

Make the most of our fuss-free replacement service

It's really easy to request a replacement, just follow the instructions below.

If your phone is damaged or broken:

If you've broken your phone by accident, simply take it into any Argos store, and we'll take care of it.

If the phone has been stolen:

If your phone has been stolen, you'll need to report it to the police and get a unique Crime Reference Number – **then just call us on 03444 810 511**** within 7 days of you becoming aware of the incident to make your request.

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

- ✔ Your receipt for the product itself
- ✔ Your receipt for Argos Mobile Phone Care
- ✔ Your Argos Mobile Phone Care leaflet

Once you've received your replacement phone, your policy will end.

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

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

WHY NOT PROTECT YOUR NEW MOBILE PHONE?

What would you do if your new mobile phone was stolen, or if you accidentally put it through the wash? Buying a new one can be expensive, and it's sometimes a hassle too. But if you take out Argos Mobile Phone Care, provided by Domestic & General, you could save yourself the trouble. Because if your phone is stolen or broken by accident, you will get a replacement, at no extra cost.

12 months' protection starting from £6.99*

With Argos Mobile Phone Care, you could get 12 months' protection from £6.99. Take a look at the table below to see how much it'll cost for your mobile phone. Protection is available for pay as you go mobile phones costing up to £200.



Pay as you go mobile phones		
Cost of product	Price	Cat no.
£19.99 - £24.99	£6.99	884/0626
£25 - £49.99	£12.99	884/0633
£50 - £99.99	£24.99	884/0640
£100 - £199.99	£49.99	884/0657

This policy ends when a claim has been made. Prices are valid from 18/07/15 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 calculating the price of your mobile phone.

*Prices are inclusive of all applicable taxes. £6.99 price is for 12 months' protection for a pay as you go mobile phone with a purchase price from £19.99 to £24.99



What's included with Argos Mobile Phone Care?

- ✔ Damage to your mobile phone caused by an accident, including smashed screens and waterlogged circuits
- ✔ Theft from your home, your pocket or your bag, including up to 90 days' protection when you're on holiday
- ✔ A new phone or vouchers if your phone needs to be replaced

What's not included?

- ✗ Lost mobile phones
- ✗ 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

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

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

Argos Mobile Phone Care is only available for **45 days** after you've bought your new mobile phone. So why risk having to pay again for another phone? Protect your phone today and if it gets stolen or broken by accident, we will give you a replacement or Argos vouchers for the amount you originally paid.

Please note, your mobile phone must be in good working order when you purchase Argos Mobile Phone Care.

Mobile Phone Care commences on the date the care is purchased. Upon purchase please refer to your receipt for confirmation of price and duration.

PROTECT YOUR MOBILE PHONE IN 3 EASY STEPS

- 1 Use the price table to find out how much your protection will cost
- 2 Make a note of the catalogue number for your Mobile Phone Care
- 3 Pop in store to buy your Mobile Phone Care

Did you know you can buy now, pay later with the Argos Card! Representative 29.9% APR variable

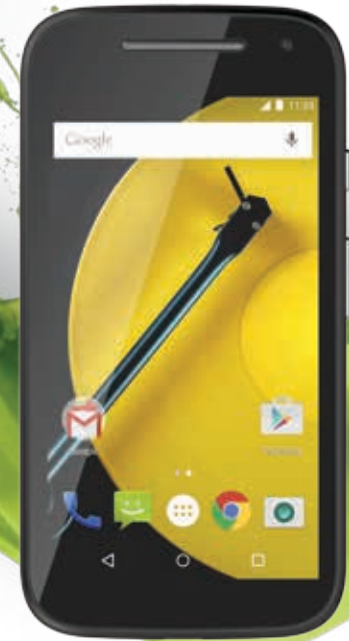


Pay off a buy now, pay later plan by the due date and you pay no interest. Spread the cost further, then you pay interest on the whole balance from the purchase date, with a minimum monthly payment. Store card credit for Argos Ltd is provided exclusively by Home Retail Group Card Services Ltd, part of the same group and both at 489–499 Avebury Boulevard, Milton Keynes MK9 2NW.



MOBILE PHONE CARE

STAY CONNECTED,
GOOD CALL



Provided by Domestic & General Insurance PLC

TAKE CARE

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 (at renewal or otherwise), form your agreement with us.

Definitions
policy: this contract of insurance.
product(s): the appliance(s) 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 when this policy starts. Your product must be a mobile phone with a value of £200 or less.

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 installed, maintained and used in accordance with the manufacturer's instructions;
- Your product must be owned by you and kept only for domestic use;
- Your product must be easily accessible and meet all relevant safety standards and be safe to work on; and
- Your product (if it is able to store data or images, e.g. laptops or PCs) must 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.

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

What this policy covers
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), we will either arrange a replacement or (at our option) pay the cost of a replacement product.

Theft
If your product is taken dishonestly by persons known or unknown with the intention of unlawfully or permanently depriving you of it, we will either arrange a replacement or (at our option) pay the cost of a replacement product.

Worldwide cover
We will provide worldwide cover against theft and accidental damage for a total of 90 days.

How to make a claim
Claims for theft

Please comply with the following procedures to obtain claim authorisation with the minimum delay. If you fail to observe these procedures we may refuse your claim.

1. Contact the appropriate police authorities within 7 days of you becoming aware of the incident, requesting a crime reference number.
2. Contact us within 7 days of you becoming aware of the incident on 03444 810 511 (if this is not possible due to our opening hours then you must contact us the next working day). You will then be sent a claim form. Complete the claim form fully and return it to us in accordance with the instructions on the form. The form must be received within 30 days of the claim together with any requested supporting documentation such as:
 - Police crime reference number;
 - 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;
 - Any other requested documentation.

We will assess your claim and providing it is valid, we will authorise the replacement of the product.

Accidental damage claims
To claim for a replacement, return to the Argos store with your policy documentation and the receipts for both your policy and your product within 7 working days of you becoming aware of the incident or on your return to the United Kingdom.

Claim limits
The policy limit

If we authorise a replacement (or a contribution towards a replacement), the policy limit is the most we'll pay in total towards a replacement for the product. The policy limit is £200.

- Replacements**
1. If we authorise a replacement, we will arrange to replace your product with a product of a same or similar make and technical specification, subject to these terms and conditions. The replacement product may have to 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 we cannot reasonably arrange a replacement of your product, or if the cost of replacing your product would exceed the policy limit (see 'Claim limits' above), we will give you Argos vouchers instead. The vouchers will be for the amount you originally paid for the product, up to the policy limit.
 3. 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.

- Product disposal and delivery and other costs**
1. You must return to the Argos store to receive your replacement product. We will not arrange or pay for the product to be delivered.
 2. 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. You will be responsible for installing and paying the costs of lost media and software.

What happens if your product is replaced?
If the manufacturer replaces your product under a manufacturer's guarantee, the policy will continue on the replacement product as if it were the original product.
If we decide to replace your product (or to pay a contribution), 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, we will not approve work or payments for, or arising from:

- 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.
- Any problem with the supply of electricity.
- Routine maintenance, cleaning and servicing.
- Repairs carried out outside of your country of residence.
- 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 damage to paintwork, dents or scratches.
- 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 date-change faults).
- Any product not registered under the policy.
- Repairs, maintenance work, or use of spare parts, where not authorised by us.
- Files lost due to a repair or replacement and your failure to back them up.
- Commercial or business use including use by charities, not-for-profit organisations, local government or other similar organisations (unless we agree to the use in writing beforehand).
- Fraud or attempted fraud, or where the condition of the product is not consistent with the claim you made.
- For products that include software: external data carriers, other input devices (scanners, joysticks, mouse devices), other external controllers (if not included when purchasing the product), installing, modifying and upgrading software.
- For products with screens: repairs due to pixel failure where the number or location of pixels does not exceed the manufacturer's acceptable limit, marks on the screen, or burned screens.
- 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.
- Any claim where the claim form together with any of the following requested documentation has not been returned within 30 days of receipt:
 - Crime reference number (in respect of theft claims only);
 - Proof of forcible entry if applicable (in respect of theft claims only);
 - Your purchase receipts for both your product and your policy;
 - Any other requested documentation.
- Any mechanical or electrical breakdown other than when caused by accidental damage (please see your manufacturer's guarantee).
- Any claim for losing the product.
- Any third party claims, including claims for lost airtime or fraudulent usage of the product.
- Worldwide claims arising outside the 90 day worldwide cover limit.
- Claims arising outside the United Kingdom will only be settled once you return to the United Kingdom.
- 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 (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; or
 - For SIM or PGMIA cards other than in respect of valid theft claims where your card was stolen with the product.

- Paying your premium**
1. If you pay the total premium (inclusive of all applicable taxes) in one payment, you must pay this in full before the policy will start.
 2. If you pay the premium (inclusive of all applicable taxes) by Direct Debit, you must pay this 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.
 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 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 terminated in accordance with these terms and conditions).

- Cancellation and termination**
Cooling off period – Changing your mind
1. 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.
 2. If you change your mind during the cooling off period, you can cancel your policy and we'll refund any premium paid.
 3. If your policy automatically ends or is cancelled by us, these rights do not apply (see 'Our right to cancel and termination of your policy' 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. 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.

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. 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.

- Our right to cancel and termination of your policy**
1. If at any time you receive a replacement product (or a voucher settlement), your policy will automatically end and no refund will be due (see 'What happens if your product is replaced?' above).
 2. If you fail to comply with certain conditions and obligations (see 'Important conditions' above) we may terminate your policy 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. You must pay us for any call-out and repair costs we have incurred.
 3. 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.
 4. In each case, we'll confirm any such termination or cancellation in writing to the last address you gave us.

Customer services details
For customer services: call 03444 810 511, 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. Telephone calls may be recorded and monitored for training and verification purposes. Calls cost the basic rate per minute from a BT landline, plus your phone company's access charge. 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 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.

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 your local authority Trading Standards Department or Citizens Advice Bureau.

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 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 (www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

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").

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;
- 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 replacement for the product is £200;
- Breakdown costs if they are still covered elsewhere by any manufacturer's, supplier's or repairer's guarantee or warranty;
- Delivery, installation and disposal charges where your product is replaced;
- If we cannot reasonably arrange a replacement, we will give you Argos vouchers instead for the amount you originally paid for the product, up to the policy limit;
- Costs arising from not being able to use your product;
- Deliberate damage;
- Cosmetic damage;

How long does my cover run for?
It will start on the start date shown on your purchase receipt (this will be date you purchase your mobile phone). Unless the policy is cancelled or terminated in accordance with the policy terms and conditions, it will continue for a period of one year (as indicated on your purchase receipt). It will not renew.

What happens if I take out cover and then change my 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.

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 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 as soon as possible by telephone. To make an 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 when this policy starts. Your product must be a mobile phone with a value of £200 or less.

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 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.



Replacement Form

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

For theft or robbery

Please call the Mobile Phone Care Hotline on 03444 810 511 with your Crime Reference Number within 7 days of you becoming aware of the incident.

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

Customer to complete

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	