you-go or SIM free with an original retail price of £50 or over



#### 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
- for mobile phones £100 and over, 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 your monthly premiums by Direct Debit.



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

Cover starts on the date we process your application and continues (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 breakdown and 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 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 policy number and contact details.