

BREAKDOWN CARE



ARGOS CARE

Added peace of mind for life on the go



This policy is provided by Domestic & General Insurance PLC

ABOUT ARGOS BREAKDOWN CARE

Below is key information you need to know when purchasing Argos Breakdown Care Insurance. More detailed information, including our complaints procedure, can be found in the terms and conditions.

Your statutory rights

Your statutory rights will not be affected when you buy a policy. These include the right to claim a refund, repair, or replacement for up to six years (in Scotland it's up to five years after you became aware, or could with reasonable diligence have become aware there was a problem) if your electrical goods were not of satisfactory quality or fit for purpose when they were sold to you. After the first six months, you will have to prove that the goods had a fault when sold to you. For further information about your statutory rights contact the Citizens Advice Bureau: www.citizensadvice.org.uk or 03444 111 444.

Other providers

Policies may be available from other providers. You may also be covered under your household contents insurance or other policies that you may hold.

When can I buy a policy?

You can buy a policy up to 45 days after buying your product. Any terms or offers, such as discounts and vouchers that are linked to the purchase of the policy will also remain available for 45 days from the date you purchase your product.

When does the policy start?

The policy commences on the date it is purchased.

When does the policy end?

Your policy will end after the duration specified on your receipt (unless ended in accordance with our terms and conditions). If we give you a replacement or vouchers for a replacement the policy will end immediately and no premium will be refunded.

Cancellation rights

Your policy can be cancelled at any time. You will receive a full refund if you cancel within the 45 day cooling off period. After these 45 days, if you cancel your policy we will refund the premium paid for the remaining full months of your policy.

Meeting the obligations under your policy

Domestic & General Insurance PLC is 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.

Compare online

You can compare the prices of product care for your electrical goods online using any internet enabled device at: www.compareextendedwarranties.co.uk

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

Argos Limited. Registered Address: Avebury, 489-499 Avebury Boulevard, Saxon Gate West, Central Milton Keynes MK9 2NW. Registered Number 01081551.

Argos Breakdown 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.

TAKING CARE OF YOUR NEW PRODUCT

Imagine your washing machine broke down or your TV went blank – finding someone reliable to repair it could be expensive and a major hassle. But with Argos Breakdown Care, provided by the UK's leading specialist warranty provider Domestic & General, you won't have to worry about who to call.

Benefits of Argos Breakdown Care

- ✓ **Accidental damage cover (including water damage)**
– starts immediately when you take out the policy
- ✓ **Breakdown cover** – once your manufacturer's guarantee expires, faults and breakdowns will be included too
- ✓ **Unlimited repairs** – it doesn't matter how many times your product stops working, you can request as many repairs as you need
- ✓ **A brand new replacement or vouchers** – if we can't repair your product, you'll get a replacement or Argos vouchers. Installation charges may apply
- ✓ **If we replace your product** – we'll pay for delivery
- ✓ **Worldwide cover** – your products are covered wherever you are

Key exclusions are documented in the standalone Insurance Product Information Document at the back of this leaflet, which includes a summary of what is and what is not insured. For a full list of exclusions, restrictions and the complaints procedure, please see the terms and conditions.

This insurance policy meets the demands and needs of those who wish to insure their electronic appliances and/or household goods against accidental damage and breakdown.

BREAKDOWN CARE PRICING TABLES

The premium for **Argos Breakdown Care** depends on the product, its purchase price and whether or not it has an extended parts guarantee.

Up to 3 years cover, includes 1 year manufacturer's guarantee

Product Description	Cost of Product	Price	Product Description	Cost of Product	Price
TV	£150 to £199.99	£59.99	Camera	£150 to £199.99	£35.99
	£200 to £299.99	£79.99		£200 to £299.99	£42.99
	£300 to £399.99	£99.99		£300 to £399.99	£45.99
	£400 to £499.99	£129.99		£400 to £499.99	£52.99
	£500 to £699.99	£144.99		£500 and over	£63.99
	£700 to £899.99	£149.99	Microwave	£150 to £199.99	£44.99
	£900 to £999.99	£169.99		£200 and over	£69.99
DVD Player/ Recorder	£1,000 and over	£199.99	Cooker	Up to £99.99	£42.99
	£150 to £299.99	£57.99		£100 to £199.99	£47.99
	£300 to £499.99	£64.99		£200 to £349.99	£57.99
£500 and over	£79.99	£350 to £499.99		£69.99	
Set Top Box	£150 to £299.99	£54.99		£500 to £999.99	£82.99
	£300 to £499.99	£74.99	£1,000 and over	£99.99	
Home Theatre	£150 to £199.99	£40.99	Oven and Hob	£150 to £399.99	£57.99
	£200 to £299.99	£44.99		£400 to £649.99	£72.99
	£300 and over	£57.99	Cooker Hood	Up to £249.99	£13.99
Projectors	£150 to £299.99	£74.99		£250 and over	£19.99
	£300 to £499.99	£104.99	Hob	Up to £249.99	£17.99
	£500 and over	£134.99		£250 and over	£24.99
Video Games System	£150 to £199.99	£36.99	Freezer	Up to £99.99	£16.99
	£200 to £299.99	£46.99		£100 to £199.99	£18.99
	£300 and over	£54.99		£200 and over	£23.99
Gaming Chair	£150 to £199.99	£31.99	Fridge	Up to £99.99	£24.99
	£200 and over	£44.99		£100 to £199.99	£32.99
In Car Entertainment	Up to £49.99	£6.99		£200 and over	£44.99
	£50 to £99.99	£12.99	Fridge Freezer	Up to £149.99	£44.99
	£100 to £199.99	£16.99		£150 to £249.99	£49.99
	£200 to £299.99	£20.99		£250 to £399.99	£64.99
	£300 to £399.99	£29.99		£400 and over	£79.99
	£400 and over	£44.99	Dishwasher	Up to £199.99	£69.99
Musical Instrument	£150 and over	£18.99		£200 to £249.99	£74.99
	£150 to £199.99	£25.99		£250 and over	£79.99
Camcorder	£200 to £299.99	£30.99	Washer Dryer	Up to £249.99	£99.99
	£300 to £399.99	£34.99		£250 to £349.99	£124.99
	£400 to £499.99	£44.99		£350 and over	£129.99
	£500 and over	£54.99			



Example: You're buying a TV which costs £739 and includes a 1 year manufacturer's parts and labour guarantee. This means you can get a total of 3 years' protection (including manufacturer's guarantee) at £149.99.

Up to 3 years cover, includes 1 year manufacturer's guarantee

Product Description	Cost of Product	Price
Washing Machine	Up to £179.99	£79.99
	£180 to £229.99	£84.99
	£230 to £349.99	£89.99
	£350 and over	£94.99
Iron	£150 to £199.99	£89.99
	£200 and over	£99.99
Tumble Dryer/ Condenser	£100 to £149.99	£49.99
	£150 and over	£64.99
Vacuum Cleaner	£150 to £249.99	£31.99
	£250 and over	£34.99
Electric Tool	£150 and over	£44.99
Lawnmower	£150 and over	£49.99
Pressure Washer	£150 and over	£40.99
Electronic Ignition Barbecue	Up to £349.99	£49.99
	£350 and over	£59.99
Sat Nav/ Road Assistance	£150 to £299.99	£54.99
	£300 to £499.99	£79.99
	£500 and over	£92.99
Sports Equipment	£150 to £249.99	£69.99
	£250 to £499.99	£79.99
Personal Care	£500 and over	£99.99
	£150 and over	£40.99
Shower	Up to £99.99	£24.99
	£100 and over	£29.99
Dehumidifier/ Fans	£150 to £199.99	£38.99
	£200 and over	£42.99
Electric Fire	£150 and over	£29.99
Food Preparation	£150 to £199.99	£44.99
	£200 and over	£54.99
Sewing Machine	£150 and over	£31.99
Printer/Scanner	£150 to £249.99	£36.99
	£250 and over	£38.99
Telephone/Fax Machine	£150 and over	£40.99
Monitor	£150 to £249.99	£34.99
	£250 to £349.99	£39.99
	£350 and over	£53.99
Personal Organiser/ Web Cam	£150 to £249.99	£54.99
	£250 to £499.99	£79.99

Product Description	Cost of Product	Price
E-book Reader	£50 to £999.99	£39.99
Desktop	£150 to £199.99	£80.99
	£200 to £249.99	£84.99
	£250 to £299.99	£94.99
	£300 to £399.99	£104.99
	£400 to £499.99	£114.99
	£500 to £599.99	£124.99
	£600 to £799.99	£133.99
	£800 to £999.99	£143.99
£1,000 and over	£155.99	

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

Product Description	Cost of Product	Price
Laptop	£100 to £149.99	£62.99
	£150 to £199.99	£72.99
	£200 to £299.99	£89.99
	£300 to £399.99	£94.99
	£400 to £499.99	£99.99
	£500 to £599.99	£129.99
	£600 to £799.99	£149.99
	£800 to £999.99	£169.99
	£1,000 and over	£209.99
iPad	£300 to £399.99	£99.99
	£400 to £499.99	£129.99
	£500 to £599.99	£159.99
	£600 to £1,249.99	£179.99
Tablet	£100 to £149.99	£64.99
	£150 to £199.99	£74.99
	£200 to £299.99	£89.99
	£300 to £399.99	£109.99
	£400 to £499.99	£129.99
	£500 to £649.99	£159.99
	£650 to £799.99	£179.99
	£800 to £1,249.99	£199.99
	£1,250 to £2,000	£219.99
Audio Systems	£150 to £199.99	£52.99
	£200 to £299.99	£57.99
	£300 to £499.99	£69.99
	£500 and over	£89.99
iPod	£150 to £199.99	£59.99
	£200 to £299.99	£64.99
Headphones	£150 to £199.99	£64.99
	£200 to £299.99	£84.99
	£300 to £499.99	£99.99
	£500 and over	£124.99
Wearable Tech	£150 to £249.99	£44.99
	£250 to £499.99	£54.99
	£500 and over	£69.99
Spas	Up to £599.99	£89.99
	£600 to £999.99	£129.99
	£1,000 to £1,600	£199.99

Labour only - up to 3 years cover, includes 1 year manufacturer's and extended parts guarantee*

Product Description	Cost of Product	Price
Cooker	£200 to £349.99	£49.99
	£350 to £499.99	£58.99
	£500 to £999.99	£64.99
	£1,000 and over	£69.99
Oven and Hob	£150 to £399.99	£52.99
	£400 to £649.99	£64.99
Cooker Hood	Up to £249.99	£11.99
	£250 and over	£17.99
Hob	Up to £249.99	£16.99
	£250 and over	£22.99
Microwave	£150 to £199.99	£39.99
	£200 and over	£64.99
Freezer	Up to £99.99	£15.99
	£100 to £199.99	£17.99
	£200 and over	£22.99
Fridge	Up to £99.99	£16.99
	£100 to £199.99	£26.99
	£200 and over	£36.99
Fridge Freezer	Up to £149.99	£44.99
	£150 to £249.99	£49.99
	£250 to £399.99	£64.99
	£400 and over	£79.99
Dishwasher	Up to £199.99	£59.99
	£200 to £249.99	£66.99
	£250 and over	£72.99
Washer Dryer	Up to £249.99	£99.99
	£250 to £349.99	£119.99
	£350 and over	£124.99
Washing Machine	Up to £179.99	£71.99
	£180 to £229.99	£76.99
	£230 to £349.99	£81.99
Tumble Dryer/ Condenser	£350 and over	£86.99
	£100 to £149.99	£49.99
Vacuum Cleaner	£150 and over	£58.99
	£150 to £249.99	£29.99
	£250 and over	£32.99

* If your product is covered by an extended parts guarantee and it breaks down, we'll pay the labour costs to repair it. If your product is accidentally damaged, we'll pay all the repair costs.

Up to 4 years cover, includes 2 year manufacturer's guarantee

Product Description	Cost of Product	Price	Product Description	Cost of Product	Price
TV	£150 to £199.99	£69.99	Hob	Up to £249.99	£24.99
	£200 to £299.99	£89.99		£250 and over	£30.99
	£300 to £399.99	£109.99	Freezer	Up to £99.99	£19.99
	£400 to £499.99	£139.99		£100 to £199.99	£21.99
	£500 to £699.99	£159.99	£200 and over	£26.99	
	£700 to £899.99	£169.99	Fridge	Up to £99.99	£34.99
	£900 to £999.99	£189.99		£100 to £199.99	£43.99
	£1,000 and over	£219.99		£200 and over	£54.99
Set Top Box	£150 to £299.99	£72.99	Fridge Freezer	Up to £149.99	£59.99
	£300 to £499.99	£92.99		£150 to £249.99	£69.99
Home Theatre	£150 to £199.99	£49.99		£250 to £399.99	£84.99
	£200 to £299.99	£55.99		£400 and over	£99.99
	£300 and over	£69.99	Dishwasher	Up to £199.99	£74.99
Projectors	£150 to £299.99	£104.99		£200 to £249.99	£79.99
	£300 to £499.99	£139.99		£250 and over	£89.99
	£500 and over	£169.99	Washer Dryer	Up to £249.99	£109.99
Musical Instrument	£150 and over	£22.99		£250 to £349.99	£134.99
	£150 to £199.99	£38.99		£350 and over	£149.99
Camcorder	£200 to £299.99	£49.99	Washing Machine	Up to £179.99	£83.99
	£300 to £399.99	£54.99		£180 to £229.99	£94.99
	£400 to £499.99	£64.99		£230 to £349.99	£99.99
	£500 and over	£74.99		£350 and over	£104.99
	Camera	£150 to £199.99		£45.99	Iron
£200 to £299.99		£52.99	£200 and over	£104.99	
£300 to £399.99		£64.99	Tumble Dryer/ Condenser	£100 to £149.99	£59.99
£400 to £499.99		£74.99		£150 and over	£69.99
£500 and over		£84.99	Vacuum Cleaner	£150 to £249.99	£37.99
Microwave	£150 to £199.99	£59.99		£250 and over	£40.99
	£200 and over	£74.99	Electric Tool	£150 and over	£49.99
Cooker	Up to £99.99	£43.99		Lawnmower	£150 and over
	£100 to £199.99	£53.99	Pressure Washer		£150 and over
	£200 to £349.99	£67.99		Electronic Ignition Barbecue	Up to £349.99
	£350 to £499.99	£77.99	£350 and over		£64.99
	£500 to £999.99	£89.99	Sat Nav/ Road Assistance	£150 to £299.99	£59.99
	£1,000 and over	£109.99		£300 to £499.99	£83.99
Oven and Hob	£150 to £399.99	£67.99		£500 and over	£96.99
	£400 to £649.99	£84.99	Sports Equipment	£150 to £249.99	£79.99
Cooker Hood	Up to £249.99	£19.99		£250 to £499.99	£109.99
	£250 and over	£25.99		£500 and over	£129.99

**Up to 4 years cover,
includes 2 year manufacturer's
guarantee (cont.)**

Product Description	Cost of Product	Price
Personal Care	£150 and over	£49.99
Shower	Up to £99.99	£32.99
	£100 and over	£42.99
Dehumidifier/ Fans	£150 to £199.99	£45.99
	£200 and over	£50.99
Food Preparation	£150 to £199.99	£59.99
	£200 and over	£64.99
Sewing Machine	£150 and over	£39.99
Printer/Scanner	£150 to £249.99	£41.99
	£250 and over	£49.99
Telephone/Fax Machine	£150 and over	£44.99
Monitor	£150 to £249.99	£42.99
	£250 to £349.99	£54.99
	£350 and over	£64.99
Personal Organiser/ Web Cam	£150 to £249.99	£64.99
	£250 to £499.99	£92.99
Desktop	£150 to £199.99	£83.99
	£200 to £249.99	£87.99
	£250 to £299.99	£99.99
	£300 to £399.99	£114.99
	£400 to £499.99	£127.99
	£500 to £599.99	£134.99
	£600 to £799.99	£142.99
	£800 to £999.99	£152.99
£1,000 and over	£162.99	

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

Product Description	Cost of Product	Price
Tablet	£100 to £149.99	£79.99
	£150 to £199.99	£89.99
	£200 to £299.99	£109.99
	£300 to £399.99	£139.99
	£400 to £499.99	£159.99
	£500 to £649.99	£179.99
	£650 to £799.99	£199.99
	£800 to £1,249.99	£219.99
	£1,250 to £2,000	£239.99
Audio Systems	£150 to £199.99	£62.99
	£200 to £299.99	£78.99
	£300 to £499.99	£89.99
	£500 and over	£119.99
Headphones	£150 to £199.99	£86.99
	£200 to £299.99	£119.99
	£300 to £499.99	£149.99
	£500 and over	£179.99
Wearable Tech	£150 to £249.99	£54.99
	£250 to £499.99	£64.99
	£500 and over	£79.99

Prices are valid from July 2019 and are inclusive of all applicable taxes.
We reserve the right to alter the premiums at our discretion without prior notice.

How to claim

Just call one of our friendly agents on **0800 497 0653***.

When making a claim, please have your Argos Breakdown Care receipt or policy document to hand.

IMPORTANT: Please do not go into store for breakdown and accidental damage claims as they can only refer you to the number above.

How to pay

You must either pay the total premium in one full payment before the policy starts or in 10 monthly instalments by Direct Debit.

* Calls may be recorded and monitored for quality and training purposes. Lines are open from 8am to 8pm, 7 days a week.

THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Domestic & General Insurance PLC will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request Domestic & General Insurance PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Domestic & General Insurance PLC or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society – if you receive a refund you are not entitled to, you must pay it back when Domestic & General Insurance PLC asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



N.B. The premium will be collected over 10 consecutive months commencing approximately one month after receipt of the completed application. On expiry of the initial period the renewal premium will be deducted on a monthly basis unless cancelled. In each case the first collection amount may be of a slightly different amount and on a different date of the month than subsequent collections.

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 appliance 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 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 installed (if appropriate), maintained and used in accordance with the manufacturer's instructions;
- be owned by you and not used for business purposes;
- be used in a private home, solely occupied by a single household (at the address you gave to us); and
- (if it is able to store data or images, e.g. laptops or PCs) not contain any content that may be considered to be illegal, and if we find any content we consider to be illegal, we reserve the right to inform the relevant authorities.

You must arrange any work required to make your product accessible and compliant with all relevant safety standards and safe to work on (as determined by our engineer).

Where you have made a claim, you must also notify us if such work is required, let us know when it has been completed and provide us with the relevant certification (if applicable). We won't consider your claim until you have fulfilled these obligations.

What this policy covers

Breakdown

If your product suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will (at our option) do one of the following: arrange a repair, arrange a replacement or pay the cost of replacing your product in vouchers.

Accidental damage

If your product suffers accidental damage (including water damage) at any time (so that the product is no longer in good working order), we will (at our option) do one of the following: arrange a repair, arrange a replacement or cover the cost of replacing your product in vouchers.

Territorial limits

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 United Kingdom.

How to make a claim

To make a claim for your product please contact us as soon as possible by telephoning 0800 497 0653.

Limits of the policy

There is no limit to the number of repairs you can request, unless your policy ends, for example, following a replacement of your product (see 'What happens if your product is replaced?' below).

Repairs information

Important information about repairs

Only repairers approved by us are authorised to carry out repairs under this policy, unless we agree otherwise in advance. Repairs will be carried out within the repairer's normal working hours (which are at least 9am to 5pm, Monday to Friday) on a date agreed with you. Please have your policy documentation to hand when the repairer arrives. If your product breaks down, you must take reasonable steps to limit damage, e.g. stop using it if this is likely to cause further damage.

If we approve a repair but are unable to find an approved repairer, we'll permit you to use your chosen repairer. You will have to pay them and claim the cost back from us. Please keep a copy of your invoice to send to us. If we permit you to use your chosen repairer and the proposed repair is estimated to cost more than the repair authority limit £125, then you must ring the repair authority line on 0800 597 8580 for an authority number before work starts.

Replacements

1. For accepted claims, we will either arrange for you to receive a replacement (of the same or similar make and technical specification) or give you Argos vouchers that will be for either Argos's current retail price of a replacement product of the same or similar make and technical specification or will be product specific. If you receive a product specific voucher, this means you will only be able to purchase the product detailed on the voucher.
2. All vouchers will be valid for 12 months from the date of issue. Product specific voucher settlements will be sent by SMS to your phone, or if this is not available, to the last postal address you gave us. Other voucher settlements will be sent to the last postal address you gave us. If vouchers are not available we may provide a cash equivalent.

Product disposal and delivery, installation and other costs

1. If we arrange a replacement or give you vouchers for a replacement, we will pay the supplier's delivery charge.
2. If the product is taken or sent away from your home for repair but is then replaced, the original product will become our property and we will dispose of it. If your product remains in your home, you will be responsible for disposing of it at your own cost.
3. In all cases you will be responsible for installing the new appliance and paying any related costs.

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 a replacement (or give you vouchers for a replacement), your policy will end immediately and any unpaid premium for the current policy period will become due. No premium paid will be refunded. For voucher settlements we will deduct any premium outstanding for the duration of your policy from the voucher settlement.

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

- Damage during delivery, installation or transportation of the product by a third party not under our instruction.
- 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

- Repairs, maintenance work, or use of spare parts, where not approved by us.

- Routine maintenance, cleaning, servicing and re-gassing.
- Your failure to follow the manufacturer's instructions, including with respect to maintenance, use and installation.

Modifications

- Modification or work on a product to comply with legislation or to make it safely accessible.

Other forms of damage or loss

- Costs or loss arising from not being able to use your product (e.g. hiring a replacement TV), or incidental costs caused by breakdown or repair (e.g. costs to remove or reinstate built-in or fitted equipment).
- Damage to any other property or possessions, unless it is our fault.
- Cosmetic damage such as damage to paintwork, dents or scratches.
- Damage to ceramic or glass surfaces (unless caused by an accident protected by the policy).
- Any loss, damage or impairment to functionality caused by: theft, attempted theft, neglect, deliberate damage or damage caused by animals, plants or trees.
- 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).

Contents of your product

- Data loss or corruption, installing, modifying and upgrading software, the resolution of any software interface problems.

Accessories and consumables

- The cost of replacing any consumables (such as external fuses, batteries, rechargeable batteries, power cells, light bulbs changeable by the user, fluorescent tubes and related starter components, filters, vacuum cleaner bags, printer toner or ink cartridges, printer ribbons or fuel).
- The cost of replacing any accessories such as lawnmower belts, attachments, cables and cable joints, plugs, light covers, grills, removable parts, glass and enamel parts, catalytic panels, external piping, rain covers, starter connections and straps, 3D glasses, brushes and tubes, or audio pick-up systems including scanners.

Special exclusions

In addition to the 'General exclusions' above, the following are excluded from the policy, and we will not pay for repairs which relate to:

- marks on the screen, burned screens or pixel failure where the number or location of pixels does not exceed the manufacturer's acceptable limit;
- satellite or cable systems or gaining access to cables within the fabric of a building or wall;
- the safe return of any game, disc or memory stick lodged inside the product at time of fault;
- fuel lines to the product and the flue system from the product;
- the loss of safety keys on fitness equipment; and
- scale damage.

Paying your premiums

1. If you pay the monthly premiums (inclusive of all applicable taxes) by Direct Debit, you must make regular payments in accordance with the 'Payments schedule' set out in your policy documentation. If we are unable to collect a payment from your bank we may attempt to request payment again unless you advise us otherwise. We will collect the payment for the first month of the policy approximately two to four weeks

after the start date. Payments for all subsequent months will be collected monthly in advance. This means that the second payment may be collected approximately two weeks after the first payment. When you have paid the monthly premiums by Direct Debit for the number of consecutive months shown in the 'Payments schedule', if the initial policy period has not yet expired, no further payment will be taken for the remainder of the initial policy period.

2. If instead you choose to pay all the premiums for the period in advance in one payment, you must pay this amount (inclusive of all applicable taxes) before the policy will start. Where you are paying your premium in advance in one payment, 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.
3. We may use a collection agency to recover any amount owing to us.
4. If you do not pay for your policy on time, it will be suspended from the due date. Any requests for repairs past this date will not be considered for approval unless payment is received.

Duration and renewal of the policy

1. The initial policy period begins on the purchase date and lasts for the number of years specified on your receipt or policy document (unless ended in accordance with these terms and conditions).
2. If you purchased this policy online or over the phone and you cancel the contract with Argos to purchase the product in its cooling off period, then this policy will be automatically cancelled with immediate effect and you will receive a full refund. Please refer to your contract with Argos for details of the cooling off period for your product purchase. Where your Argos contract is brought to an end at any other time, this policy will remain in place unless you cancel it.
3. Around one month before your policy ends, we will contact you by post, telephone, email or SMS about renewing your protection. We will tell you the new premium amount to pay. The premium payable may increase at renewal. Your policy will not automatically renew and you will need to make payment before your policy will renew. You should review this cover periodically to ensure it remains adequate.
4. We reserve the right not to offer you a renewal on your policy.

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. If you pay for your policy by Direct Debit, you will only receive a refund if you have already paid for any future months of your policy.
3. If you wish to cancel your policy during the first 45 days and you have paid for it in advance in one payment, please 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, if you wish to cancel your policy, contact us on 0800 561 4495. You can also cancel your policy by using the cancellation form on our website www.domesticandgeneral.com or by writing to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. You may need to send in your documentation and receipt.

- If you are paying by Direct Debit and choose to cancel the policy, please inform us before telling your bank to cancel your Direct Debit Instruction.
- 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);
- where you fail to pay for the policy (see 'Paying your premiums' 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 497 0653, 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 (see 'Customer services details' above). 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.

Transferring your policy to a new owner

With our permission you may transfer your policy to a new owner of the product by giving us their details either over the telephone or in writing. You will need to give the new owner the receipts and this leaflet. You cannot transfer it to any other appliance.

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

Transferring your information

In exceptional cases, we may transfer your information to countries outside the European Economic Area (including the US) which may not have data protection laws which provide the same level of protection as provided in the UK. We have put in place Model Clauses as an appropriate safeguard to ensure that such information is adequately secured and protected and that such transfers meet the requirements of applicable data protection law.

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.

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. These rights include the right to claim for a refund, repair, or replacement for up to six years (in Scotland it's up to five years after you become aware, or could with reasonable diligence have become aware there was a problem) if your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to you. After the first six months you will have to prove that the goods had a fault when sold to you and the longer it takes for the fault to appear the more difficult this will be. For further information about your statutory rights contact the Citizens Advice Bureau: www.citizensadvice.org.uk or 03444 111 444.

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).

Other providers

You should be aware that extended warranties are available from other high street outlets, insurance companies and other providers. Cover may also be available for limited periods on some appliances from your credit card provider.

Some household contents insurance policies offer cover for accidental damage, fire or theft. However, you may find that an excess is payable and a claim may affect the cost of subsequent insurance premiums.

When can you buy a policy?

If you decide not to buy a policy when you buy your product, any written quotation given to you will be available on the same terms and conditions for a period of 45 days. Any offers, such as discounts and vouchers, which are linked to the purchase of the policy will also remain available for that period.

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.

Company information

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



Please attach your receipt to this leaflet and keep it in a safe place. This leaflet and receipt for both your Breakdown Care policy and your product are your proof of purchase. Together, they'll form your policy document. If you pay by Direct Debit, you'll also receive confirmation of your policy number in the post or via email.

**ATTACH YOUR
RECEIPTS HERE**

Store colleagues, please enter your customer's policy number in the box opposite if they choose to pay by Direct Debit.

Breakdown Care policy no.

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 and send it to us by post. You will need to provide your documentation, receipt and contact details.