

Instant Replacement Insurance



Protect it

A handy guide to how we can help with all life's kit



Team Knowhow

Help with all life's kit

The expert service partner for



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Introduction to our Instant Replacement Insurance



Instant replacement insurance gives you 3 years protection and is available on most products under €200.

✔ Instant Replacement

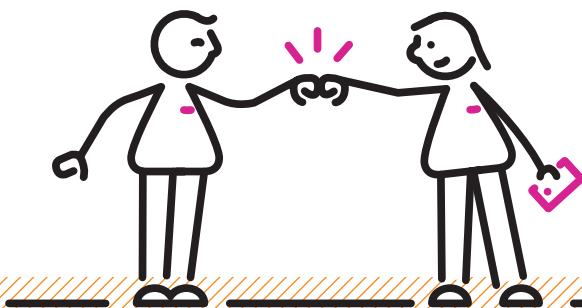
If something goes wrong, we'll give you a new one on the spot.

✔ No limits

You are entitled to as many new replacements as required during the 3 years of your policy. However your policy will end if your product is replaced through vouchers, or if the replacement chosen is not eligible for our Instant Replacement Policy.

✔ Protection against breakdown or accidental damage

Because accidents do happen – even to the most careful of us.



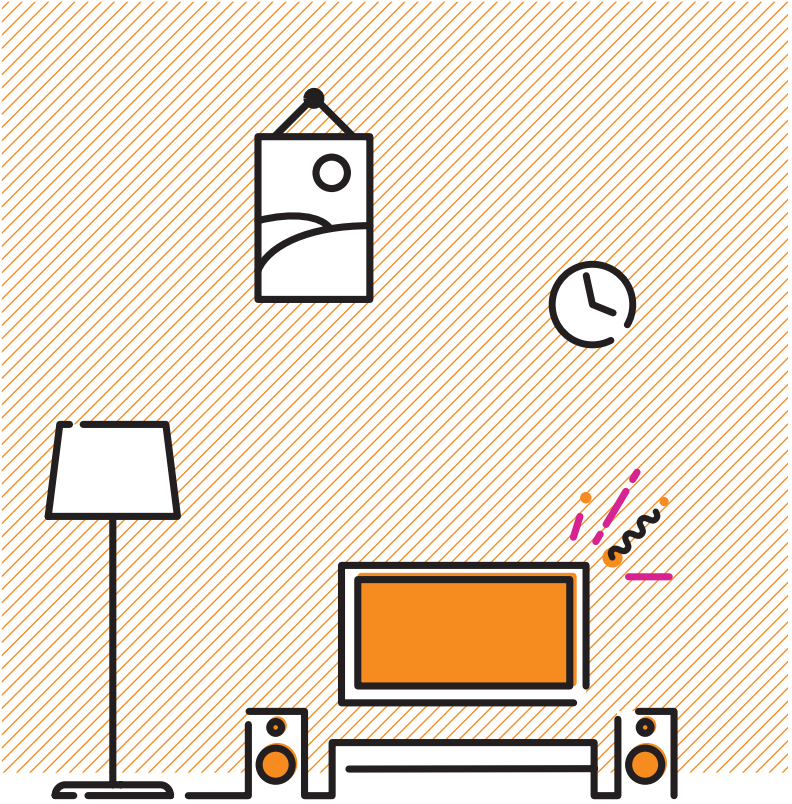
Pricing for Instant Replacement Insurance



Protect it

Product Price	TVs, small kitchen appliances, and other products	Vacuum Cleaners	Cameras, Camcorders, Portable Audio, Tablets and eReaders
€25 - €50	€12	€13	€13
€51 - €80	€19	€20	€22
€81 - €100	€24	€30	€28
€101 - €130	€29	€36	€34
€131 - €160	€39	€45	€42
€161 - €200	€45	€50	€52

Exclusions apply; please refer to the Terms and Conditions section.



Terms and Conditions



IMPORTANT DOCUMENT – PLEASE KEEP SAFE

This document sets out the terms and conditions of your Team Knowhow Instant Replacement Insurance Policy. Please keep this in a safe place for future reference and to help you receive support.

Definitions

“**us, we, our, Dixons Retail, Team Knowhow**” means DSG Retail Limited (for post-sale administration), a company registered in England and Wales under company number 504877 whose registered office address is 1 Portal Way, Acton, London, W3 6RS, or DSG Retail Ireland Limited (for sales and distribution), a company registered in Ireland under company number 259460 whose registered office address is 301 Omni Park Centre Swords Road, Santry, Dublin 9;

“**you, your**” means the person who has entered into the policy as defined in the document;

“**Petrus**” means Petrus Insurance Company Limited which is part of the Dixons Carphone plc group of companies and the underwriter of your insurance policy. Petrus Insurance Company Limited is authorised/licensed or registered by the Financial Services Commission in Gibraltar and is regulated by the Central Bank of Ireland for conduct of business rules.

Is this policy for you?

You must be at least 18 years old and resident in the Republic of Ireland to be eligible.

Section A – What’s included

- Unlimited replacements for breakdown.
- Accidental damage cover included.
- Once the fault is confirmed your product will be replaced on the spot.
- 12 months theft insurance.
- Worldwide protection.
- The maximum sum insured is up to the value of the original purchase price of your product.

If your Product breaks down you should return the Product to a store, together with this document. Once the fault is confirmed your Product will be replaced on the spot.

The replacement that we select for you will be a Product of equivalent or similar specification up to the original Product purchase price paid. If an appropriate Product is not available the price originally paid will be credited towards a replacement Product of your choice.

You are entitled to as many replacements as required during the 3 years of your Policy. However, your Policy will end if your Product is replaced through vouchers, or if the replacement chosen is not eligible for our Instant Replacement Policy.

Section B - What’s not included:

- Regularly replaced items/consumable items, including:
 - Built-in batteries (except Dyson cordless vacuum cleaners).
 - Bulbs.
 - Vacuum cleaner belts.
- Cosmetic damage where it does not affect the operation or safety of the Product.
- Damage or breakdown due to flood, wind or other severe weather conditions.
- Damage or breakdown due to fire, unless caused by an electrical malfunction within the product.
- Replacement of the Product which has been neglected, abused, misused or damaged intentionally. You must take reasonable care of the Product.
- Replacing a Product which has been exposed to insect infestation (or similar phenomenon) or human or animal fluid/matter.
- Cover under this insurance Policy in case of its suspension.
- Inoperability of the Product caused by withdrawal of services by a third party or by a failure of, fault with or interruption of a utility supply.
- Software or data loss.
- Any loss suffered if you cannot use the product or any loss other than repair or replacement.

Section C - Theft cover in Ireland or abroad

If your Product is stolen within the first 12 months of purchase, it will be replaced if the following conditions are met:

- You must report the theft to the Garda (or local police if abroad) as soon as possible upon discovery and get a crime reference number.
- Phone us for a claim form on 1890 818 575.
- You must send the completed form to us within 28 days of the theft.

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Your Product will not be covered if:

- You have not taken necessary precautions to prevent your Product being stolen.
- You have given your Product to someone else to look after.
- Your product is stolen while it is out of your sight or control unless;
 - It was stolen from your motor vehicle where you or someone with your authority was with the vehicle, or;
 - You had hidden it from view (for example in a locked glove compartment) and had securely locked your vehicle and activated all security systems.
 - You had locked it in your home or office with all windows closed and all security systems activated.

If your Product is replaced due to theft then your policy will end. You are not covered for loss or for consequential loss.

Section D - Cancellation Notice

If you wish to cancel your Instant Replacement Insurance Policy you may do so by returning to the store of purchase or by calling Team Knowhow Customer Services on 1890 818 575 or by requesting cancellation in writing to the address as specified under Section I.

- If you cancel your policy within 28 days of purchase, you will be entitled to a full refund providing you have not made a claim under this policy.
- If you cancel your policy outside of the 28 days, you will be entitled to a pro-rata refund from the date of cancellation, providing you have not made a claim under this policy.

Section E – Updating your details

If you need to amend any of your policy details please contact Team Knowhow Customer Services so we can update our records.

Section F - Important Information

- We will not be responsible for any failure to carry out our obligations under this Instant Replacement Insurance Policy if it is caused by any circumstances outside our reasonable control.
- If the Product stores data, we strongly recommend that you back up your data regularly as we cannot guarantee to restore data in the event your Product needs repairing.
- You must take all reasonable precautions to protect your Product or any loan product provided from damage or breakdown caused by viruses. To prevent such damage, we strongly recommend that you keep all operating systems and anti-virus software up to date.
- Unless agreed differently with you in writing this Insurance Policy is governed by Irish Law.
- Nothing in this Instant Replacement Policy affects your legal rights. Further information can be obtained from your local Citizen's Information Service.
- This policy is Administered by DSG Retail Limited, Registered Office: 1 Portal Way, Acton, London, W3 6RS. Registered in England, number: 504877.
- This policy is underwritten by Petrus Insurance Company Limited, Registered Office: 28 Irish Town, Gibraltar. Registered in Gibraltar number 91094. Petrus Insurance Company Limited is part of the Dixons Carphone plc group of companies. Petrus will pay stamp duty on this policy to the Office of the Revenue Commissioners.
- Petrus Insurance Company Limited is authorised/licensed or registered by the Financial Services Commission in Gibraltar and is regulated by the Central Bank of Ireland for conduct of business rules. Petrus Insurance Company Limited is subject to the Minimum Competency Code 2017 and the Consumer Protection Code 2012 which offers protection to consumers and which can be found on the Central Bank of Ireland's website www.centralbank.ie. If you wish to view Petrus Insurance Company Limited conflict of interest policy please write to Petrus Insurance Company Limited, Suite 827, Europort, PO Box 708, Gibraltar.
- Petrus Insurance Company Limited is authorised to carry on Non-Life Insurance Business into Ireland under the Freedom of Services.

Section G – Privacy Policy

Petrus Insurance Company Limited (Petrus) act as the Data Controller of your policy. DSG Retail Limited (trading under the Currys PC World and Dixons travel brands) act as a data processor of Petrus Customer Data. Petrus may store your information on a computer and how Petrus use and look after your personal information is set out below.

Information may be used by Petrus, agents and service providers for the purposes of insurance administration, risk assessment and underwriting, claims handling, research and statistical purposes, marketing purposes and for crime prevention.

The lawful basis for the processing is that it is necessary for Petrus to process your personal information to enable Petrus to provide your insurance policy and services, such as assessing your application and setting you up as a policyholder, to administer and manage your policy of insurance and all related services, handling and communicating with you with regards to any insurance claim you may submit to Petrus under this policy.

Terms and Conditions



The processing of your personal data may also be necessary to comply with any legal obligation Petrus may have to protect your interest during any claim. If you do not provide such information, Petrus will be unable to offer you a policy or process your claim.

Where Petrus have a legal or regulatory obligation to use such personal information, for example, when our regulators, the Gibraltar Financial Services Commission (GFSC), the Central Bank of Ireland (CBI) and our data protection regulator, the Gibraltar Regulatory Authority (GRA) wish Petrus to maintain certain records of any dealings with you.

Details of what information Petrus collect from you, what Petrus do with it and who it may be shared with

The personal data you have provided, Petrus have collected from you, or Petrus have received from third parties may include the following:

Your name, date of birth, residential address and address history. Residency, marital status, contact details such as email address and telephone numbers. Financial and employment details, including finance commitments and affordability questions and bank details.

In order to assess the terms of the insurance contract or administer claims that arise, Petrus may ask for sensitive data, such as court judgments and criminal convictions. Petrus may receive information about you from the following sources:

- Directly from you
- Our retail outlets
- Third parties such as credit reference agencies and fraud prevention agencies
- From insurers, witnesses and solicitors and appointed representatives.

Petrus will keep your information secure at all times. In certain circumstances, such as processing your claim, to prevent fraud and comply with legal and regulatory requirements, Petrus may need to pass your information to the following third parties within the EU:

- Solicitors or other Appointed Representatives
- Underwriters, Reinsurers, Regulators and Authorised / Statutory Bodies
- Fraud and crime prevention agencies, including the Police.

Data retention

Petrus will hold your details for up to seven (7) years after the expiry of your policy, complaint or claims settlement.

Your rights

Your personal data is protected by legal rights, which include your rights to: Object to our processing of your personal data. In certain circumstances, you are entitled to ask Petrus to stop using your personal information, for example where you think that the personal information Petrus hold about you may be inaccurate or where you think that Petrus no longer need to process your personal information.

Your personal data is correct

Petrus take all steps to ensure that the personal information Petrus hold about you is accurate and complete. If you do not believe this is the case, please contact Petrus to amend and update it.

Your right to erasure ('right to be forgotten')

In certain circumstances, you have the right to ask Petrus to erase your personal information, for example where the personal information Petrus collected is no longer necessary for the original purpose. This will need to be balanced against other factors, for example legal and regulatory obligations which mean Petrus cannot comply with your request.

Your right to personal data portability

In certain circumstances, you have the right to ask that Petrus transfer any personal information that you have provided to another third party of your choice. Once transferred, the other party will be responsible for looking after your personal information.

Your right to object to direct marketing

You can ask Petrus to stop sending you marketing messages at any time. You have a right to lodge a complaint to the Information Commissioner's Office who regulate the processing of personal data. You can request to see what data Petrus hold on you, there is no charge for this service. Should you wish to receive a copy of the information Petrus hold on you please contact:

Petrus Insurance Company Limited
PO Box 708
Suite 827
Europort
Gibraltar

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Section H - Complaints Procedure

If you have a complaint about this policy in the first instance, please contact Team Knowhow Customer Services at the address below. Team Knowhow, through DSG Retail Limited have been appointed to handle complaints on behalf of Petrus Insurance Company Limited. If your complaint is not resolved to your satisfaction, please write to Petrus Insurance Company Limited, Suite 827, Europort, PO Box 708, Gibraltar.

If you are still not satisfied you can contact:

- Insurance Ireland's Information Service, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8. Telephone number (01) 676 1914. This information service can advise you on how to proceed further and may help in resolving your problem.
- The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Telephone (+353) 1 567 7000, email info@fspoi.ie.

Following these procedures will not affect your right to take legal action.

Section I - Get in touch for help and support

Call our experts on: 1890 818 575

Email: customer.services@Teamknowhow.com

Go online to: www.Teamknowhow.com

Write to us at: Team Knowhow Customer Services, PO Box 4043, Swindon, SN4 4NA

Calls may be recorded for training and monitoring purposes

Changes to your details

To update your details or to notify us of any errors on the Policy contact us on **1890 818 575**, otherwise to notify us of a change of address complete and return the change of address form below.

Change of address

Name (including title and initials)

Address

Phone Number

Email address

Policy holders signature

Once completed, please return this change of address form to Team Knowhow Customer Services, PO Box 4043, Swindon, SN4 4NA

Helpful information at a glance



Important Information

DSG Retail Ireland Limited receives commission for the sale of your policy from Petrus Insurance Company Limited with whom cover is arranged. Details of DSG Retail Ireland Limited commission are available upon request.

This insurance is offered on a non-advised information only basis. We will provide you with appropriate information regarding the Instant Replacement Plan we offer and you can then decide if our product meets your needs.

What is not included?

- ✘ Replacement of regularly replaced/consumable items
- ✘ Cosmetic damage where it does not affect the operation or safety of the product
- ✘ Any claim for software or data loss
- ✘ Loss or any incident caused by user neglect or misuse intentionally by you, or by anyone else using the Product with your permission
- ✘ Any claim for theft that occurs whilst the user has deliberately left the Product unattended and unsecured

What are my legal rights?

The contents of this leaflet do not affect your legal rights, further information can be obtained from your local citizen's information service. Your policy will be canceled in the event of any fraud, or attempted fraud and you will not be entitled to a refund.

Canceling your policy

If you wish to cancel your policy you may do so by returning to the store of purchase or by calling Team Knowhow Customer Services on 1890 818 575 or by requesting cancellation in writing to the following address:

Team Knowhow Customer Services, PO Box 4043, Swindon, SN4 4NA, UK.

You can cancel within the first 28 days, and will receive a full refund of the premium paid unless you have made a claim.

If you have made a claim or you wish to cancel after the first 28 days, you will be entitled to a pro-rata refund from the cancellation date.

Making a claim

If your Product breaks down and you want to make a claim, you should simply return to the store of purchase together with the Terms and Conditions of your insurance. Once the fault is confirmed your Product will be replaced on the spot. If you need further information or assistance, please simply call our Team Knowhow Customer Services on 1890 818 575.

Making a complaint

If you are unhappy with any aspect of the handling of your insurance and you have a complaint, in the first instance please contact Team Knowhow Customer Services at PO Box 4043, Swindon, SN4 4NA. Team Knowhow, through DSG Retail Ltd have been appointed to deal with complaints on behalf of Petrus Insurance Company Ltd. If your complaint is not resolved to your satisfaction, please write to Petrus Insurance Company Ltd., Suite 827, Europort, PO Box 708, Gibraltar.

If you have complained and you are dissatisfied with the final decision, you may be able to refer the matter to the Financial Services and Pension Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29, Ireland. You may also contact Insurance Ireland's Information Service, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8, who can advise you on how to proceed further and may help in resolving your problem.

Following these procedures will not affect your right to take legal action. For full details on our complaints procedure please refer to the Terms and Conditions section of your leaflet.

All prices correct at time of print 1st October 2018. All offers subject to availability. DSG Retail Ltd., Registered Office: 1 Portal Way, Acton, London W3 6RS. Registered in England No 504877. DSG Retail Ireland Limited., Registered Office: 301 Omni Park Centre Swords Road, Santry, Dublin 9, Ireland. Registered in Ireland under company No 259460.

Say hello to Team Knowhow



Connect it

Get your kit up
and running



Fix it

Fix your kit to
keep life working



Protect it

Protect your kit
against the worst



Improve it

Make the most of
your kit and upgrade it
when you need to



Talk to our experts
in-store today



Visit
[TeamKnowhow.com](https://www.TeamKnowhow.com)



Call
1890 818 575

Team Knowhow

Help with all life's kit™

