

Monthly Care

Argos Care

99.8%

of claims
accepted
in 2024



Argos Care

Added peace of mind for life on the go



Monthly Care

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 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?

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. After 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

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 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: 33 Charterhouse Street, London EC1M 6HA. 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 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.

Keep your essential products protected

Argos Monthly 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:

- ✓ **Accidental damage cover, including water damage** – from the moment you get your product
- ✓ **Breakdown cover** – after the manufacturer's guarantee ends (provided the policy remains in force)
- ✓ **Unlimited repairs** – it doesn't matter how many times your product stops working, you can request as many repairs as you need (an excess may apply)
- ✓ **Replacement or vouchers** – if we can't repair your product, you'll get a replacement (with the same or similar features) or Argos vouchers (an excess may apply)
- ✓ **Worldwide cover** – your products are covered wherever you are (claims will be settled in the UK)
- ✓ **Mobile phone theft cover** – with force or due to break-in

What's not covered:

Loss, installation costs and cosmetic damage.

For mobile phones only: theft without force, including pickpocketing.

For everything else: theft or attempted theft. For TVs and gadgets over £149.99 and for mobile phones, an excess will apply when making a claim (excesses ranging from £10 to £100). Please see the pricing tables in this leaflet for details.

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

With Monthly Care you also get:

- ✓ **Our service target** – if your product isn't fixed within 14 days, you can ask us for a replacement or vouchers for the value of a replacement
- ✓ **If we replace your product, we'll pay for delivery** – and if it's a kitchen appliance, you also get up to £50 towards installation
- ✓ **Simple monthly payments** – pay by Direct Debit

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



How to claim

Making a claim is quick and easy on www.argosproductcare.co.uk/repairs. You'll also be able to track your repair here. Alternatively, you can call us on 0800 497 0655 from 8am to 8pm, but you might have to wait in a queue. Please have your policy number and postcode to hand. The repairer will either call out to your home or arrange for your product to be collected.

For selected TVs and gadgets over £149.99, an excess may apply to your item when making a claim (excesses of £25 or £50). For more information, see the terms and conditions.

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. 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.

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

Calls to 0800 numbers are free.

How to pay

Protection continues for as long as you like, with monthly Direct Debit collections, unless your policy ends in accordance with the policy terms and conditions.

For more information about Argos Care, ask a colleague or search 'Argos Care' on www.argos.co.uk

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 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 and interpretation

gadget: the audio system, digital camcorder, digital camera, earphones/headphones, e-book reader, iPad, laptop, television, tablet computer and/or wearable tech protected by this policy, as shown on your certificate.

IMEI number: also known as an International Mobile Equipment Identity number, the unique identifying number assigned to nearly every cellular enabled device, it is a 15 digit string, typically found behind the battery or SIM gate.

policy: this contract of insurance.

product(s): the appliance, TV, gadget or mobile phone (including the battery and other accessories provided when purchased, but not including the SIM card) protected by this policy, as shown on your certificate.

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

you/your: the customer.

your certificate: the personalised section of your policy documentation, sent to you once you have taken out a policy.

Please note, any words following the terms "including", "include", "for example", "such as" or any similar expression are only illustrative and shall not limit the general sense of the words they are seeking to illustrate.

Is this policy for you?

You must be at least 18 years old, be and remain resident in the United Kingdom for the duration of the policy 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.
- have been purchased as new, remanufactured or refurbished; and
- have cost £100 or more when purchased.

Mobile phones must be pay-as-you-go or SIM free.

For the avoidance of doubt, these requirements also apply to items given to you as a gift. In all cases we may ask for the purchase receipt (or a copy of it). We will not accept handwritten notes as purchase receipts.

Important conditions

All information you give us 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, where appropriate registered with us at your address in the United Kingdom and only used for personal and non-commercial purposes;
- be used or installed (if appropriate) in a private home, solely occupied by a single household (at the address you gave to us) other than portable products such as tablets; 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.

Your responsibilities

You must take care of your product. You must arrange any work required to make your product accessible, compliant with all relevant safety standards and safe to work on (as determined by our repairer). Where you have made a claim, you must also notify us if such work is required, let us know when it has been completed and provide us with the relevant certification (if applicable). We won't consider your claim until you have fulfilled these obligations.

What this policy covers

The following are covered by the policy. The cover for mobiles extends to usage of the product by you or your spouse, domestic partner or civil partner, children (including step, adopted and foster children) and any other relative permanently residing with you. Cover excludes usage of the product by tenants or lodgers.

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

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

Breakdown (after the manufacturer's guarantee)

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' below) or arrange a replacement, or pay the cost of a replacement product (see 'Replacements' below).

Accidental damage (during and after the manufacturer's guarantee)

Both during and after the end of the manufacturer's parts and labour guarantee period, if your product suffers accidental damage (including water damage) at any time (i.e. physical damage as a result of a sudden cause that means that the product is no longer in good working order), we will (at our option) do one of the following: arrange a repair (see 'Repairs' below) or arrange a replacement, or pay the cost of a replacement product (see 'Replacements' below).

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

If your mobile phone 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 mobile phone. 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

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.

Territorial limits

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

How to make a claim

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, TVs or Gadgets (not for mobile phones) you may be able to claim online at argosproductcare.co.uk. Claims can be made from anywhere in the world, but repairs or replacement under this policy will only be carried out within the UK.

Preparing your product for a claim

Where relevant you will need to tell us your product's IMEI number/serial number. You can find the IMEI number in several places.

- On the silver sticker on the back of your product, under the battery pack, or on the box your product came in;
- On your screen by entering *#06# on the keypad;
- On your settings > About Device > Status > IMEI information; or
- On the SIM card tray or under the battery.

For all relevant products (such as laptops, tablets, cellular enabled devices and wearable tech) you must ensure that you remove from your product all blocks that we ask you to, before you send it to us for repair. You will need to switch off or uninstall any app, personal PIN locks or operator specific security locks (such as "Find my Device") which prevent our access to the product. Please **DO NOT** remove 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 and other items. Failure to remove them or to follow our reasonable instructions on how to deal with them is likely to significantly delay your claim; if we have your product in our possession, we will return it to you without completing the repair or replacement. You will have to pay any additional collection, assessment and/or delivery costs incurred by us as a result and then resubmit the claim.

Note, if we carry out a repair we will restore your product to factory settings. This will delete any data stored on the product. **It is strongly recommended you backup and clear your personal data before you send the product for repair.**

When preparing 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 will have to destroy any SIM or memory cards we receive, so these should always be removed first

before sending your product for repair or replacement. We are unable to recover and return these items. If you believe the fault is connected to the power unit/charging cable then please send these to us, but otherwise do not.

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;
- 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 costing over £100, or TVs and gadgets costing over £149.99 only)

For mobile phones with a purchase price of more than £100 and for TVs or gadgets over £149.99 you must pay an excess for each claim approved as shown in the tables below. The excess will be payable for:

- each breakdown claim you make unless it is within 30 days of you having already paid an excess for a previous breakdown claim;
- each accidental damage claim you make regardless of the timing of any previous claim; and
- for a mobile phone only, each theft claim you make for a mobile regardless of the timing of any previous 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. Note, you do not need to pay an excess for repairs or replacements provided for mechanical or electrical breakdown of your product that are covered by the manufacturer's guarantee.

The excess payable varies depending on the purchase price of your TV, gadget or mobile phone:

	Purchase price	Excess
TV and/or gadget	£100 - £149.99	£0
	£150 - £500	£25
	Over £500	£50
Mobile phone	£100.01 - £150	£10
	£150.01 - £300	£25
	£300.01 - £500	£50
	£500.01 - £1,000	£75
	Over £1,000	£100

Repairs

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 UK bank and public holidays) on a date agreed with you. You must 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 0333 000 0022 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 use from within the United Kingdom) for you to send us your product. We will confirm the collection process when you make a claim.

Once repaired, your product will be returned to the last postal address you gave to us at no additional charge. The spare parts used to repair your product will be either manufacturer spare parts or equivalent with similar specification. All repairs come with a 90-day product guarantee.

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 item (of the same or similar make and technical specification), a remanufactured item (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 item of the same or similar make and technical specification (less any excess if this applies and has not already been paid) or will be item specific. If your product is a remanufactured item, you will not receive a new item as replacement. We cannot guarantee that the replacement will be the same colour as your original product. All replacements will come with either a 12 month manufacturer's or supplier's guarantee for parts and labour (for new replacements); or a 90 day product guarantee (for remanufactured replacements).
2. **Remanufactured products:** We may decide to provide you with a remanufactured replacement, rather than a new one. 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.
4. **Replaced items:** The terms in this section apply where you have claimed a replacement mobile under Breakdown or Accidental Damage cover. They also apply if you have claimed for a replacement mobile under theft claim and your original mobile is then recovered.
 - i. As soon as you receive your replacement mobile, the original claimed for mobile becomes our property.
 - ii. If you fail to return the original mobile to us (either because you have supplied a mobile that does not match the

specifications of the original mobile or because you do not supply any mobile to us), we reserve the right to charge you a non-return fee. This fee will be based on the value of the original mobile. We may also block the IMEI of the original mobile. We will not approve any further claims under the policy until you have returned the original mobile or paid the non-return fee.

- iii. Where a claim is found to be fraudulent (see "Fraudulent Activity" below), we may require you to return the replacement mobile to us (in lieu of recovering from you the cost of the claim already paid to you under this policy). In these situations we may block the IMEI number of the replacement mobile if you fail to return this to us.

We will not arrange or be responsible for any costs that you may incur to dispose of your original item unless we take ownership and have the item in our possession.

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. For TVs, gadgets or mobile phones 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.
5. 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.
6. 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 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. Where relevant we will update our records to reflect the IMEI number of your replacement 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.

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

Exclusions

The following are excluded from the policy, and we will not pay for claims which relate to or arise from:

Third party issues

- Damage during delivery, installation or transportation of the product by a third party not under our instruction.
- Any breakdown during any manufacturer's, supplier's or repairer's guarantee or warranty on a product.

- Replacement, 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.
- Death or personal injury unless due to our negligence.
- 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, biological contamination, sonic boom, radiation, collapse of buildings, 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) or events relating to third-party suppliers (such as utility companies).
- Theft of your product unless it is a mobile phone.

Contents of your product

- The loss of stored information on your product (for example data downloads, recorded programmes, videos, music and applications).
- Data loss or corruption, installing, modifying and upgrading software, the resolution of any software interface problems.
- Software based malfunction or malware (such as viruses, worms, spyware, adware and Trojan horses).

Accessories and consumables:

- The cost of replacing any consumables (items that are used up and discarded 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

- A product whose serial/IMEI 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.
- The loss of safety keys on fitness equipment.

Paying your premium

You must pay the premium (inclusive of all applicable taxes) monthly in instalments. You must pay it by the agreed payment method. The agreed payment method will be confirmed in your certificate of insurance. 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 by the agreed payment method we may attempt to request payment again unless you advise us otherwise. The collection of the first payment may need to be taken on a different date from your regular selected payment date. For example, for Direct Debit we will collect the payment for the first month of the policy approximately two to four weeks after the start date. Payments for all subsequent months will be collected monthly on your selected payment date (or the next working day if a weekend or bank holiday). This means that the second payment may be collected approximately two weeks after the first payment. Please check the 'Payments schedule' in your policy documentation for more information.

We may use a collection agency to recover any amount owing to us. If you do not pay for your policy on time, it will be suspended from the due date. Any requests for repairs past this date will not be considered for approval unless payment is received.

In the future the premium 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.

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 continues indefinitely until cancelled or brought to an end in accordance with these terms and conditions.

You should review this cover periodically to ensure it remains adequate and meets your needs. We will contact you by post, telephone, email or SMS every 12 months to remind you of the benefits and cost of your protection.

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, 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.

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).

How to cancel

If you wish to cancel your policy, please contact us on 0333 000 9737 (7 days a week, 8am to 8pm Monday-Saturday and 8am-6:30pm Sunday, except public holidays). You can also cancel by using the cancellation form on our website, or by writing to us at the addresses specified in the 'Customer services details' section.

If you are paying by instalments and tell your bank or payment provider to cancel your payment, but do not contact us first, we will not immediately cancel your policy. If you do wish to cancel, please contact us directly to avoid any communications regarding outstanding payments.

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 your policy by giving you fourteen (14) days' notice;
- bring your policy to an end if you fail to comply with certain conditions and obligations (see 'Important conditions' above), and we will not provide any further services to you under the policy;
- cancel 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); and/or
- cancel your policy where you have used threatening or abusive behaviour or language towards our staff or suppliers;

and you will receive a refund of any premium paid for the remaining unexpired days of your policy and we will confirm any such ending or cancellation in writing to the last address you gave us.

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 myaccount on our website: www.argosproductcare.co.uk

Calls cost up to 7p a minute plus your phone company's access charge. Calls from mobiles may cost considerably more. Calls to 0800 numbers are free. Lines are open, at a minimum, from 9am to 5pm, Monday to Friday (except UK bank and public holidays). Calls may be recorded and monitored for quality and training purposes.

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

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.

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 <https://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 (a reasonable expectation of average product ownership), 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 insurers 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 or 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 these terms and 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>).

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.

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

Product item no.

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

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?

- ✓ 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.