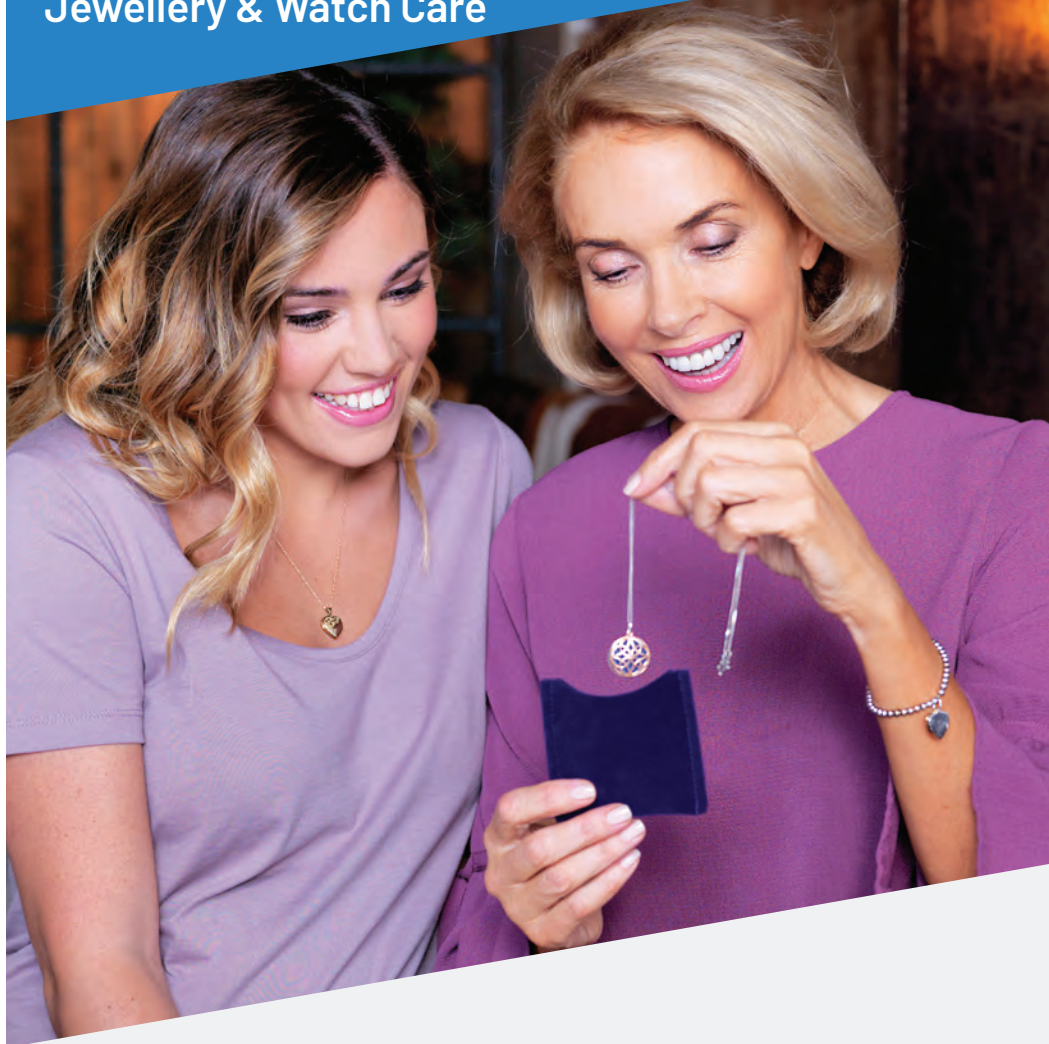


Jewellery & Watch Care



ARGOS CARE

Added peace of mind for life on the go



This policy is provided by Domestic & General Insurance PLC



This insurance policy is designed to meet the demands and needs of those who wish to insure their watches against breakdown, accidental damage and theft with force or break-in, or jewellery against accidental damage 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 Jewellery & Watch 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.

Protection for something precious

Having a special piece of jewellery or watch stolen or damaged can be upsetting. That's why Argos Jewellery & Watch Care, provided by Domestic & General, will help you keep it protected.

Benefits of Argos Jewellery & Watch Care

- ✓ **Accidental damage cover** – starts immediately when you take out the policy
- ✓ **Breakdown cover for watches** – when the manufacturer's guarantee expires, electrical or mechanical breakdown and water damage will be included too
- ✓ **Protection against theft** – with force or break-in
- ✓ **Instant replacements in store** – swap your damaged/broken item for a new one in store
- ✓ **You can include the policy as part of a gift** – that way you'll have peace of mind that the precious item is looked after
- ✓ **Worldwide cover** – your products are covered wherever you are

Key Exclusions


Theft without force, including pickpocketing. Loss and deliberate damage. The cost of replacing any consumables or accessories other than those originally provided with your product. 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 doesn't affect how the product works.

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

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

Jewellery & Watch Care pricing tables

The premium for **Argos Jewellery & Watch Care** depends on the product, its purchase price and the manufacturer's guarantee.

 **Example:** You're buying a necklace which costs £179.99 and includes a 1 year manufacturer's parts and labour guarantee. This means you can get a total of 2 years' protection (including manufacturer's guarantee) at **£19.99**.

Up to 2 years cover, includes any manufacturer's guarantee

Product Description	Cost of Product	Price
Jewellery	£15 to £19.99	£1.39
	£20 to £24.99	£2.19
	£25 to £29.99	£2.69
	£30 to £34.99	£2.99
	£35 to £39.99	£4.89
	£40 to £44.99	£5.49
	£45 to £49.99	£6.99
	£50 to £99.99	£9.99
	£100 to £149.99	£14.99
	£150 to £189.99	£19.99
	£200 to £249.99	£22.99
	£250 to £299.99	£29.99
	£300 to £499.99	£39.99
	£500 to £999.99	£59.99
	£1,000 to £1,499.99	£84.99
£1,500 to £1,999.99	£129.99	
£2,000 to £2,499.99	£179.99	
£2,500 to £2,999.99	£229.99	
£3,000 to £3,499.99	£269.99	

Up to 2 years cover, includes 1 year manufacturer's guarantee

Product Description	Cost of Product	Price
Watch excluding Smart Watches	£10 to £14.99	£2.19
	£15 to £19.99	£2.59
	£20 to £24.99	£3.99
	£25 to £29.99	£4.99
	£30 to £39.99	£6.49
	£40 to £49.99	£8.99
	£50 to £99.99	£12.99
	£100 to £149.99	£18.99
	£150 to £299.99	£29.99
	£300 to £1,999.99	£49.99

Up to 3 years cover, includes 2 year manufacturer's guarantee

Product Description	Cost of Product	Price
Watch excluding Smart Watches	£10 to £14.99	£3.29
	£15 to £19.99	£4.79
	£20 to £24.99	£5.89
	£25 to £29.99	£6.89
	£30 to £39.99	£8.99
	£40 to £49.99	£11.99
	£50 to £99.99	£15.99
	£100 to £149.99	£20.99
	£150 to £299.99	£34.99
	£300 to £1,999.99	£59.99

Prices are accurate as of July 2020 and are inclusive of all applicable taxes.
We reserve the right to alter the premiums at our discretion without prior notice.

How to claim

If the item is accidentally damaged or broken:

If you've broken your jewellery or your watch stopped working simply take it into any Argos store, and you'll get a replacement. If we can't swap it for a new one, we'll give you vouchers for the original purchase price of the item.

If the item has been stolen:

Report the incident immediately to the Police and request a Crime Reference Number. Then call us on **0800 561 4488*** to make a claim.

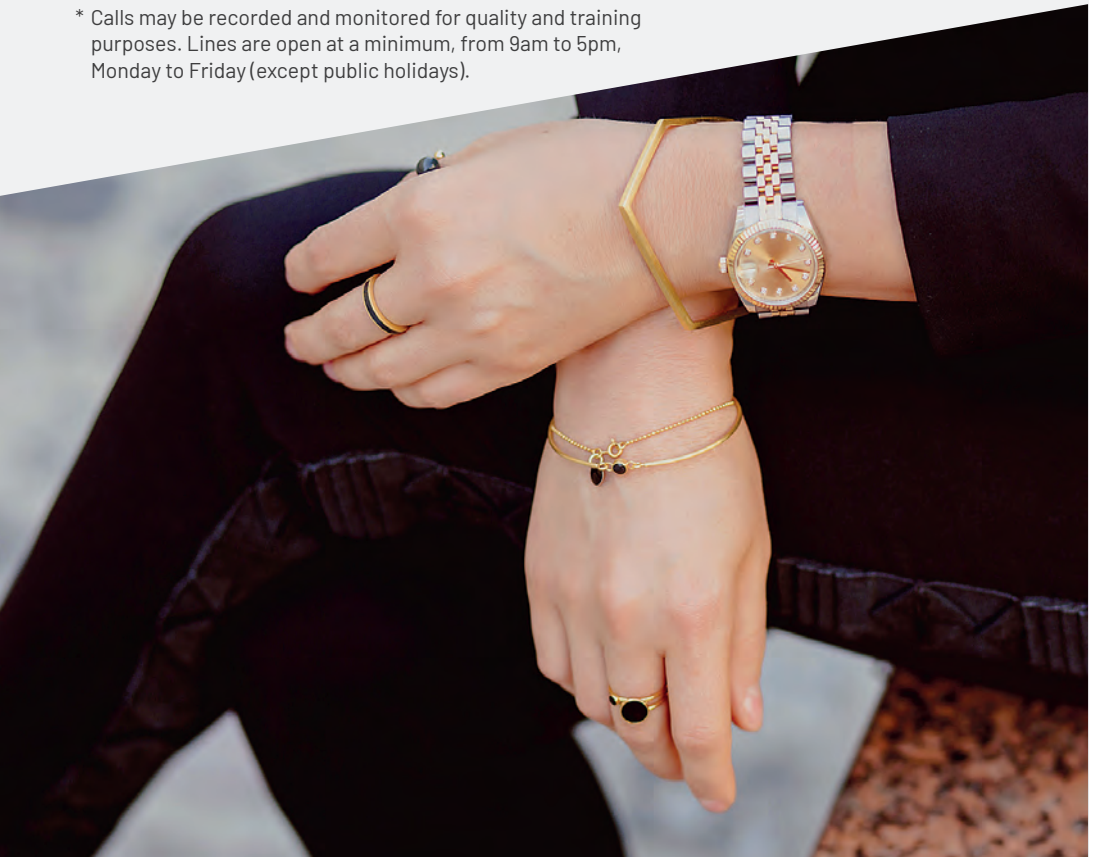
IMPORTANT: Please do not go into store for theft or robbery replacement as they can only refer you to the number above.

Whether your products are stolen, broken or accidentally damaged, you'll need:

- Your receipt for the item itself
- Your receipt for Argos Jewellery & Watch Care

Once you've received a replacement or voucher, the policy will end.

* 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).



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 jewellery or watch 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 (for watches) or undamaged (for jewellery) when this policy starts; and
- have been bought from Argos.

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 maintained and used in accordance with the manufacturer's instructions; and
- be owned by you.

What this policy covers

Breakdown (for watches)

If your product suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will either arrange a replacement from an Argos store or (at our option) pay the cost of a replacement product in Argos vouchers.

Accidental damage

If your product suffers accidental damage at any time (so that the product is no longer in good working order or is damaged), we will either arrange a replacement from an Argos store or (at our option) pay the cost of a replacement product in Argos vouchers.

Theft with force or break-in

If your product is taken by force or break-in, we will either arrange a replacement or (at our option) pay the cost of a replacement product in Argos vouchers.

What is force?

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 product	Yes
Someone opens the door to your hotel room and takes your product	Yes
Someone grabs your bag (containing your product) from your shoulder	Yes
Someone snatches your product from your hand	Yes
You don't know that your product is missing until after it has already gone i.e. pickpocketing or loss	No

You leave your product in a changing room but not in a locked locker and your product is taken	No
You leave your product on a bus or in a taxi	No

Territorial limits

Your product is covered anywhere in the world; however you will need to return to the United Kingdom to claim.

How to make a claim

Claims for theft

Please comply with the following procedures to obtain claim authorisation with the minimum delay.

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 us by telephoning 0800 561 4488 as soon as possible and 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 forcible entry if applicable (such as a copy of a repairer's invoice for vehicle damage); and
 - your purchase receipt for your product and your policy document.

Breakdown (for watches) and accidental damage claims

To claim for a replacement, return to the Argos store with your product, this leaflet and the receipts for both your policy and your product.

Replacements

1. If we approve a replacement, we will arrange to replace your product with a product of a same or similar make and specification, subject to these terms and conditions. The replacement product may have to be a different model, make and may not include the identical features, functions as the original product.
2. If we cannot reasonably arrange a replacement of your product, we will give you Argos vouchers instead. The vouchers will be for the original purchase price of the product.
3. All vouchers will be valid for at least 12 months from the date of issue. Voucher settlements will be provided to you in store or sent to the last address you gave us. If vouchers are not available we may provide a cash equivalent.

Product disposal and delivery and other costs

1. You must return to the Argos store to receive your replacement product. We will not arrange or pay for the product to be delivered.
2. You must bring the original product with you into store (unless it has been stolen). It will become our property and we will dispose of it.

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 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

- Any breakdown during any manufacturer's, supplier's or repairer's guarantee or warranty on a product.
- Replacement or recall of the product (or any part) by a supplier or the manufacturer.

Unauthorised repairs or maintenance

- Routine servicing, inspection, maintenance, repair, cleaning, alteration, adjustments or restoration.
- Your failure to follow the manufacturer's instructions, including with respect to maintenance.

Modifications

- Modifying or making a product comply with legislation, work on the product that is only required due to legislation changes.

Other forms of damage or loss

- Costs or loss arising from not being able to use your product (e.g. hiring a replacement product), or incidental costs caused by breakdown.
- Damage to any other property or possessions, unless it is our fault.
- Cosmetic damage on watches such as scratches, dents or any other type of damage that does not affect how the product works.
- Any loss, damage or impairment to functionality caused by: neglect, deliberate damage or damage caused by animals.
- 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).

Accessories and consumables

- Replacement of, or adjustment to straps or batteries, or other consumables.
- Accessories other than those included in the original packaging of your product.
- Accessories other than those damaged or stolen with the product.

Claim limitations

- Any claim whilst the product is in another person's possession.

Theft limitations

- 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

- Smart watches.

Paying your premium

You must pay the total premium (inclusive of all applicable taxes) in one payment before the policy will start. Argos will hold your premium as agent for us and use it to pay refunds, if you cancel your policy in the policy cooling off period. Any premium you pay is taken to be received by us as soon as it has been paid by you.

Duration of the policy

The policy period begins on the purchase date and lasts for the number of years specified on your receipt (unless ended in accordance with these terms and conditions). You should review this cover periodically to ensure it remains adequate.

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 'policy cooling off period').

2. If you cancel your policy after the policy cooling off period, then we'll refund the premium paid by you for the remaining full months of your policy.
3. If you wish to cancel your policy during the first 45 days please return to the store with your documentation and receipt. To cancel your policy after the first 45 days, use the cancellation form on our website www.domesticandgeneral.com, or write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. You may need to send in your documentation, receipt and contact details.
4. 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

We may cancel this policy 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 certain conditions and obligations (see 'What we require from you' above); or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

If we cancel your policy using this provision, you will receive a pro rata refund of the premium paid for the remaining unexpired days of your policy.

Customer services details

For customer services: call 0800 561 4488, 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).

How to complain

If you wish to complain please contact our customer services team please call 0800 597 8581, 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

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 Referral of your complaint to the FOS does not affect your right to take legal proceedings.

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 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).

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

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) 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 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 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 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; for further information about your statutory rights contact the Citizens Advice Bureau: website www.citizensadvice.org.uk or 03444 111 444.

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.

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).

Company information

This policy is provided by Domestic & General Insurance PLC. Registered in England and Wales. Company No. 485850. Registered office: Swan Court, 11 Worples 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 (register.fca.org.uk) or by contacting the FCA on 0800 111 6768.



Replacement form

For theft or robbery

Please call **0800 561 4488*** with your Crime Reference Number.

IMPORTANT: Please do not go into store for theft or robbery replacement as they can only refer you to the number above.

Customer to complete where required

Declaration

I confirm that this product has been used only in accordance with the manufacturer's instructions. It has not been subject to misuse in any way.

Name

Postcode

House Number

Crime Reference Number

Signature

Date

* Calls are free from all phones, whether mobile or landline. 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).

This leaflet and the receipts for both your Jewellery & Watch Care policy and your product are your proof of purchase. Together, they'll form your policy document. Please keep the leaflet and your receipts safe as you will need them should you wish to claim under the policy.

How to claim

If the item is accidentally damaged or broken:

If you've broken your jewellery or your watch stopped working simply take it into any Argos store, and you'll get a replacement. If we can't swap it for a new one, we'll give you vouchers for the original purchase price of the item.

If the item has been stolen:

Report the incident immediately to the Police and request a Crime Reference Number. Then call us on **0800 561 4488*** to make a claim.

IMPORTANT: Please do not go into store for theft or robbery replacement as they can only refer you to the number above.

**Attach your
receipts here**

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.

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?

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 in store
- ✓ 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 or deliberate damage
- ✗ costs for replacing any accessories (other than those provided with your product)
- ✗ 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?

- to give us true, factual and not misleading information
- to maintain your product 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 need to 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 and send it to us by post. You will need to provide your documentation, receipt and contact details.