

# Argos Jewellery & Watch Care Insurance



## Insurance Product Information Document

Company: Domestic & General Insurance PLC

Product: Argos Jewellery & Watch 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.

Complete pre-contractual and contractual information on the insurance product is provided in the terms and conditions.

### What is this type of insurance?

Accidental damage insurance for your product that is a watch or jewellery covering theft with force or break-in. In addition, for watches, it protects against breakdown.



#### What is insured?

- ✓ immediate protection of your product from accidental damage
- ✓ theft with force or break-in
- ✓ instant replacement
- ✓ for watches only, breakdown of your product after the end of the manufacturer's guarantee period



#### What is not insured?

- ✗ theft without force, including pickpocketing
- ✗ loss, neglect, deliberate damage or damage caused by animals
- ✗ the cost of replacing any accessories (other than those provided with your product) or consumables (such as batteries)
- ✗ for watches only, breakdowns covered by another guarantee or warranty
- ✗ for watches only, cosmetic damage such as scratches, dents or any other type of damage that does not affect how your product works



#### Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your product must be in good working order (for watches) or undamaged (for jewellery) when this policy starts
- ! your product must be less than 45 days old when this policy starts
- ! your product must have been bought from Argos



#### Where am I covered?

- ✓ your product is covered anywhere in the world; however you will need to return to the UK to claim



#### What are my obligations?

- you must give us true, factual and not misleading information
- your product must be maintained in accordance with the manufacturer's instructions
- to make a claim you must follow our claims process which can be found in our terms and conditions



#### When and how do I pay?

You must pay the total premium in one full payment before the policy starts.



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

Cover starts on the purchase date of your product and lasts 2 or 3 years depending on your product and its manufacturer's guarantee (unless ended in accordance with our terms and conditions). The duration of cover will be confirmed on your receipt. If you cancel within the 45 day cooling off period you will receive a full refund. If we give you a replacement or vouchers for a replacement the policy will end immediately and no premium will be refunded.



#### How do I cancel the contract?

To cancel your policy within the first 45 days please return to the store with your documentation and receipt. To cancel your policy after the first 45 days, write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from [www.domesticandgeneral.com](http://www.domesticandgeneral.com) and send it to us by post. You will need to provide your documentation, receipt and contact details.