

# Argos Breakdown Care Insurance



## Insurance Product Information Document

Company: Domestic & General Insurance PLC

Product: Argos Breakdown 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?

Breakdown and accidental damage insurance covering your product, for example, electronic appliances and/or household goods.



#### What is insured?

- ✓ immediate protection of your product from accidental damage (including water damage)
- ✓ breakdown of your product after the end of the manufacturer's guarantee period
- ✓ unlimited repairs of your product
- ✓ replacement or vouchers to the value of a replacement product and the cost of delivering your replacement product



#### What is not insured?

- ✗ breakdown or accidental damage covered by another guarantee or warranty
- ✗ loss, cosmetic damage, theft, neglect, deliberate damage or damage caused by animals
- ✗ costs you may incur as a result of not being able to use your product
- ✗ the cost of replacing any consumables or accessories
- ✗ disposal and installation charges



#### 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



#### 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?

- you must give us true, factual and not misleading information
- your product must be installed (if appropriate), maintained and used in accordance with the manufacturer's instructions
- appliances must be used or installed (if appropriate) in a private home, occupied by a single household and not used for business purposes
- 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 either pay the total premium in one full payment before the policy starts or in 10 monthly instalments by Direct Debit.



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

Cover starts on the purchase date and lasts for 2, 3 or 4 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?

If you have paid in advance in one payment 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 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.