

Knowhow Coverplan Insurance Policy Terms and Conditions - Monthly

IMPORTANT DOCUMENT – PLEASE KEEP SAFE

This document validates your Knowhow Coverplan Insurance Policy. Please keep this in a safe place for future reference.

Definitions

“**Us, We, Our, Dixons Retail, Knowhow**” means DSG Retail Limited, a company registered in England and Wales under company number 504877 whose registered office address is 1 Portal Way, Acton, London, W3 6RS;
“**You, Your**” means the person who has entered into the policy as defined in the document.

Section A - What are the benefits of my Knowhow Coverplan Insurance Policy?

- 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.
- You won't pay a penny extra, labour, parts and general advice are included.
- We'll fix it or we'll replace it.
- If your product suffers a 4th technical fault you can request a replacement.
- Unlimited repairs.
- 12 months theft insurance.
- Frozen food spoilage cover.

If your product breaks down, please call our Knowhow Customer Services Team on 1890 818 575.

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). You may be required to take a portable product into store.

Product Replacement

If we cannot readily and economically repair your Product you will be given a voucher to obtain a replacement product 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 new or fully reconditioned product may be supplied instead of a voucher.

If you receive a product replacement voucher or a replacement product this Insurance Policy ends.

Multiple failures

If your Product breaks down again after being repaired on 3 previous occasions, and your Product is still within your Coverplan Policy, then you may request a replacement. This benefit applies on the 4th separate mechanical or electrical failure.

24/7 Help & Advice

Our Help & Advice service covers a variety of products including computing, home entertainment and gadgets.

14 day repair promise

In the unlikely event that your repair takes over 14 days you may request a replacement product. The 14 day repair promise will start on each occasion from:

- The date you book your product in for a repair in any Currys/PC World store.
- The date of the engineer's first visit.
- The date that we collect your Product.

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.

Please note the Product Replacement section above.

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.

Purchased:

Product:
Knowhow Coverplan:
Delivery:

Knowhow Coverplan Reference:

Standard Guarantee Expiry Date:

Knowhow Coverplan Expiry Date :

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 26 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 Coverplan 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 Knowhow can also help. Simply take your Product into your nearest store with a Knowhow service bar or contact us on 1890 818 575 and our team will arrange this for you. 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 in the Product. Upon request we will attempt 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 Knowhow repair lab. This service is offered on a best endeavours basis only and we cannot guarantee we can recover your data.

Valet Service (selected large kitchen appliances)

For the lifetime of your Coverplan Policy you are entitled to one valet service a year on the Product. We can clean and de-scale your 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 the Insurance Policy is €1,000. Please phone us for a claim form on 1890 818 575.

Section B – What is not included:

- Regularly replaced items/consumable items, including:
 - Built-in batteries.
 - Bulbs and lamps.
 - Vacuum cleaner belts.
 - Lamps used in projectors.
- Cosmetic damage 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.

Section B – What is not included continued:

- The cost of repairing or replacing a Product which has been neglected, abused, misused or damaged intentionally.
- The Insurance 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.

Section C - Important information

- We will not be responsible for any failure to carry out our obligations under this Coverplan 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 Coverplan 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 the Knowhow team.
- When you purchase a Coverplan Pay 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 Coverplan 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.
- 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 Ltd., 28 Irish Town, Gibraltar. Registered in Gibraltar number 91094. Petrus Insurance Company Ltd is part of the Dixons Retail Limited 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 2011 and the Consumer Protection Code 2012 which offers protection to consumers and which can be found on the Central Banks website www.centralbank.ie. If you wish to view Petrus Insurance Company Ltd conflict of interest policy please write to Petrus Insurance Company Ltd., Suite 827, Europort, PO Box 708, Gibraltar.
- Petrus Insurance Company Limited is authorized to carry on Non-Life Insurance Business into Ireland under the Freedom of Services.

Section D - 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) within 24 hours of 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.

Section E – Cancellation Notice

You can cancel your Coverplan Pay Monthly Insurance Policy within 14 days of purchase. Please return to store or call Knowhow Customer Services on 1890 818 575 and if you haven't used the service we'll give you a full refund. You may also give notice of your intention to cancel by writing to the address in section J.

Section F – Data Protection

We ask for your name and address so that we can give you an efficient after sales service. We may pass your name to Petrus Insurance Company Ltd., companies within the DSG Retail Limited group of companies or other organisations that we have carefully chosen.

Your personal information may be used for the following purposes.

It may be used to contact you with offers of goods and services.

Your claims history and personal details may be used for purposes of underwriting and claims analysis and uploaded onto insurance industry databases for fraud prevention purposes.

Your information may be used for the purposes of complying with regulatory or legislative requirements. DSG Retail Ireland Limited is the data controller as defined in the Data Protection Act 1998.

Section G – Worldwide Protection

If your Product breaks down outside Ireland get 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 a 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 Knowhow on (+353) 1890 818 575 or send an e-mail to Knowhow Customer Service (see Section J). If making a claim from outside Ireland, all other benefits will not apply.

Section H – Updating your details / Transferring your Policy

If you need to amend any of your details, such as your name or address please contact 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.

If you sell or give away your Product, you can transfer this Policy to the new owner, free of charge. To do so you must write to us with details of the new owner's name and address.

Section I - Complaints Procedure

If you have a complaint about this policy in the first instance, please contact DSG Retail Limited at the address below. DSG Retail Limited 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 are still not satisfied you can contact

- The Irish Insurance Federation's information service, 39 Molesworth Street, Dublin 2. 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 Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Telephone (to call) 1890 882090 or (+353) 1 662 0899, fax (+353) 1 662 0890.

Following these procedures will not affect your right to take legal action. DSG Retail Ltd follows the Irish Insurance Federation Code of Practice on non-life insurance.

Section J - How to contact us

Just ask: any of our staff in store

Just call: 1890 818 575

Just email: customer.services@knowhow.com

Just visit: www.knowhow.com

Just write to: Knowhow Customer Services, PO Box 4043, Swindon, SN4 4NA

Calls may be recorded for training and monitoring purposes.

Amendments to Policy details

To update your details or to notify us of any errors on the Plan contact us on **1890 818 575**, otherwise complete the form below.

Please Tick (✓)

Change of address ☐ Transfer of plan ☐

Name (Including title and initials)

Address

Phone number

Email address

Policy holder signature

Once completed, please return the whole of this document to Knowhow Customer Services, PO Box 4043, Swindon, SN4 4NA

Statement of suitability

Important Notice

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/ are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Thank you for your recent application to purchase an extended warranty insurance product.

This document is a 'Statement of Suitability' that we must give you under the Consumer Protection Code 2012.

This is an important document; however, it does not imply approval of cover by us.

When you purchase a product from Dixons you are exposed to the possibility of losses including accidental damage or breakdown of your product.

Our insurance product provides protection to you, subject to the terms and conditions of the Policy and is comparable with other products available from the insurance market.

We believe that this product is suitable to satisfy your needs and objectives for insurance requirements based on the information you have provided us with. Furthermore, you have given us no information about your personal circumstance which would make us believe this product is not suitable for you.

This insurance policy is underwritten by Petrus Insurance Company Limited.