

Argos Accidental Damage Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Argos Mobile Phone Accidental Damage 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 covering your mobile phone.



What is insured?

- ✓ protection of your product from accidental damage (including water damage and cracked screens)
- ✓ unlimited repairs on your product (including call-outs, parts and labour)
- ✓ a replacement product (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ and the cost of delivering your replacement product
- ✓ vouchers to the value of a replacement product (if we cannot 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), installation and disposal
- ✗ for mobile phones over £100, an excess of £10, £25, £50, £75 or £100 depending on the price range of the product
- ✗ mechanical and electrical breakdown of 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
- ! your product must be pay-as-you-go or SIM free with an original retail price of £50 or over



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
- for mobile phones over £100, to pay an excess for each claim



When and how do I pay?

You need to pay the total premium in one full payment before the policy starts, unless the policy has been provided to you at no charge.



When does the cover start and end?

Cover starts (i) on the date of receiving your product; or (ii) if later, on the purchase date of the policy. Cover lasts for 1 year (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 claim, your policy will continue. In all other cases if you receive a replacement product or vouchers, your policy will end 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 and send it to us by post. You will need to provide your documentation, receipt and contact details.