

Policy Terms and Conditions

It is important for your benefit and protection that you read these terms and conditions (including the 'Special conditions' section). These terms and conditions, and any changes we notify you about (at renewal or otherwise), 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 jewellery or watch protected by this policy.

we/us/our: Domestic & General Insurance PLC, the provider of the policy.

you/your: the customer.

Eligibility

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 (for watches) or undamaged (for jewellery) when this policy starts.

Important conditions

The following conditions apply to this policy:

- You must provide us with any information that we request when you apply for the policy. All information you give must not be false, exaggerated or misleading;
- Your product must have been maintained and used in accordance with the manufacturer's instructions;
- Your product must be owned by you;

If you do not comply with the conditions and the eligibility requirements above, we will terminate your policy.

What this policy covers

Breakdown (for watches)

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 from an Argos store or (at our option) pay the cost of a replacement product in Argos vouchers.

Accidental damage

If your product suffers accidental damage (i.e. physical damage as a result of a sudden cause that means that the product is no longer in good working order or broken or damaged), we will either arrange a replacement from an Argos store or (at our option) pay the cost of a replacement product in Argos vouchers.

Theft

If your product is taken dishonestly with the intention of unlawfully or permanently depriving you of it, from a fixed, locked receptacle or property or through the use of actual or threatened physical force or violence against you, we will either arrange a replacement or (at our option) pay the cost of a replacement product in Argos vouchers.

What is not covered

This policy does not cover pickpocketing, losing the product, or theft without force, the threat of force or while the product is unattended in a public place, nor anything listed under "General Exclusions" below.

How to make a claim

Claims for theft

Please comply with the following procedures to obtain claim authorisation with the minimum delay.

- 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.
- Contact us **as soon as possible** and within 7 days of you becoming aware of the incident on 0800 561 4488.

If you are unable to do these things we will still consider your claim but it may affect whether we accept your claim. Once you have contacted us, we will send you a claim form. Complete the claim form fully and return it to us in accordance with the instructions on the form. The form should be sent as soon as possible and within 30 days of receiving the form together with any requested supporting documentation. If you are unable to return your claim form within 30 days of receiving it we will still consider your claim but it may affect whether we accept your claim. You may be asked to provide documentation such as:

- Police crime reference number or police report;
- Proof of forcible entry if applicable (such as a copy of a repairer's invoice for vehicle damage);
- Your purchase receipts for both your product and the policy;

Breakdown (for watches) and accidental damage claims

To claim for a replacement, return to the Argos store with your product, this leaflet and the receipts for both your policy and your product.

Replacements

- If we authorise a replacement, we will arrange to replace your product with a product of a same or similar make and specification, subject to these terms and conditions. The replacement product may have to be a different model, make and may not include the identical features, functions as the original product.
- If we cannot reasonably arrange a replacement of your product, we will give you Argos vouchers instead. The vouchers will be for the Argos's current retail price of a replacement product of the same or similar make and specification.
- All vouchers will be redeemable from Argos and will be valid for 12 months from the date of issue. Voucher settlements will be provided to you in store or sent to the last address you gave us. If vouchers are not available we may provide a cash equivalent.

Product disposal and delivery and other costs

- You must return to the Argos store to receive your replacement product. We will not arrange or pay for the product to be delivered.
- You must bring the original product with you into store (unless it has been stolen). It will become our property and we will dispose of it.

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 decide to replace your product (or to 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.

General exclusions

Unless they are listed under the 'Special conditions' section or the 'What this policy covers' section, the following are excluded from the policy, and we will not pay for replacements which relate to:

- Any breakdown costs already covered by 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.
- Modifying or making a product comply with legislation, work on the product that is only required due to legislation changes or making it safely accessible.
- Your failure to follow the manufacturer's instructions.
- Routine servicing, inspection, maintenance, repair, cleaning, alteration, adjustments or restoration;
- Replacement of, or adjustment to straps, fittings or batteries;
- Costs or loss arising from not being able to use your product (e.g. hiring a replacement product), or incidental costs caused by breakdown or repair.
- Damage to any other property or possessions, unless it is our fault.
- Cosmetic damage (such as dents or scratches) on watches, unless it impairs the functionality of the watch.
- Any loss, damage or impairment to functionality caused by: neglect, deliberate damage or damage caused by animals.
- 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 data-change faults).
- Any item not registered under the policy.
- Fraud or attempted fraud, or where the condition of the product is not consistent with the claim you made.
- Accessories other than those included in the original packaging of your product.
- Accessories other than those damaged or stolen with the product.
- The VAT element of any claim if you are registered for VAT.
- Any claim whilst the product is in another person's possession.
- Your failure to return the claim form or any of the requested documentation which affects our ability to properly assess or investigate your claim.
- Any claim for losing the product.
- Any third party claims, including claims for lost air time or fraudulent usage of the product.
- Smart watches
- Any thefts claims which are:
 - Not reported to the appropriate police authorities within 7 days of you becoming aware of the claim incident occurring;
 - Not accompanied by a crime reference number or police report (lost property numbers are not acceptable in support of a theft claim);
 - For a product stolen from an unattended vehicle unless the product is completely hidden from view, within a locked glove compartment or locked boot, within a fully locked and secure vehicle and violent and forcible entry to both the vehicle and to glove compartment or boot can be evidenced;
 - For a product stolen from unoccupied premises unless there is evidence of violent and forcible entry;
 - For a product which has been left unattended in a public place or a place to which the public has regular access, including any form of public transport.

Paying your premium

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

Duration of your policy

The policy period begins on the 'start date' and continues until the 'end date', which are both specified on your receipt (unless ended in accordance with these terms and conditions). You should review this cover periodically to ensure it remains adequate.

Cancellation and ending of the policy

Cooling off period – Changing your mind

- The 'cooling off period' is the forty five (45) 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 (see 'Our right to cancel your policy or bring it to an end' below).

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.

How to cancel

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 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 may need to send in your documentation and receipt.

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

- If at any time we replace your product (or give you a voucher settlement), your policy will automatically end and no refund will be due (see 'What happens if your product is replaced?' above).
- If you fail to comply with certain conditions and obligations (see 'Important conditions' above) we may bring your policy to an end and we won't provide any further services to you under the policy. We'll refund all premium payments you have made during the current period of the policy.
- We reserve the right to cancel your policy by giving you fourteen (14) days' notice. 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.
- In each case, we'll confirm any such ending or cancellation of the policy in writing to the last address you gave us.

Customer services details

For customer services: call 0800 561 4488, 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 are free from all phones, whether mobile or landline. 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 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

You cannot transfer your policy to any other product or any other party.

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 have a material effect on your rights or obligations. 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.

Important Data Protection Information

Domestic & General Insurance PLC, Argos Limited and its business partners will use your information (which you or others have provided to us) to provide the requested service and for administration (including the recovery of any amounts owing, where applicable), marketing, market research, customer surveys, regulatory reporting, to check and verify your identity and analytics and testing purposes. Your information may also be shared with other members of the Domestic & General Group of Companies and selected companies acting on our behalf. We, along with other members of the Domestic & General Group of Companies, its business partners and third parties may use your information to tell you about any offers, products or services which may be of interest to you. You may therefore be contacted by mail, telephone, email and/or other electronic messaging services unless you have asked not to be. You may (for a small fee of £10) request a copy of your data. If your personal details change, if you wish to change your marketing preferences or if you wish to opt out of receiving marketing information, please let us know by writing to the Freepost Plus RTKS-CLRA-GRYE, Data Protection Officer, Domestic & General, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. If you do not wish to be contacted for marketing purposes by mail or telephone write to us at the address above.

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.

Statement of demands and needs

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs. This policy meets the demands and needs of those who wish to insure their watches against breakdown, accidental damage and theft, and jewellery against accidental damage and theft.

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; for further information about your statutory rights contact the Citizens Advice Bureau: website 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.

Customers with disabilities

We offer a number of services for customers who have disabilities including providing our documents in Braille, large print or audio formats. For further information please contact us (see 'Customer services details' above).

Fraud

This policy will not be valid if any information you give us is false or exaggerated.

Company information

This policy is provided by Domestic & General Insurance PLC. Registered office: Swan Court, 11 Worpole Road, Wimbleton, 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 (Financial Services Register Number 202111). Our address and details of our authorisation can be checked on the FCA website (register.fca.org.uk) or by contacting the FCA on 0800 111 6768.



Domestic & General



PERSONAL LOANS

Whether you are looking to buy a new car, take that holiday you deserve or consolidate your existing finances, we've teamed up with Creation Consumer Finance Limited to bring you the Argos Personal Loan.

With your new loan you could borrow between £1,000 and £20,000, with repayment terms from 1 to 5 years, so you can choose the loan that's right for you.

Borrow £1,000 to £20,000

Choose to repay over 1 to 5 years (1 year term only available for loans under £5,000)

Easy budgeting with fixed monthly payments

No set up fees

A simple online application with instant decision

12.9% APR*

Representative for £7,500 – £15,000

We may offer a different APR based on your personal circumstances and the amount borrowed

*Correct at time of printing June 2016. Other loan amounts and terms are available, please see website. **Applicants must be aged 23 or over and under 70 years old at date of application and resident in the UK.** Offer is subject to status. Argos Personal Loans are provided by Creation Consumer Finance Limited. Authorised and regulated by the Financial Conduct Authority. Registered Office: 6th Floor, Royston House, 34 Upper Queen Street, Belfast BT1 6PD. Registered in Northern Ireland NI32565. Correspondence address: Chadwick House, Blenheim Court, Solihull B91 2AA. Home Retail Group Card Services Limited are authorised and regulated by the Financial Conduct Authority and, for personal loans, acts as a credit broker and not as a lender for Creation Consumer Finance Limited.

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Provided by
Domestic & General
Insurance PLC



JEWELLERY & WATCH CARE

WE TREASURE YOUR VALUABLES
AS MUCH AS YOU DO



INSTANT COVER



For more information
just ask one of our team

Apply now for an instant decision at
argospersonalloans.com

WHY NOT PROTECT YOUR NEW JEWELLERY AND WATCHES?

Don't you just hate it when a broken watch means you're running late? Or when the chain breaks on your favourite necklace? Getting it fixed can take time and money. But if you protect your item with Argos Jewellery & Watch Care, provided by Domestic & General, you won't have to worry. Because we'll give you a replacement or Argos vouchers for the amount you originally paid.



What's included?

- ✓ Accidental damage, like a broken watch face or a crushed earring
- ✓ Watches that have stopped because of electrical or mechanical breakdown, or water damage
- ✓ Theft, if it's stolen from your home or with force while you're wearing it

What's not included?

- ✗ Loss
- ✗ Deliberate damage
- ✗ Battery replacement
- ✗ Pickpocketing

For a full list of exclusions and restrictions, please see the terms and conditions on the back of this leaflet.

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

Argos Jewellery & Watch 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 authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Up to 2 years Jewellery Care (includes any manufacturer's guarantee)		
Cost of Item	Price	Cat Number
£2.50 - £7.49	£0.99	887/1767
£7.50 - £9.99	£1.49	887/1774
£10 - £14.99	£2.49	887/1781
£15 - £19.99	£2.99	887/1798
£20 - £24.99	£3.49	887/1808
£25 - £29.99	£3.99	887/1815
£30 - £34.99	£4.49	887/1822
£35 - £39.99	£4.99	887/1839
£40 - £44.99	£5.49	887/1846
£45 - £49.99	£6.99	887/1853
£50 - £99.99	£9.99	887/1860
£100 - £149.99	£14.99	887/1877
£150 - £199.99	£19.99	887/1884
£200 - £249.99	£24.99	887/1891
£250 - £299.99	£29.99	887/1901
£300 - £499.99	£49.99	887/1918
£500 - £999.99	£79.99	887/1925
£1,000 - £1,499.99	£129.99	887/1932
£1,500 - £1,999.99	£179.99	887/1949
£2,000 - £2,499.99	£229.99	887/1956
£2,500 - £2,999.99	£279.99	887/1963

Watch Care excludes smart watches	Up to 2 years (includes 1 year manufacturer's guarantee)	Up to 3 years (includes 2 year manufacturer's guarantee)		
Cost of Item	Price	Cat No.	Price	Cat No.
£2.50 - £4.99	£0.99	887/1970	£1.19	887/2436
£5 - £9.99	£1.79	887/1987	£2.19	887/2443
£10 - £14.99	£3.29	887/1994	£3.99	887/2450
£15 - £19.99	£3.99	887/2003	£4.79	887/2467
£20 - £24.99	£4.99	887/2010	£5.99	887/2474
£25 - £29.99	£5.99	887/2027	£7.19	887/2481
£30 - £39.99	£6.99	887/2034	£8.49	887/2498
£40 - £49.99	£7.99	887/2041	£9.99	887/2508
£50 - £99.99	£9.99	887/2058	£11.99	887/2515
£100 - £149.99	£14.99	887/2065	£17.99	887/2522
£150 - £299.99	£26.99	887/2072	£31.99	887/2539
£300 - £2,000	£49.99	887/2089	£59.99	887/2546

Prices are valid from 16 July 2016 and are inclusive of all applicable taxes. We reserve the right to alter the fees at our discretion without prior notice.

*Prices are inclusive of all applicable taxes.

Remember, you've only got 45 days to protect your product with Argos Jewellery & Watch Care

Accidents can happen at any time. If you protect your product in store today you'll have immediate reassurance if things go wrong. However, if you'd like to have a think about it first, you have **45 days** from the day you bought your item to get covered. Simply pop back in store with your original purchase receipt and this leaflet where a member of staff will help you.

Please note, your product must be in good working order when you purchase Argos Jewellery & Watch Care.

Jewellery & Watch Care commences on the date the product is purchased. Upon purchase please refer to your receipt for confirmation of price and duration.

Make the most of our replacement service

It's easy to request a replacement, just follow our instructions below!

If the item is damaged by accident or broken:

Accidents happen. So if you've broken your jewellery or your watch has stopped working, simply take it into any Argos store, and you'll get a replacement or vouchers.

If the item has been stolen:

If the product has been stolen, you'll need to report it to the Police and get a unique Crime Reference Number – then just call us on **0800 561 4488**** within 7 days of you becoming aware of the incident to make your request.

Whether your products are stolen, broken, or damaged by accident, you'll need:

- ✓ Your receipt for the product itself
- ✓ Your receipt for Argos Jewellery & Watch Care
- ✓ Your Argos Jewellery & Watch Care leaflet.

Buying your product as a gift for someone?

By including Jewellery & Watch Care as part of the gift, you'll have peace of mind knowing that they can enjoy their present for longer.

** 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, which are included in this leaflet. It is important that you read the full policy terms and conditions carefully and keep them for future reference.



Who is the insurer?

The insurer is Domestic & General Insurance PLC ("DGI"), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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:

- Breakdown (for watches);
- Accidental damage;
- Theft;

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:

- Breakdown costs if they are still covered elsewhere by any manufacturer's, supplier's or repairer's guarantee or warranty;
- If we cannot reasonably arrange a replacement, we will give you Argos vouchers instead for Argos' current retail price of a replacement product of the same or similar make and specification;
- Costs arising from not being able to use your product;
- Deliberate damage;
- Cosmetic damage (for watches);
- Any claim for losing the product;
- Battery replacement;
- Pickpocketing;
- Smart watches

How long does my cover run for?

It will start on the start date shown on your purchase receipt. It will run for either 24 months for a product with a 12 month guarantee, or for 36 months for a product with a 24 month guarantee, unless the policy is cancelled or terminated in accordance with the policy terms and conditions. It will not renew. You should review this cover periodically to ensure it remains adequate.

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

The 'cooling off period' is the forty five (45) day period from the policy start date. 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, 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 might not have paid for any future months of your policy. If so, you will not receive any refund. See 'Cancellation and termination' in your full policy terms and conditions for further details.

How can I make a claim?

To make a theft claim please contact us within 7 days of you becoming aware of the incident by telephone. You will also need to contact the appropriate police authorities within 7 days of your becoming aware of the incident, and obtain a crime reference number. If you fail to do so, we may not be able to assess and pay your claim. To make a breakdown or accidental damage claim please return to the Argos store. 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

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 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 (for watches) or undamaged (for jewellery) when this policy starts.

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 (register.fca.org.uk) 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 Worples Road, Wimbledon, London SW19 4JS. Registered in England and Wales. Company Number 485850.



REPLACEMENT FORM

Please staple your receipt(s) to this leaflet and keep it in a safe place.

For theft or robbery

Please call **0800 561 4488**** with your Crime Reference Number.

IMPORTANT: Please do not go into store for theft or robbery replacement as they can only refer you to the number above.

Customer to complete where required

Declaration

I confirm that this product has been used only in accordance with the manufacturer's instructions. It has not been subject to misuse in any way.

Name

Postcode

House Number

Crime Reference Number

Signature

Date