

# MONTHLY MOBILE PHONE CARE

## FLEXIBLE CARE FOR MOBILE PHONES

What would you do if your new mobile phone was stolen, or if you accidentally dropped it in the sink? Buying a new one can be expensive and it's sometimes a hassle too. You can save yourself the trouble with Argos Monthly Mobile Phone Care, provided by Domestic & General.

### What's included with Argos Monthly Mobile Phone Care?

- ✓ Accidental damage to your mobile phone, including smashed screens and waterlogged circuits
- ✓ Breakdowns after the manufacturer's guarantee has ended
- ✓ Theft with force (actual or threatened) from either a person, a car or a home
- ✓ Up to 90 days' worldwide protection within a 12 month period
- ✓ Repairs worth up to the original purchase price of your phone
- ✓ A replacement phone or vouchers if your phone needs to be replaced

### What's not included?

- ✗ Loss of phones
- ✗ Pickpocketing
- ✗ Cosmetic damage like scratches and dents
- ✗ Any credit that was on your phone when it was broken or stolen
- ✗ Mobile phone accessories, like cases or screen covers

Please note that there is a £50 excess on all approved claims and remember to regularly back up the phone, as it's not covered for data loss.

**For a full list of exclusions and restrictions, please refer to the terms and conditions which will be sent to you by post when you take out the policy.**



**Argos**

## How it works

Once you've bought Argos Monthly Mobile Phone Care you've got immediate protection against accidental damage and theft. And when the manufacturer's guarantee ends, you will also benefit from breakdown cover.

You'll be able to claim up to the original purchase price of your phone in repairs. And if your phone can't be fixed or it gets stolen, we'll replace it or give you Argos vouchers for a replacement. Plus, with worldwide protection for up to 90 days within a 12 month period, you'll be protected wherever you go.

You can enjoy protection for up to five years. Your policy will automatically renew each month, so you decide how long you stay covered for.

## Monthly protection starting from £3.99\*\*

With Argos Monthly Mobile Phone Care, you can get protection starting from £3.99 a month.

You have **45 days** to protect your phone from your date of purchase. Take a look at the table below to see how much it will cost for your mobile phone. Please note that there's a £50 excess on any claim.

Protection is available for pay-as-you-go or SIM free mobile phones with an original purchase price of £150 to £999.99.

Monthly Mobile Phone Care Pricing Table		
Cost of Mobile Phone	Price Monthly Fee by Direct Debit	Excess Terms and conditions apply
£150 - £199.99	<b>£3.99</b>	£50
£200 - £299.99	<b>£4.99</b>	£50
£300 - £399.99	<b>£5.99</b>	£50
£400 - £499.99	<b>£7.49</b>	£50
£500 - £599.99	<b>£8.99</b>	£50
£600 - £999.99	<b>£9.99</b>	£50

**This policy ends if your phone is replaced.** Prices are valid from 21 January 2017 and are inclusive of all applicable taxes. We reserve the right to alter the fees at our discretion without prior notice. Don't include the cost of your mobile phone top-up credit when determining the price of your mobile phone.

\*\* £3.99 price is for one month's protection for pay-as-you-go or SIM free mobile phones, with a purchase price between £150 and £199.99. Prices are inclusive of all applicable taxes.

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

Argos Monthly Mobile Phone 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 authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



## Remember, you've got 45 days to protect your phone with Argos

This written quotation is valid for 45 days from the date of purchase of the mobile phone.

Your phone must be in good working order when you take out the policy.

Need some time to think about it? Simply pop back in store within 45 days with your original purchase receipt and this leaflet where a member of staff will help you.



## Make the most of our repair and replacement service

It's really easy to make a claim, just follow the instructions below.

### If your phone is damaged or broken:

Call us on **0333 000 2232\***. If your repair is authorised, we will send a pre-paid jiffy bag for you to post your phone back to us to be fixed.

### If the phone has been stolen:

You'll need to report it to the police and get a unique crime reference number or police report— then just call us on **0333 000 2232\*** within 7 days of you becoming aware of the incident to make your claim.

## Whether your phone is stolen or broken, you'll need:

- Your receipt for the mobile phone itself
- Your policy document for Argos Monthly Mobile Phone Care
- To pay the £50 excess on all claims

Once you've received your replacement phone or vouchers, your policy will end. You can however purchase a new Argos Monthly Mobile Phone Care Policy on your replacement mobile phone.

Your phone is not covered for data loss, so please remember to regularly back it up. In case of a repair or replacement all data will be wiped and the phone restored to factory settings to ensure data privacy.

\* Calls cost the basic rate per minute, plus your phone company's access charge. Calls may be recorded and monitored for quality and training purposes.

## POLICY SUMMARY

This is a summary of the policy and does not contain the full policy terms and conditions. It is important that you read the full policy terms and conditions carefully and keep them for future reference.

**keyfacts**®

### Who is the insurer?

The insurer is Domestic & General Insurance PLC ("DGI").

### What is the type of insurance and cover provided?

The policy is a general insurance contract that protects your product(s). It is designed to meet certain costs that might arise, as long as you continue to pay your premium.

### What are the significant features and benefits of cover?

This policy provides cover for your product(s) against the costs of the following:

- Accidental damage;
- Theft;
- Breakdowns (after your manufacturer's guarantee);
- Worldwide cover;

Please see 'What this policy covers' and 'Definitions' in the full policy terms and conditions for an explanation of the above term(s).

### What are the significant or unusual exclusions or limitations of cover?

The full list of exclusions appears in the 'General exclusions' and 'Special exclusions' sections of the full policy terms and conditions, but the following are significant or unusual exclusions and limitations to your cover:

- The most we'll pay in total towards a repair or a replacement of the product is the original retail price of the product which must be less than £1000;
- Theft from an unattended vehicle unless the product is completely hidden from view, within a closed glove compartment or locked boot, within a fully locked and secure vehicle and violent or forcible entry to the vehicle and boot (if appropriate) can be evidenced;
- Theft from unoccupied premises/receptacle unless there is evidence of violent and forcible entry;
- Theft without actual or threatened physical force or violence;
- Theft of your product where you are unsure of where or when the theft took place, such as pickpocketing.
- Installing and paying the costs of lost media and software;
- Breakdown costs if they are still covered elsewhere by any manufacturer's, supplier's or repairer's guarantee or warranty;
- You must pay an excess of £50 for each claim approved, unless it is within 30 days of you having already paid an excess for a previous breakdown claim;
- Instead of arranging a replacement, we may give you Argos vouchers for the amount you originally paid for the product (less the excess if it has not already been paid), up to the policy limit or, in the case of breakdown and accidental damage claims, we may give you a product specific voucher;
- Costs arising from not being able to use your product;
- Loss of the product;
- Deliberate damage;
- Cosmetic damage;

### How long does my cover run for?

It will start on the start date shown on your policy document (this will be date you purchase your policy). Unless the policy is cancelled or ended in accordance with the policy terms and conditions, it will continue for a calendar month. For the device purchased your policy will be in place for a maximum of 5 years. Each month your policy will automatically continue for another month, unless you tell us otherwise or your policy is ended or cancelled in accordance with these terms and conditions. Unless you have advised otherwise, the renewal premium will again be collected from your specified bank account, to ensure you are always protected for these 5 years.

### What happens if I take out cover and then change my mind?

The 'cooling off period' is the fourteen (14) day period from receipt of your documentation or from the policy start date, whichever is later. If you change your mind during the cooling off period, you can cancel your policy and we'll refund any premium paid. If your policy automatically ends or is cancelled by us, these rights do not apply.

### What happens if I cancel later?

If you cancel your policy after the cooling off period, you will not receive any refund.

### How can I make a claim?

To make a claim please contact us as soon as possible by telephone. For theft claims contact the appropriate police authorities as soon as possible and within 7 days of you becoming aware of the incident, requesting a crime reference number or police report. If you are unable to do this we will still consider your claim but it may affect whether we accept your claim. See 'How to make a claim' in your full policy terms and conditions for full details of how to make a claim.

### How can I make a complaint?

If you wish to complain or you are unhappy with the service provided, please contact our customer services team (see 'Customer services details' in your full policy terms and conditions). If you are not satisfied with our response, you can ask the Financial Ombudsman Service (FOS) to review your case. Referral of your complaint to the FOS does not affect your right to take legal proceedings. The FOS can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, or by email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

### The Financial Services Compensation Scheme

DGI is covered by the Financial Services Compensation Scheme. If DGI cannot meet its 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](http://www.fscs.org.uk) or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

## OTHER IMPORTANT INFORMATION ABOUT YOUR POLICY

### Eligibility requirements

You must be at least 18 years old and resident in the United Kingdom to be eligible. Your product must be in good working order when this policy starts. Your product must be a pay-as-you-go or SIM free mobile phone with an original retail price from £150 and less than £1000.

### Our regulatory status

Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check that we are regulated by the Financial Conduct Authority (FCA) by visiting their website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768. Domestic & General Insurance PLC's Financial Services Register Number is 202111. Our registered address is Swan Court, 11 Worpole Road, Wimbledon, London SW19 4JS. Registered in England and Wales. Company Number 485850.

## About Argos Monthly Mobile Phone Care



This is a summary of key information you need to know about when purchasing Argos Monthly Mobile Phone Care. More detailed information can be found in the terms and conditions which will be sent to you by post when you take out the policy.

### 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 (may be different in Scotland) if your electrical goods were not of satisfactory quality or fit for purpose when they were sold to you.

### 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 at the point of purchase or within 45 days of buying your mobile phone.

### When does the policy start?

The policy commences on the date the care is purchased and renews on a monthly basis for up to 5 years.

### When does the policy end?

If your mobile phone is replaced under the policy, the policy will end. The maximum duration of the policy is 5 years.

### Cancellation period

Your policy can be cancelled at any time within 14 days of purchase. You will receive a full refund if you have not claimed under the policy.

### Termination rights

After the 14 day cancellation period you may terminate the policy at any time. You will not receive any refund.

### 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.

## Your documents

Please staple your mobile phone receipt to this leaflet and keep it in a safe place. You will receive a separate policy document in the post.

## For accidental damage and breakdowns

Please call **0333 000 2232** to arrange a repair.

For breakdowns within the manufacturer's guarantee, please return to an Argos store.

## For theft

Please call the Monthly Mobile Phone Care hotline on **0333 000 2232** with your crime reference number or police report within 7 days of you becoming aware of the incident.

**Remember to protect yourself against loss of data by carrying out regular back-ups.**

## MONTHLY MOBILE PHONE CARE POLICY NO.

Store colleagues please enter your customer's Monthly Mobile Phone Care policy number in the above box.

## As you're paying by Direct Debit here's a few things you need to know

### 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 will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Domestic & General Insurance 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 or your bank or building society you are entitled to a full 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 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 fee will be collected monthly commencing approximately 14 days after receipt of the completed application. The first collection amount may be on a different date of the month than subsequent collections.

## WHAT'S INCLUDED?

✓	Accidental damage to your mobile phone, including smashed screens and waterlogged circuits
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✗	Loss of phones
✗	Pickpocketing
✗	Cosmetic damage like scratches and dents
✗	Any credit that was on your phone when it was broken or stolen
✗	Mobile phone accessories, like cases or screen covers

## HOW TO CLAIM

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For store use only

Order item FS2035V4 Valid from 21 January 2017