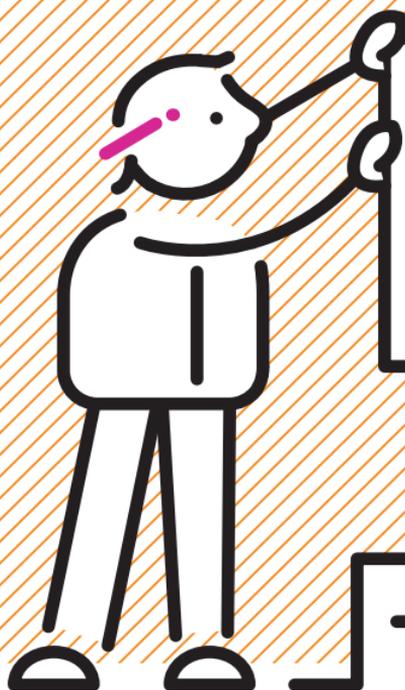




Protect it

Kit Insurance

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

Currys  PC World

Dixons  travel

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Protect it

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Introduction to our Kit Insurance



Protect it

Kit Insurance provides a range of services to help you get the most of your product and to fix it if something goes wrong.

- ✔ **Protection against breakdown or accidental damage**
Because accidents do happen – even to the most careful of us
- ✔ **We'll fix or replace your kit with a new one**
If we're unable to repair, we'll replace it with the same or similar product²
- ✔ **All parts, labour and call out charges covered**
No expensive charges for parts & labour
- ✔ **Unlimited repairs**
If it breaks again, we'll be there to fix it at no extra cost
- ✔ **Support when you need it**
We'll be there for you whenever you need help with your kit

1. 14 day repair promise starts from when we collect your item or when you drop your item to one of our stores or the date of the engineer's first visit.
2. You'll be given a Currys PC World voucher to obtain a replacement product and your Kit insurance will end from the date of issuance of the voucher.
3. Subject to availability.

Kit Insurance for TV & Entertainment Systems



Missing out on the big moments in the latest series isn't the sort of TV drama that you want. With Kit Insurance we've got the cost of your repairs covered and if we can't fix it we'll give you a new one². We're also available 24/7 to answer your tech problems. Whether it's difficulty connecting your smart TV to the internet or a problem with your TV picture, we're here to help.

- ✔ **Protection against breakdown** - whether it's a scrambled screen or connection fault, if your TV goes on the blink, we'll fix it
- ✔ **Protection against accidental damage** - we don't expect you to wrap your TV in cotton wool. If an accident happens to your TV, we'll fix it
- ✔ **Fast fix** - we're so confident we can repair your TV quickly we've made a promise - if we fail to fix it within 14 days you can ask for a replacement¹
- ✔ **You won't pay a penny more** - no expensive charges for parts, labour or call out – we'll pay for them all, and if no fault is found you'll not be charged
- ✔ **We'll fix or replace with new** - if we are unable to repair your TV, we'll give you a brand new one²
- ✔ **Unlimited repairs** - there's no limit to the amount of repairs you can have, we'll always be there to help
- ✔ **Request a replacement** - If your product goes wrong again after the 3rd repair, you can ask for a replacement²
- ✔ **24/7 expert support** - from connection issues to picture problems, our on-call experts are on hand to take your calls, all day, every day
- ✔ **Worldwide support** - if you take your TV with you when you travel abroad and it breaks down, don't worry, we can still help
- ✔ **Theft cover** - You'll be covered against theft of your product for the first year after purchase
- ✔ **Loan TV to keep you going** - If your TV needs to be sent away for a repair, you can request a loan TV³

Exclusions apply see terms of conditions.

Kit Insurance for TV & Entertainment systems is available on Televisions, DVD Recorders, Blu-ray Players, Home Cinema Systems and Satellite equipment.

Insurance Pricing for TV & Entertainment Systems



Product Price	3 year	5 year	Monthly
Televisions & Projectors			
€201 - €250	€45	€70	€2
€251 - €350	€70	€90	€3
€351 - €450	€100	€120	€4
€451 - €550	€130	€150	€5
€551 - €800	€150	€200	€6
€801 - €1000	€170	€250	€7
€1001 - €1400	€190	€290	€8
€1401 - €2000	€240	€330	€9
€2001 - €2500	€290	€380	€10
€2501 - €3000	€330	€450	€11
€3001 - €7000	€350	€500	€13
DVD, Blu-ray, Home Cinema & Satellite Equipment			
€201 - €300	€40	€60	€2
€301 - €400	€60	€90	€3
€401 - €550	€90	€120	€4
€551 - €1500	€120	€150	€5

1. 14 day repair promise starts from when we collect your item or when you drop your item to one of our stores or the date of the engineer's first visit.
2. You'll be given a Currys PC World voucher to obtain a replacement product and your Kit insurance will end from the date of issuance of the voucher.
3. Subject to availability.

Prices for 3 and 5 years include the standard guarantee.

5 Year Included Guarantee for TVs



A 5 year guarantee from Team Knowhow is included on a range of premium TVs at Currys PC World. Just look out for the 5 year guarantee logo. You will receive your guarantee confirmation with your receipt when you purchase your TV in store or by email if you place your order online.

Why not upgrade to Kit Insurance?



For additional protection consider adding Kit Insurance to your 5 year included guarantee. The table below compares the benefits of a 5 year guarantee and Kit Insurance. Kit Insurance not only supports your product against breakdown, it also offers a wide range of additional benefits.

What's included	5 Year Guarantee	Kit Insurance
Protection against breakdown	✓	✓
Protection against accidental damage		✓
Fast fix ¹		✓
We'll fix or replace with new ²	✓	✓
Unlimited repairs	✓	✓
Request a replacement ²		✓
24/7 expert support		✓
Worldwide protection		✓
Loan TV ³		✓
Theft cover		✓

Insurance Pricing for 5 Year Guarantee Upgrades



Product Price	5 year	Monthly
Selected Televisions		
€500 and below	€70	€2
€501 - €750	€80	€3
€751 - €1000	€130	€4
€1001 - €1250	€150	€5
€1251 - €1500	€190	€6
€1501 - €2000	€230	€7
€2001 - €2500	€300	€8
€2501 - €7000	€350	€9

Need support?

If your TV or entertainment system develops a fault simply call **1890 818 575** and one of our on-call experts will help you get back up and running in no time.

1. 14 day repair promise starts from when we collect your item or when you drop your item to one of our stores or the date of the engineer's first visit.
2. You'll be given a Currys PC World voucher to obtain a replacement product and your Kit Insurance will end.
3. Subject to availability.

Exclusions apply see terms of conditions

Kit Insurance for Household Appliances



Dirty-washing, microwave meals and gone-off milk. A family home with faulty appliances is an unhappy one. The good news is that with Kit Insurance you get unlimited access to our nationwide network of experts who are standing-by to fix your kit. And in the unlikely event that we're not able to fix the problem, we'll replace your product with a brand new one. It's available on large household appliances purchased from Currys PC World.

- ✔ **Protection against breakdown** - whether it's a faulty thermostat, electrical problem or leaky drum, if your appliance breaks, we'll fix it
- ✔ **Protection against accidental damage** - we don't expect you to wrap your appliance in cotton wool. If an accident happens to your product, we'll fix it
- ✔ **Fast fix** - we're so confident we can repair your appliance quickly we've made a promise - if we fail to fix it within 14 days¹ you can ask for a replacement
- ✔ **You won't pay a penny more** - no expensive charges for parts, labour or call out - we'll pay for them all. And if no fault is found you'll not be charged
- ✔ **We'll fix or replace with new** - if we are unable to repair your appliance, we'll give you a brand new one²
- ✔ **Unlimited repairs** - there's no limit to the amount of repairs you can have, we'll always be there to help
- ✔ **Request a replacement** - if your product goes wrong again after the 3rd repair, you can ask for a replacement²
- ✔ **Valet every year** - we'll carry out a deep clean of your appliance
- ✔ **Worldwide support** - if you take your appliance with you when you travel abroad and it breaks down, don't worry, we can still help
- ✔ **Frozen food cover** - if your fridge freezer breaks down, you are covered for spoiled frozen food contained in it, up to €250 per annum and up to €1,000 over the lifetime of your Product
- ✔ **Theft cover** - You'll be covered against theft of your product for the first year after purchase

Kit Insurance for Household Appliances is available on washing machines, dryers, cookers, dishwashers, fridges, freezers, fridge freezers and small kitchen appliances.

1. 14 day repair promise starts from when we collect your item or when you drop your item to one of our stores or the date of the engineer's first visit.
2. You'll be given a Currys PC World voucher to obtain a replacement product and your Kit insurance will end from the date of issuance of the voucher.
3. Subject to availability.

Exclusions apply; please refer to the important information section.



Annual Valet



To keep your kit fighting fit, our Kit Insurances include an annual valet of your household appliance.

Washing machines and washer dryers

We will de-scale your appliance, clean the soap drawer, de-fluff the vents, clean the inside and outside of the machine including the door and seal and run a cycle with a de-scale solution.

Tumble dryers

We will clean the inside and outside of your tumble dryer, de-fluff the vents and clean the filters and condenser.

Dishwashers

We will clean the inside and outside of your dishwasher, check there are no blockages in the waste disposal, remove any food particles from the machine and seal, clean the filter and run a cycle with dishwasher cleaner.

Cookers

We will clean the inside and outside of your cooker, deep clean inside including door areas, clean the hob, shelving and grill, clean and polish the door.

Refrigeration

We will defrost your fridge or fridge freezer, clean and dry inside, clean any racks, storage trays, shelves and seals, spray coat with anti-bacterial agent and check water filters where applicable.



Insurance Pricing for Household Appliances



Product Price	3 year	5 year	Monthly
Washing Machines / Washer Dryers			
€200 and under	€60	€85	€2
€201 - €250	€80	€115	€3
€251 - €300	€100	€130	€4
€301 - €350	€120	€150	€5
€351 - €400	€140	€170	€6
€401 - €450	€160	€200	€7
€451 - €550	€180	€230	€8
€551 - €1500	€200	€250	€9
With 2 years manufacturer guarantee			
€300 and under	€60	€85	€2
€301 - €400	€75	€100	€4
€401 - 1500	€120	€160	€5
With 5 years manufacturer guarantee			
€301 - €400	-	€60	€2
€401 - €450	-	€80	€3
€451 - €550	-	€90	€4
€551 - €1500	-	€100	€5
Tumble dryers			
€30 - €200	€30	€55	€2
€201 - €250	€50	€70	€3
€251 - €400	€70	€100	€4
€401 - €1500	€80	€150	€5
With 2 years manufacturer guarantee			
€300 and under	€40	€60	€2
€301 - €400	€60	€90	€3
€401 - €1500	€75	€140	€4
With 5 years manufacturer guarantee			
€201-€350	-	€45	€2
€351-€1500	-	€60	€3



Product Price	3 year	5 year	Monthly
Dishwashers			
€200 and under	€40	€65	€1.50
€201 - €250	€50	€70	€2
€251 - €300	€60	€85	€3
€301 - €350	€70	€100	€4
€351 - €1500	€80	€130	€5
With 2 years manufacturer guarantee			
€350 and under	€60	€70	€3
€351 - €1500	€70	€100	€4
With 5 years manufacturer guarantee			
€301 - €350	-	€30	€2
€351 - €1500	-	€50	€3
Microwaves			
Over €200	€40	€60	€3
With 2 years manufacturer guarantee			
Over €200	€30	€50	€2

Need support?

If your household appliance develops a fault, simply call **1890 818 575** and one of our on-call experts will be able to help you get back up and running in no time.

Insurance Pricing for Household Appliances



Product Price	3 year	5 year	Monthly
Refrigeration			
€200 and under	€30	€50	€1.50
€201 - €250	€50	€70	€2
€251 - €300	€60	€80	€3
€301 - €350	€80	€110	€3.50
€351 - €450	€90	€130	€4
€451 - €550	€130	€160	€5
€551 - €800	€150	€190	€6
€801 - €3000	€185	€215	€7
With 2 years manufacturer guarantee			
€250 and under	€30	€50	€1.50
€251 - €350	€40	€60	€2
€351 - €450	€60	€80	€3
€451 - €550	€80	€110	€4
€551 - €650	€100	€140	€5
€651 - €3000	€130	€180	€6
With 5 years manufacturer guarantee			
€350 and under	-	€45	€1.50
€351 - €450	-	€55	€2
€451 - €550	-	€60	€3
€551 - €800	-	€75	€4
€801 - €3000	-	€85	€5

Need support?

If your household appliance develops a fault, simply call **1890 818 575** and one of our on-call experts will be able to help you get back up and running in no time.



Product Price	3 year	5 year	Monthly
Cooking			
€200 and under	€30	€50	€1.50
€201 - €250	€35	€60	€2
€251 - €300	€50	€75	€2.50
€301 - €400	€70	€100	€3
€401 - €500	€90	€120	€4
€501 - €650	€110	€150	€5
€651 - €3000	€140	€200	€6
With 2 years manufacturer guarantee			
€250 and under	€35	€60	€2
€251 - €500	€65	€90	€3
Over €501	€100	€190	€4
With 5 years manufacturer guarantee			
€400 and under	-	€35	€1.50
€401 - €500	-	€45	€2
€501 - €650	-	€55	€3
€651 - €3000	-	€75	€4

Small Kitchen Appliances / Vacuum Cleaners / Heaters & Coolers			
€200 - €250	€35	€50	€2
€251 - €400	€45	€70	€3
Over €401	€65	€100	€4



Kit Insurance for Computers & Gadgets



Make computer catastrophes and tablet traumas a thing of the past with Kit Insurance. You'll get unlimited access to our nationwide team of experts available over the phone and at your local Currys PC World store. So if your computer won't power on or the keyboard stops working, we've got it covered. And it isn't just repairs that we can help with, our on-call experts are available 24/7 to answer your kit queries.

- ✔ **Protection against breakdown** - whether it's a keyboard malfunction, motherboard failure or hard drive meltdown, if your computer breaks, we'll fix it
- ✔ **Protection against accidental damage** - we don't expect you to wrap your computer in cotton wool. If an accident happens to your computer, we'll fix it
- ✔ **Fast fix** - we're so confident we can repair your computer quickly we've made a promise - if we fail to fix it within 14 days you can ask for a replacement¹
- ✔ **You won't pay a penny more** - no expensive charges for parts, labour or call out - we'll pay for them all. And if no fault is found you'll not be charged
- ✔ **We'll fix or replace with new** - if we are unable to repair your computer, we'll give you a brand new one²
- ✔ **Unlimited repairs** - there's no limit to the amount of repairs you can have, we'll always be there to help
- ✔ **Request a replacement** - if your product goes wrong again after the 3rd repair, you can request a replacement²
- ✔ **24/7 expert support** - from wireless woes to windows worries, our on-call experts at our UK based contact centre are on hand to take your calls, all day, every day
- ✔ **Computer Healthcheck every year** - if you've got a Windows computer, we'll give it an annual Computer Healthcheck to make sure it's performing at it's best and to clean up any nasty viruses or malware
- ✔ **Virus & spyware removal** - if you suspect your computer has a virus, bring it into any Currys PC World store and our in-store experts will run a comprehensive scan to remove it
- ✔ **Data recovery** - whether you've lost a precious file, photo or everything on your computer kit, our Team Knowhow experts will attempt to retrieve and restore it
- ✔ **Worldwide support** - if your computer breaks down whilst you're abroad, don't worry we can help
- ✔ **Theft cover** - you'll be covered against theft of your product for the first year after purchase
- ✔ **Loan laptop to keep you going** - we don't want your life to be put on hold. If your computer needs to be sent away for repair, you can request a loan laptop³

Insurance Pricing for Computers & Gadgets



Product Price	2 year	3 year	Monthly
Laptops & 2-in-1 Detachable			
€250 and under	€50	€80	€3
€251 - €300	€80	€100	€4
€301 - €350	€90	€110	€5
€351 - €400	€110	€140	€6
€401 - €450	€120	€150	€7
€451 - €550	€130	€170	€8
€551 - €700	€150	€200	€8.50
€701 - €900	€170	€220	€9
€901 - €1100	€190	€260	€10
€1101 - €1400	€240	€280	€11
€1401 - €3000	€250	€300	€12
PC Desktops			
€300 and under	€50	€80	€3
€301 - €350	€70	€90	€4
€351 - €400	€80	€100	€5
€401 - €500	€100	€120	€6
€501 - €600	€110	€150	€7
€601 - €750	€130	€180	€8
€751 - €900	€150	€200	€9
€901 and over	€175	€230	€10
PC Monitors			
€201 - €250	€35	€45	€1.50
€251 - €350	€40	€50	€2
€351 - €1500	€50	€70	€3
Product Price	2 year	3 year	Monthly
Tablets & eReaders (including Apple Watch)			
€201 - €250	€60	€70	€4
€251 - €350	€70	€90	€5
€351 - €450	€100	€130	€6
€451 - €550	€130	€160	€7
€551 - €650	€140	€180	€8
€651 and over	€160	€210	€9
With 2 years manufacturer guarantee			
€201 - €250	€45	€65	€3
€251 - €350	€65	€80	€4
€351 - €450	€90	€120	€5
€451 - €550	€120	€150	€6
€551 - €650	€130	€160	€7
€651 and over	€150	€180	€8

Kit Insurance for Computers and Gadgets is available on PCs, laptops, tablets, monitors, printers and scanners. See pricing tables for all products we support.

- 14 day repair promise starts from when we collect your item or when you drop your item to one of our stores or the date of the engineer's first visit.
- You'll be given a Currys PC World voucher to obtain a replacement product and your Kit Insurance will end.
- Subject to availability.

Exclusions apply; see the terms and conditions section.

Insurance Pricing for Computers & Gadgets



Product Price	2 year	3 year	Monthly
Printers, Scanners & PC Peripherals			
€201 - €250	€50	€70	€2
€251 - €350	€60	€80	€3
€351 - €450	€70	€90	€4
€451 - €1500	€80	€100	€5
Product Price	3 year	5 year	Monthly
Cameras & Camcorders			
€201 - €250	€40	€60	€2
€251 - €350	€60	€80	€3
€351 - €450	€80	€100	€3.50
€451 - €550	€100	€130	€4
€551 - €650	€110	€140	€4.50
€651 - €750	€120	€150	€5
€751 - €2500	€150	€180	€6
With 2 years manufacturer guarantee			
€151 - €300	€40	€60	€2
€301 - €400	€60	€75	€3
€401 - €500	€80	€100	€4
€501 - €2500	€90	€130	€5

Need support?

If your computer or gadget develops a fault, simply call **1890 818 575** and one of our on-call experts will help you get back up and running in no time.

Insurance Pricing for Computers & Gadgets



Product Price	3 year	5 year	Monthly
HI-FI Systems / HI-FI Separates / Portable Audio			
€201 - €250	€35	€50	€2
€251 - €350	€40	€60	€3
€301 - €550	€60	€90	€4
€551 - €2500	€80	€120	€5
With 2 years manufacturer guarantee			
€201 - €250	€30	€50	€1.50
€251 - €350	€35	€55	€2
€301 - €550	€50	€80	€3
€551 - €2500	€80	€120	€4
Handheld Gadgets (Including GPS) Smart Technology / Games Console / Home Telephones & Fax			
€201 - €250	€35	€50	€2
€251 - €350	€50	€70	€3
€351 - €450	€60	€90	€4
€451 - €1500	€80	€120	€5

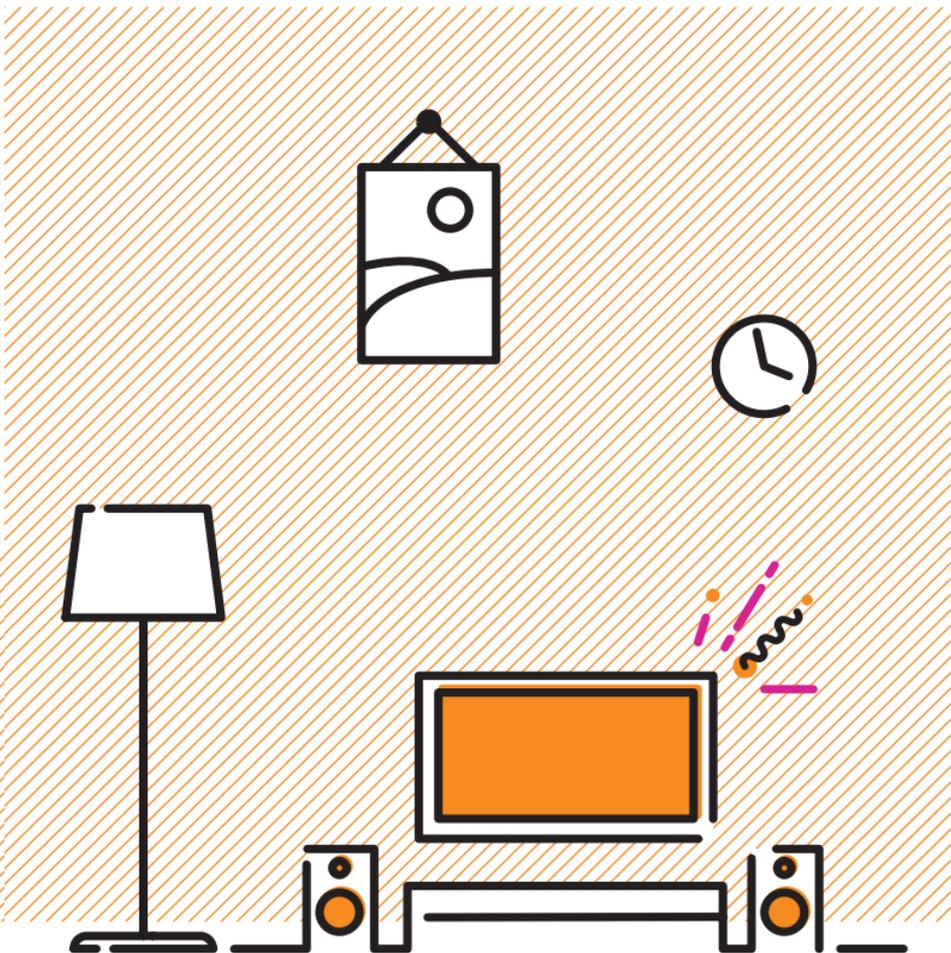
Important information



What is not included in Kit Insurance

- ❌ The replacement of regularly replaced items/consumable items, including:
 - Built-in batteries (except Dyson cordless vacuum cleaners)
 - Bulbs and lamps
 - Vacuum cleaner belts
- ❌ Cosmetic damage (e.g. rust, scratches) where it does not affect the operation or safety of the Product
- ❌ Repair costs that have not been expressly approved
- ❌ 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
- ❌ Repairing or replacing a product which has been exposed to insect infestation (or similar phenomenon) or human or animal fluid/matter
- ❌ The cost of repairing or replacing a Product which has been neglected, abused, misused or damaged intentionally
- ❌ Cover under your Kit Insurance Policy if the policy has been suspended
- ❌ 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 (subject to the Data Recovery service)
- ❌ Protection for dishwashers, vacuum cleaners, cooking and laundry products if used for business
- ❌ Theft or any loss suffered if you cannot use the Product or any loss other than repair or replacement, except for theft within the first year as specified





Terms and Conditions



IMPORTANT DOCUMENT – PLEASE KEEP SAFE

This document sets out the terms and conditions of your Team Knowhow Kit 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 No-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

- Protection against mechanical breakdown.
- Protection against accidental damage.
- Worldwide protection.
- There is no charge if no fault is found or the fault is due to user error.
- Labour, parts and general advice are included at no extra cost to you.
- Unlimited repairs.
- If your Product suffers a 4th technical fault you can request a replacement.
- Theft insurance for initial 12 months.
- Frozen food spoilage cover up to €1,000 over the lifetime of your Product.
- The maximum sum insured is the original purchase price of your Product.

Repair and support

If you require support and advice or for any reason your Product isn’t working, please call our Team Knowhow experts on 1890 818 575 who will try to diagnose the problem and find a solution. If we can’t solve the problem over the phone we will repair the Product or replace it, during the call we will advise on next steps (please note the Product replacement details below and the Section B exclusions). If your Product is small you may be required to take it to one of our stores.

Product replacement

If we cannot repair your Product you will be given a voucher to obtain a replacement in one of our stores. The value will be based on an equivalent or similar specification product up to a maximum of your original Product purchase price. In some instances, at our discretion, a replacement product may be given instead of a voucher. Apple iPads will be replaced by an Apple authorised replacement product.

If you receive a Product replacement voucher then your Kit Insurance Policy will end from the date of issuance of the Product replacement voucher.

Multiple failures

If your product has a mechanical or electrical failure after being repaired on three previous occasions, and your product is still within your Kit Insurance Policy, then you may request a replacement. This benefit applies on the fourth separate mechanical or electrical failure.

24/7 expert support

Our expert support service covers a variety of products including Computing, Home Entertainment and Gadgets.

14-day repair promise

If your repair takes over 14 days, you may request a replacement product. The 14-day repair promise will start on either occasion from:

- The date you book your Product in for a repair in one of our stores.
- The date of the engineer’s first visit.
- The date that we collect your Product.

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If the Product is taken into a store the repair will be considered complete when the Product is available for collection. If the Product is collected from you it will be returned to the same address and the repair will be considered complete on the date of the earliest re-delivery slot we offer you.

The 14-day repair promise is subject to allowing us reasonable access to the Product for repair. If we cannot get access to the Product (e.g. you are away), the 14-day promise will not apply. When the Product is still operational and safe to use, then the 14-day promise will not apply.

Due to the additional time needed to carry out data recovery the 14-day repair promise will not apply to any repair where data recovery has been requested. The 14-day repair promise will also not apply to iPads unless the Find my iPad feature has been disabled.

Loan equipment (selected products)

When you call our helpline, if we can't fix your problem over the phone, for PCs, Laptops and Televisions over 32 inches with a purchase price of over €200, you can request a loan product. Loan products are subject to availability.

The loan Television provided may be a different size and brand than the original Product and no additional stands or wall mounts will be provided.

For desktop PCs and laptops, a Windows loan laptop will be provided. Only Products with a Windows operating system will qualify for a loan product.

Once the repair has been made to your Product the loan equipment must be returned when we deliver your Product back to you. If your Product cannot be repaired the loan equipment must be returned before we will issue a product replacement voucher.

Healthcheck, Virus/Spyware removal and Data recovery (PC/Laptop)

For the lifetime of your Kit Insurance Policy for a PC or laptop, you are entitled to one healthcheck each year. If your computer is infected by a virus, Trojan, worm, spyware or malware or you have lost data our experts can also help. Simply take your Product into your nearest store with a Team Knowhow service centre or contact us on 1890 818 575 and our team of experts will help. Only products with a Windows operating system will qualify for a healthcheck.

If you require data recovery you must request this service at the time of booking. Upon request, we will try to retrieve your data however, all recoveries greater than 32GB will require you to provide an external hard drive. To carry out this service your machine will be taken to our Team Knowhow repair lab where we will do our best to recover your data.

Valet Service (selected large kitchen appliances)

For the lifetime of your Kit Insurance Policy you are entitled to one valet service a year on the Product. We can clean and de-scale a washing machine or dishwasher, clean the trays, grills and exterior of your cooker, defrost your fridge or freezer and give it an anti-bacterial clean. To book an appointment, please call us on 1890 818 575.

Frozen food spoilage cover (selected products)

If your fridge, freezer or fridge freezer breaks down, you are covered for spoilt frozen food contained in it, up to €250. The maximum value we will pay over the life of your Kit Insurance Policy is €1,000. Please phone us for a claim form on 1890 818 575.

Section B – What is not included:

- The replacement of regularly replaced items/consumable items, including:
 - Built-in batteries (except Dyson cordless vacuum cleaners).
 - Bulbs and lamps.
 - Vacuum cleaner belts.
- Cosmetic damage (e.g. rust, scratches) where it does not affect the operation or safety of the Product.
- Repair costs that have not been expressly approved.
- 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.
- Repairing or replacing a product which has been exposed to insect infestation (or similar phenomenon) or human or animal fluid/matter.
- The cost of repairing or replacing a Product which has been neglected, abused, misused or damaged intentionally.
- Cover under your Kit Insurance Policy if the policy has been suspended.
- 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 (subject to the Data Recovery service above).
- Protection for dishwashers, vacuum cleaners, cooking and laundry products if used for business.
- Theft or any loss suffered if you cannot use the Product or any loss other than repair or replacement, except for theft within the first year as specified.

Terms and Conditions



Section C - Important information

- We will not be responsible for any failure to carry out our obligations under this Kit 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 Kit Insurance Policy affects your legal rights. Further information can be obtained from your local Citizen's Information Service.
- Occasionally we may ask you to pay for the repair yourself and reclaim the cost back from us by contacting Team Knowhow customer services.
- 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 D - Payment Method

Monthly Plan

- When you purchase a Kit Insurance Monthly Insurance Policy, you will pay monthly by direct debit or credit card mandate giving you product protection for as long as you need. Your Kit Insurance Policy will automatically renew each month unless (i) your product is replaced, (ii) you ask to cancel your insurance policy, (iii) we cancel the Policy due to non-payment (iv) it is cancelled under the terms of the policy.

Term Plan

- When you purchase a Kit Insurance Term Insurance Policy you can either pay the insurance premium as a one-off single payment at the start of your policy. Alternatively you can split the payment over the first 10 months of the policy, with the first payment collected at time of purchase, and further premiums collected by your choice of Direct Debit or credit card mandate. Your policy will cease 2, 3 or 5 years from the policy inception date, depending on your agreed term length. Both the start and end dates of your policy will be stated on your policy document.

Section E - Theft cover in Ireland or abroad

If your Product is stolen within the first 12 months after 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.

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.

Terms and Conditions



Section F – Cancellation Notice

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 writing to us at Team Knowhow Customer Services, PO Box 4043, Swindon, SN4 4NA, UK.

Monthly Plan

- If you cancel your policy within 14 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 14 days, no refund will be given.

Term Plan

- 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 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.

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.

Terms and Conditions



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

Section H – Worldwide Protection

If your Product needs repair outside Ireland, obtain a quote for repairing your Product. If the cost of repair is the equivalent of €200 or less (€300 or less for a laptop), pay for the repair and claim the cost back from us. You will need to provide us with a copy of the receipt showing the cost of the repair.

If the cost of repair is the equivalent of €201 or more (€301 or more for a laptop), please contact Team Knowhow on (+353) 1 890 818 575 or send an e-mail to Team Knowhow Customer Service (see Section J). If making a claim from outside Ireland, all other benefits will not apply.

Section I – Updating your details

If you need to amend any of your details, such as your name or address please contact Team Knowhow Customer Services so that we can update our records. To ensure you get the best service possible it is important that the details of the owner of the Product remain up to date.

Section J - 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 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@fspo.ie.

Terms and Conditions



Section K - 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 document to
Team Knowhow Customer Services, PO Box 4043, Swindon, SN4 4NA

Helpful information at a glance



Important information

In some outlying areas of Ireland the extra distances involved mean that we'll service your product as quickly as possible but our standard delivery and collection promises will not apply. Kit Insurance is subject to availability. We may choose not to offer these on some products. For full terms and conditions for your Kit Insurance policy please see the terms and conditions section.

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.

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.

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

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 cancelled in the event of any fraud, or attempted fraud and you will not be entitled to a refund.

Your household insurance

Your insurance may provide you with some protection but:

- You may not be protected for accidental damage or mechanical breakdown
- Portable products may not be protected
- Your annual premium may increase after your claim
- You may have to pay an excess.

Do I have to purchase a kit insurance policy at the same time as the product?

You can purchase a Kit Insurance policy any time up to one year from buying your product. Kit Insurance policies are not available on damaged products.

What is not included?

- Replacement of regularly replaced/consumable items
- Cosmetic damage where it does not affect the operation or safety of the Product
- 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 software or data loss
- Any claim for theft that occurs whilst the user has deliberately left the Product unattended and unsecured



Protect it

Cancelling your policy

If you pay monthly, you can cancel within 14 days of purchase by calling us on 1890 818 575. Providing the service has not been used we'll give you a refund on any payment made. After this period you can cancel at any time by calling us on 1890 818 575, but please note that if you do this you will not receive a refund.

If you have bought a 2, 3 or 5 year term and are not completely satisfied, you can cancel it within 28 days of purchase. Call our contact centre on 1890 818 575 and if you haven't used the service we'll give you a full refund. If you want to cancel your agreement after 28 days from purchase you'll be entitled to a pro rata refund.

You may also give notice of your intention to cancel your agreement by writing to us at:

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

For full details on cancelling your policy including refunds please see the terms and conditions section.

Making a claim

If you need to make a claim simply call us 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.

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™

