

# Argos Furniture Care Insurance

## Insurance Product Information Document



**Company: Domestic & General Insurance PLC**

**Product: Furniture 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?

Cover for your furniture against accidental damage causing visible or structural impairment such as staining (including dye transfer), ripping, tearing, burn marks (including heat rings), scratching, puncturing, scuffing, chipping, dents, breakage, odours caused by stain or spill and damage caused by pets. It also covers structural defects (after the end of the manufacturer's guarantee only).



#### What is insured?

- ✓ immediate protection of your product from accidental damage causing visible or structural impairment
- ✓ after the end of the manufacturer's guarantee, cover against structural defects resulting in:
  - o breaking or bending or separation of metal mechanisms or other metal components, wooden frames, castors, recliner, rocker, sleeper and swivel boxes; or
  - o excessive loss of resiliency of webbing, springs, foam, or fibre filled interiors
- ✓ repairs on your product (including call-outs, labour and material), with no excess to pay
- ✓ a stain removal solution for your product
- ✓ a replacement product (with the same or similar features or style) - for example, when it's uneconomical to repair or we can't repair it
- ✓ vouchers for the original purchase price paid for the product (with the same or similar features or style), if we cannot reasonably arrange a replacement



#### What is not insured?

- ✗ cost arising from wear and tear, age and normal use
- ✗ neglect, damage during assembly, and deliberate damage
- ✗ changes in colour of any part of the product



#### Are there any restrictions on cover?

- ! you must be 18 years old or over and resident in the UK
- ! your product must be less than 45 days old and undamaged when this policy starts
- ! your product must have been bought from Argos Limited, trading as Argos or Habitat



#### Where am I covered?

- ✓ in the UK



#### What are my obligations?

- to give us true, factual and not misleading information
- to assemble, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- 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 total premium (inclusive of all applicable taxes) in one payment in full in advance before the policy will start.



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

Cover starts (i) on the purchase date your product; or (ii) if your product is a large item and Argos deliver it directly themselves, on the scheduled delivery date of your product; or (iii) if later, on the purchase date of the policy. Cover lasts for 3 years (unless ended in accordance with these terms and conditions). The duration of cover will be confirmed on your receipt or certificate of insurance. If you cancel within the 45 day cooling off period you will receive a full refund. If we give you a replacement or vouchers for a replacement the policy will end immediately.



#### How do I cancel the contract?

If you have paid in advance and wish to cancel during the first 45 days, return to the store with your documentation and receipt or call Argos on 0333 000 4915 (calls cost the basic rate per minute plus your phone company's access charge). Otherwise, 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 documentation, receipt and contact details.