

# Argos Electrical Product Care Insurance



## Insurance Product Information Document

Company: Domestic & General Insurance PLC

Product: Argos Electrical Product 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.



#### What is insured?

- ✓ protection of your product from accidental damage (including water damage)
- ✓ breakdown cover after the end of the manufacturer's guarantee period (provided the policy remains in force)
- ✓ the cost of replacing accessories originally purchased and provided with your product
- ✓ unlimited repairs on your product (including call-outs, parts and labour), an excess may apply
- ✓ a 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



#### What is not insured?

- ✗ loss, cosmetic damage, theft, 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)
- ✗ for selected TVs and gadgets over £149.99, an excess of £25 or £50, depending on the price range of the product
- ✗ for mobile phones over £100, an excess of £10, £25, £50, £75 or £100, depending on the price range of the product



#### 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 and over
- ! 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
- for mobile phones over £100 and for selected TVs and gadgets over £149.99, to pay an excess for each claim
- to ensure your appliance 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 full payment before the policy starts. This does not apply if the policy has been provided to you at no charge.



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

Cover starts (i) on the purchase date of 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 1 to 5 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 or certificate of insurance. If you cancel within the 45 day cooling off period you will receive a full refund of any premium paid. If you receive a remanufactured product for a breakdown or an accidental damage claim, your policy will continue. In all other cases 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?

If you have paid in advance (or been provided the policy at no charge) and wish to cancel during the first 45 days, return to the store with your documentation and receipt or call Argos on 0345 640 2020 (calls cost the basic rate per minute plus your phone company's access charge). Otherwise, 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](http://www.domesticandgeneral.com) and send it to us by post. You will need to provide your documentation, receipt and contact details.