

Replacement Care

Replacement Care
Jewellery & Watch Care

Over

99%

of claims accepted
across both
policy types
in 2020



ARGOS CARE

Added peace of mind for life on the go



This policy is provided by Domestic & General Insurance PLC

About Argos Replacement Care

Below is key information you need to know when purchasing Argos Replacement 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 starts on the purchase date of your product, or if your product is a large item and Argos deliver it directly themselves, on the scheduled delivery date of your product.

When does the policy end?

Your policy will end after the duration specified on your receipt (unless ended in accordance with the 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

This insurance policy is designed to meet the demands and needs of those who wish to insure their electronic appliances, household goods and/or mobile phones against accidental damage and breakdown.

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

Argos Replacement Care is provided by Domestic & General Insurance PLC. Registered Office: Swan Court, 11 Worples 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 or advice. Full details on how to submit a complaint can be found in the terms and conditions in this leaflet. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

If it breaks, we'll replace it

Get a replacement on a broken down Argos or Habitat product with Argos Replacement Care. It's provided by the UK's leading warranty provider Domestic & General and they accepted over 99% of claims in 2020.

Benefits of Argos Replacement Care

- ✓ **Accidental damage cover (including water damage)**
– from the moment you get your product
- ✓ **Breakdown cover** – once your manufacturer's guarantee expires, faults and breakdowns will be included too
- ✓ **Instant replacement in store** – swap your damaged/broken product 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 product is looked after
- ✓ **Accessories** – the cost of replacing accessories originally purchased and provided with your product
- ✓ **Worldwide cover** – your products are covered wherever you are

Key Exclusions

Loss, theft, cosmetic and deliberate damage. The cost of replacing any consumables or accessories other than those provided with your product. Breakdown or accidental damage covered by another guarantee or warranty.

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 Replacement Care. You can find it at the back of this leaflet. We suggest that you read it carefully before making a purchase.

Replacement Care pricing tables

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

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

Product Description	Cost of Product	Price
MP3 and MP4 Players, Headphones, Handheld Games Consoles, Games Consoles, Wearable Tech, Mobile Phones under £50	£10 to £19.99	£4.99
	£20 to £39.99	£9.99
	£40 to £59.99	£15.99
	£60 to £74.99	£24.99
	£75 to £99.99	£29.99
	£100 to £124.99	£39.99
	£125 to £149.99	£48.99
Bikes, Scooters, Strollers, Car Seats, Ride-On Battery Powered Vehicles and Trikes	£10 to £19.99	£2.29
	£20 to £29.99	£4.49
	£30 to £39.99	£7.49
	£40 to £49.99	£10.99
	£50 to £59.99	£12.99
	£60 to £69.99	£14.49
	£70 to £79.99	£16.99
	£80 to £99.99	£18.99
	£100 to £119.99	£22.99
£120 to £139.99	£26.99	
£140 to £149.99	£29.99	

Up to 2 years accidental damage cover – for products with 2 years or more manufacturer's guarantee

Product Description	Cost of Product	Price
MP3 and MP4 Players, Headphones, Handheld Games Consoles, Games Consoles, Wearable Tech, Mobile Phones under £50	£10 to £19.99	£3.39
	£20 to £39.99	£6.79
	£40 to £59.99	£11.99
	£60 to £74.99	£18.49
	£75 to £99.99	£21.99
	£100 to £124.99	£31.49
	£125 to £149.99	£37.99

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

Product Description	Cost of Product	Price
General Electrical Products (such as Kettles, Fans, Irons, Microwaves, Console Controllers, Cameras, Camcorders and other products)	£10 to £14.99	£2.59
	£15 to £19.99	£4.99
	£20 to £29.99	£8.99
	£30 to £39.99	£13.99
	£40 to £49.99	£17.99
	£50 to £59.99	£21.99
	£60 to £69.99	£24.99
	£70 to £79.99	£29.99
	£80 to £89.99	£34.99
	£90 to £99.99	£43.99
	£100 to £109.99	£48.99
	£110 to £119.99	£49.99
	£120 to £129.99	£52.99
	£130 to £139.99	£54.99
£140 to £149.99	£59.99	
Set Top Boxes, DVD Players, Vacuum Cleaners (under £100), Sat Navs, TVs	£10 to £14.99	£2.59
	£15 to £19.99	£5.49
	£20 to £29.99	£7.99
	£30 to £39.99	£12.99
	£40 to £49.99	£19.99
	£50 to £59.99	£26.99
	£60 to £69.99	£30.99
	£70 to £79.99	£33.99
	£80 to £89.99	£38.99
	£90 to £99.99	£39.99
	£100 to £109.99	£44.99
	£110 to £119.99	£49.99
	£120 to £129.99	£54.99
	£130 to £139.99	£59.99
£140 to £149.99	£64.99	



Example: You're buying a vacuum cleaner which costs £79.99 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 **£33.99**.

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

Product Description	Cost of Product	Price
General Electrical Products (such as Kettles, Fans, Irons, Microwaves, Console Controllers, Cameras, Camcorders and other products)	£10 to £14.99	£1.89
	£15 to £19.99	£3.99
	£20 to £29.99	£5.99
	£30 to £39.99	£7.99
	£40 to £49.99	£11.99
	£50 to £59.99	£13.99
	£60 to £69.99	£15.99
	£70 to £79.99	£18.99
	£80 to £89.99	£19.99
	£90 to £99.99	£23.99
	£100 to £109.99	£26.99
	£110 to £119.99	£29.99
	£120 to £129.99	£32.99
£130 to £139.99	£34.99	
£140 to £149.99	£37.99	
Set Top Boxes, DVD Players, Vacuum Cleaners (under £100), Sat Navs, TVs	£10 to £14.99	£1.89
	£15 to £19.99	£3.49
	£20 to £29.99	£5.59
	£30 to £39.99	£8.19
	£40 to £49.99	£11.49
	£50 to £59.99	£19.49
	£60 to £69.99	£22.99
	£70 to £79.99	£24.99
	£80 to £89.99	£27.99
	£90 to £99.99	£29.99
	£100 to £109.99	£33.99
	£110 to £119.99	£35.99
	£120 to £129.99	£37.99
£130 to £139.99	£39.99	
£140 to £149.99	£43.99	

Up to 3 years accidental damage cover – for products with 3 years or more manufacturer's guarantee

Product Description	Cost of Product	Price
General Electrical Products (such as Kettles, Fans, Irons, Microwaves, Console Controllers, Cameras, Camcorders and other products)	£10 to £14.99	£1.39
	£15 to £19.99	£2.99
	£20 to £29.99	£4.19
	£30 to £39.99	£5.89
	£40 to £49.99	£8.99
	£50 to £59.99	£9.99
	£60 to £69.99	£11.49
	£70 to £79.99	£12.99
	£80 to £89.99	£13.99
	£90 to £99.99	£16.49
	£100 to £109.99	£19.49
	£110 to £119.99	£20.99
	£120 to £129.99	£22.99
£130 to £139.99	£23.49	
£140 to £149.99	£24.49	
Set Top Boxes, DVD Players, Vacuum Cleaners, Sat Navs, TVs	£10 to £14.99	£1.39
	£15 to £19.99	£3.09
	£20 to £29.99	£4.19
	£30 to £39.99	£6.49
	£40 to £49.99	£8.99
	£50 to £59.99	£13.99
	£60 to £69.99	£15.99
	£70 to £79.99	£19.99
	£80 to £89.99	£21.99
	£90 to £99.99	£23.99
	£100 to £109.99	£25.99
	£110 to £119.99	£26.49
	£120 to £129.99	£28.49
£130 to £139.99	£30.99	
£140 to £149.99	£34.99	

Prices are accurate as of September 2021 and are inclusive of all applicable taxes. We reserve the right to alter the premiums at our discretion without prior notice.

How to claim

Go to any Argos or Habitat store and take the items below:

- Your broken or damaged product – you'll need to hand this back in store
- Your receipt for the product itself
- Your receipt for Argos Replacement Care

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



Policy terms and conditions

It is important for your benefit and protection that you read these terms and conditions. These and your certificate, 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 needs.

Definitions

policy: this contract of insurance.

product(s): the appliance, item or mobile phone (including accessories provided when purchased) 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;

- have been bought from Argos; and
- have a purchase price of up to £49.99 for mobile phones and up to £149.99 for other items.

Important Conditions

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;
- used or installed (if appropriate) 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) 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.

Your Responsibilities

- You must take reasonable care of your item. This includes caring for it in line with the manufacturer's instructions and not allowing it to be subject to adverse weather conditions. We will not do any work where these standards are not met.

What this policy covers

Breakdown (after the manufacturer's guarantee)

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 or (at our option) pay the cost of a replacement 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 or is damaged), we will either arrange a replacement or (at our option) pay the cost of replacing your product in vouchers.

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

To make a claim please return to the store with your product, and the receipts for both your policy and your product. For products that contain fuel (e.g. lawnmowers), please ensure that all fuel is removed from your product before bringing it into store.

Replacements

1. For accepted claims, we will arrange to replace your product with a new product of the same or similar make and technical specification, subject to these terms and conditions. The replacement product may be a different model, may be made by a different manufacturer and may not include the identical features, functions and data capability as the original product.
2. If your product needs to be replaced but we cannot reasonably arrange a replacement, 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. If vouchers are not available we may provide a cash equivalent.

Product disposal and delivery, installation and other costs

1. You must return to the Argos store to receive your replacement product. We will not arrange or pay for the replacement product to be delivered.
2. You must bring the original product with you into store. It will become our property and we will dispose of it.
3. In all cases you will be responsible for other associated costs, such as for installing the new product and for purchasing and installing lost media and software.

What happens if your product is replaced?

If we decide to arrange to replace your product (or to pay a settlement towards a replacement), your policy will end immediately. No refund will be due.

If the manufacturer replaces your product under a manufacturer's guarantee, the policy will be cancelled and premium paid will be refunded to you.

Exclusions

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 who is not authorised by us.
- 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 work or maintenance

- Routine servicing, inspection, maintenance, repair, cleaning, alteration, adjustments, restoration 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 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) unless we are arranging to replace the product and they were included in the original packaging of the product.
- The cost of replacing any accessories other than those which were both included in the original packaging of the product and damaged/stolen with the product.

Special exclusions

- Marks on the screen, or 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;
- Repair work on your product;
- Damage to handle bar foam or rubber;
- Tyres, brake pads, lights and inner tubes;
- Replaceable parts on musical instruments, e.g. guitar strings.

Paying your premium

You must pay the total premium (inclusive of all applicable taxes) in one payment in full 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.

Duration of the policy

The policy period begins on the purchase date of your product, or if your product is a large item and Argos deliver it directly themselves, on the scheduled delivery date of your product. Note, if you collect your product from a store, the policy begins on the purchase date of your product, not the date of collection. The policy lasts for the number of years specified on your receipt or your certificate of insurance (unless ended in accordance with these terms and conditions). You should review this cover periodically to ensure it remains adequate and meets your needs.

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.

Your right to cancel

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. After the cooling off period – If you cancel your policy after the cooling off period, then we'll refund the premium paid by you for the remaining full months of your policy.
If your policy automatically ends or is cancelled by us, these rights do not apply (see 'Our right to cancel your policy or bring it to an end' below).
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, please 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 or click on 'contact us' at www.domesticandgeneral.com. You will need to send in your documentation, receipts and contact details.

Our right to cancel your policy or bring it to an end

If we have reasonable grounds to suspect that your claim is in any way dishonest, exaggerated or fraudulent then we may cancel the policy immediately (as well as any other policies you have with us) without any refund of premium or excess (see 'Fraudulent activity' below). We may cancel this policy as well as any other policies you have with us 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 'important conditions' and 'Your responsibilities' above);
- where you fail to pay for the policy (see 'Paying your premiums' above);
- where you have (or anyone acting for you has) previously engaged in fraudulent activity and/or provided us with false information (see 'Fraudulent activity' below); 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 0652, 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 or you are unhappy with the service provided, please contact our customer services team (see 'Customer services details' above). If you are not satisfied with how we respond you can then ask the Financial Ombudsman Service (FOS) to review your case. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR, on the website <http://financial-ombudsman.org.uk/>, or by email at: complaint.info@financial-ombudsman.org.uk, or phone 0800 023 4567.

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 item.

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.

In all cases, 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 premium paid for unused days.

Data Protection Information

Domestic & General Services Ltd (for maintenance & support plans) and Domestic & General Insurance PLC (for insurance policies) are the Data Controllers for your information. This is a brief summary of how we're protecting and respecting your privacy in accordance with data protection legislation. For more information go to www.domesticandgeneral.com/privacy

How do we use your data?

We use the data we hold about you in order to provide your appliance protection, handle repair requests, or let you know about information, products or services that interest you, or for analytical or statistical purposes. We also use it to safeguard against fraud and money laundering, and for the rare event of product safety recalls.

Do we share your data?

Your data is shared across our group companies and with other companies who provide products or services to us, or who perform services on our behalf. We'll also share your data 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 <https://privacy-hub.sainsburys.co.uk/privacy-policy>

What happens with international data transfers?

We may transfer your data to countries (including the US) which may not have data protection laws which provide the same level of protection as provided in the UK. But don't worry, we have safeguards in place to help ensure that everything is adequately secured and protected.

What are your rights?

You have the right to ask us to:

- not use your data for marketing purposes
- send you a copy of the personal information we have about you
- delete your data (subject to certain exemptions)
- correct or delete any inaccurate or misleading data
- restrict the processing of your data
- provide a copy of your data to any controller
- lodge a complaint with the local data protection authority

How long do we keep your data?

We won't keep your information for any longer than is necessary. In most cases that's 10 years (the average expected life of an appliance), or 6 years following the expiry of a contract.

Any other questions?

Please contact The Group Data Protection Officer, go to www.domesticandgeneral.com/privacy

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.

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.
2. 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 cancel your policy as well as any other policies you have with us and/or reject any applications for new policies. You will receive a refund of any premium paid for unused days of the policy (see 'Our right to cancel your policy or bring it to an end' above).
3. 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).
4. 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. 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.adviceguide.org.uk or 03454 04 05 06.

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, or by contacting them on 0800 678 1100.

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 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.

Company information

This policy is provided by Domestic & General Insurance PLC. Registered in England and Wales. Company No. 485850. Registered office: Swan Court, 11 Worple 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>).



This leaflet and the receipts for both your Replacement 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

Go to any Argos or Habitat store and take the items below:

- Your broken or damaged product – you'll need to hand this back in store
- Your receipt for the product itself
- Your receipt for Argos Replacement Care

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

For more information about Argos Care, ask a colleague or search 'Argos Care' on argos.co.uk

Good news! You can collect Nectar points when you buy Argos Replacement Care



Attach your receipts here

Argos Replacement Care Insurance



Insurance Product Information Document

Company: Domestic & General Insurance PLC

Product: Argos Replacement 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?

Replacement insurance covering your product, for example, electronic appliances, household goods and/or mobile phones against breakdown and accidental damage.



What is insured?

- ✓ protection of your product from accidental damage (including water damage)
- ✓ breakdown of your product after the end of the manufacturer's guarantee period
- ✓ instant replacement in store
- ✓ the cost of replacing accessories originally purchased and provided with your product



What is not insured?

- ✗ loss, cosmetic damage, theft, neglect, deliberate damage
- ✗ costs for replacing any accessories (other than those provided with your 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 and have a purchase price of up to £49.99 for mobile phones and up to £149.99 for other items



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 install, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on



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, or if your product is a large item and Argos deliver it directly themselves, on the scheduled delivery date of your product. Cover lasts for 2 or 3 years depending on your product and its manufacturer's guarantee (unless ended in accordance with our terms and conditions). The duration 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. 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.