

Team Knowhow Kit Insurance Policy – Fixed Term

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 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.
- 12 months theft insurance.
- 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.

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.

Team Knowhow Kit Insurance Policy – Fixed Term

- 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.

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 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 - 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.

Section E – Cancellation Notice

If you wish to cancel your Kit Insurance Policy you may do so by returning to the store of purchase or by calling Team Knowhow Customer Services on 1890 818575 or by requesting cancellation in writing to the address as specified under Section J.

- 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 F – Privacy Policy

Petrus Insurance Company Limited (Petrus) act as the Data Controller of your policy. DSG Retail Ltd (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 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.

Team Knowhow Kit Insurance Policy – Fixed Term

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 G – 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) 1890 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 H – 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 I - 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.

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

Section J - 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 holder signature

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