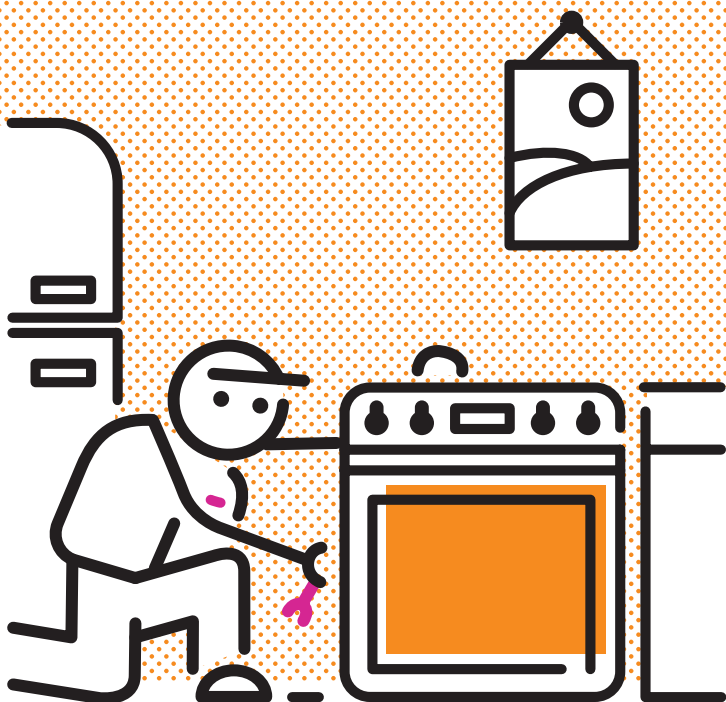


Kit Insurance



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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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 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 product¹
- ✔ **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. You'll be given a Currys PC World voucher to obtain a replacement product and your Kit Insurance Policy will end from the date of the incident which gave rise to the claim.

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 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

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



Price Band	3 year	5 year	Monthly	Monthly annual equivalent
Televisions & Projectors				
€201 - €250	€45	€60	€1.50	€18
€251 - €350	€60	€80	€2	€24
€351 - €450	€90	€110	€2.50	€30
€451 - €550	€120	€140	€3.50	€42
€551 - €800	€140	€180	€4.50	€54
€801 - €1000	€160	€230	€5.50	€66
€1001 - €1400	€180	€280	€6.50	€78
€1401 - €2000	€230	€300	€7.50	€90
€2001 - €2500	€280	€370	€9.50	€114
€2501 - €3000	€320	€440	€10.50	€126
€3001 +	€340	€490	€12.50	€150
DVD, Blu-ray, Home Cinema & Satellite Equipment				
€201 - €300	€40	€55	€1.50	€18
€301 - €400	€60	€90	€2	€24
€401 - €550	€90	€110	€2.50	€30
€551 +	€120	€140	€3.50	€42

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 Policy will end from the date of the incident which gave rise to the claim.

Prices for 2, 3 and 5 years include the standard guarantee.

Insurance for TV's with a 5 Year Guarantee



A 5 year guarantee is included on a range of premium TVs at Currys PC World. Just look out for the 5 year guarantee logo.

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 Included Guarantee	Kit Insurance
Protection against breakdown	✓	✓
Protection against damage		✓
Fast fix ¹		✓
We'll fix or replace with new ²	✓	✓
Unlimited repairs	✓	✓
Request a replacement ²		✓
24/7 expert support		✓
Worldwide protection		✓

Insurance Pricing for TVs with a 5 Year Guarantee



Price Band	5 year	Monthly	Monthly Annual Equivalent
Selected Televisions			
€401 - €500	€60	€1.50	€18
€501 - €750	€70	€2.00	€24
€751 - €1000	€110	€2.50	€30
€1001 - €1250	€140	€3.50	€42
€1251 - €1500	€180	€4.50	€54
€1501 - €2000	€220	€5.50	€66
€2001 - €2500	€270	€6.50	€78
€2501 +	€320	€7.50	€90

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 Policy will end from the date of the incident which gave rise to the claim.

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 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 spoilt frozen food contained in it, up to €250 per annum and up to €1,000 over the lifetime of your Product

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 Policy will end from the date of the incident which gave rise to the claim.

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

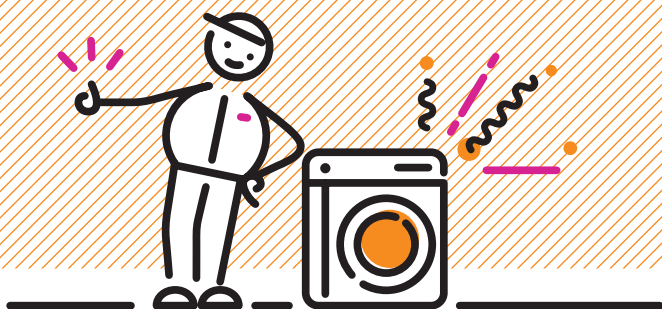
We will clean the inside and outside of your dishwasher, check there are no blockages in the waste disposal, remove any food particles from the machine and seal, clean the filter and run a cycle with dishwasher cleaner.

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



Price Band	3 year	5 year	Monthly	Monthly Annual Equivalent
Washing Machines / Washer Dryers				
€50 - €200	€60	€90	€2	€24
€201 - €250	€70	€100	€2	€24
€251 - €300	€100	€140	€3	€36
€301 - €350	€120	€160	€4	€48
€351 - €400	€140	€180	€4.50	€54
€401 - €450	€160	€210	€5.50	€66
€451 - €550	€190	€240	€6.50	€78
€551 +	€220	€280	€7.50	€90
24 months manufacturer guarantee				
€50 - €300	€70	€100	€2.50	€30
€301 - €400	€110	€155	€3.50	€42
€401 +	€130	€200	€5	€60
60 months manufacturer guarantee				
€301 - €400	-	€60	€1.50	€18
€401 - €450	-	€80	€2	€24
€451 - €550	-	€90	€2.50	€30
€551 +	-	€110	€3	€36
Tumble dryers				
€50 - €200	€60	€90	€2	€24
€201 - €250	€70	€100	€2.50	€30
€251 - €400	€90	€145	€3	€36
€401 +	€140	€220	€5	€60
24 months manufacturer guarantee				
€50 - €300	€60	€110	€2	€24
€301 - €400	€80	€145	€3	€36
€401 +	€140	€220	€5	€60
60 months manufacturer guarantee				
€201-€350	-	€60	€1.50	€18
€351+	-	€70	€2	€24



Price Band	3 year	5 year	Monthly	Monthly Annual Equivalent
Dishwashers				
€50 - €200	€60	€95	€2	€24
€201 - €250	€70	€105	€2.50	€30
€251 - €300	€80	€125	€3	€36
€301 - €350	€110	€150	€4	€48
€351 +	€120	€180	€4.50	€54
24 months manufacturer guarantee				
€50 - €350	€70	€120	€2.50	€30
€351 +	€90	€160	€3	€36
60 months manufacturer guarantee				
€50 - €350	-	€40	€1	€12
€351 +	-	€70	€2	€24
Microwaves				
€200 +	€50	€70	€1.50	€18
24 months manufacturer guarantee				
€200 +	€40	€60	€1	€12

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



Price Band	3 year	5 year	Monthly	Monthly Annual Equivalent
Refrigeration				
€50 - €200	€30	€50	€1	€12
€201 - €250	€55	€70	€1.50	€18
€251 - €300	€70	€90	€2	€24
€301 - €350	€90	€110	€2.50	€30
€351 - €450	€110	€140	€3	€36
€451 - €550	€130	€170	€3.50	€42
€551 - €800	€150	€200	€4.50	€54
€801 +	€185	€220	€5.50	€66
24 months manufacturer guarantee				
€50 - €250	€40	€60	€1.50	€18
€251 - €350	€50	€70	€2	€24
€351 - €450	€70	€90	€2.50	€30
€451 - €550	€90	€130	€3	€36
€551 - €650	€110	€150	€3.50	€42
€651 +	€140	€180	€4.50	€54
60 months manufacturer guarantee				
€301 - €350	-	€45	€1	€12
€351 - €450	-	€55	€1.50	€18
€451 - €550	-	€70	€2	€24
€551 - €800	-	€90	€2.50	€30
€801 +	-	€110	€3	€36

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.



Price Band	3 year	5 year	Monthly	Monthly Annual Equivalent
Cooking				
€50 - €200	€55	€70	€2	€24
€201 - €250	€65	€90	€2.50	€30
€251 - €300	€80	€110	€3	€36
€301 - €400	€95	€140	€3.50	€42
€401 - €500	€110	€160	€4	€48
€501 - €650	€145	€180	€5	€60
€651 +	€160	€250	€6	€72
24 months manufacturer guarantee				
€50 - €250	€50	€70	€2	€24
€251 - €350	€80	€110	€3	€36
€651 +	€130	€220	€5	€60
60 months manufacturer guarantee				
€301 - €350	-	€35	€1	€12
€351 - €450	-	€60	€1.50	€18
€551 - €800	-	€70	€2	€24
€801 +	-	€90	€2.50	€30
Small Kitchen Appliances / Vacuum Cleaners / Heaters				
€200 - €250	€40	€55	€1.50	€18
€251 - €400	€50	€70	€2	€24
€401 +	€65	€110	€2.50	€30



Kit Insurance for Computers & Gadgets



Make catastrophes and 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 product 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 product breaks, we'll fix it
- ✔ **Protection against damage** - we don't expect you to wrap your product in cotton wool. If an accident happens to your product, we'll fix it
- ✔ **Fast fix** - we're so confident we can repair your product 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 product, 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
- ✔ **Desktop & Laptop healthcheck every year** – if you've got a Windows product, we'll give it an annual 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 product 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 product, our Team Knowhow experts will attempt to retrieve and restore it
- ✔ **Worldwide support** - if your product breaks down whilst you're abroad, don't worry we can help

Insurance Pricing for Computers & Gadgets



Price Band	2 year	3 year	Monthly	Monthly Annual Equivalent
PC Desktops				
€50 - €300	€40	€50	€1.50	€18
€301 - €350	€50	€70	€2	€24
€351 - €400	€60	€80	€2.50	€30
€401 - €500	€70	€100	€3	€36
€501 - €600	€90	€130	€4	€48
€601 - €750	€110	€160	€5	€60
€751 - €900	€130	€180	€6	€72
€901+	€150	€200	€7	€84
Monitors				
€201 - €250	€35	€45	€1.50	€18
€251 - €350	€45	€55	€2	€24
€351 +	€55	€70	€2.50	€30
Laptops				
€50-€250	€50	€80	€3	€36
€251-€300	€80	€100	€4	€48
€301-€350	€90	€110	€5	€60
€351-€400	€110	€140	€6	€72
€401-€450	€120	€150	€7	€84
€451-€550	€130	€170	€8	€96
€551-€700	€150	€200	€8.50	€102
€701-€900	€170	€220	€9	€108
€901-€1100	€190	€260	€10	€120
€1101-€1400	€240	€280	€11	€132
€1401-€3000	€250	€300	€12	€144
Tablets & eReaders				
€201-€250	€60	€70	€4	€48
€251-€350	€70	€90	€5	€60
€351-€450	€100	€130	€6	€72
€451-€550	€130	€160	€7	€84
€551-€650	€140	€180	€8	€96
€651+	€160	€210	€9	€108
24 months manufacturer guarantee				
€201-€250	€45	€65	€3	€36
€251-€350	€65	€80	€4	€48
€351-€450	€90	€120	€5	€60
€451-€550	€120	€150	€6	€72
€551-€650	€130	€160	€7	€84
€651 +	€150	€180	€8	€96

Kit Insurance for Computers and Gadgets is available on PCs, monitors, printers, laptops, tablets 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 Policy will end from the date of the incident which gave rise to the claim.

Insurance Pricing for Computers & Gadgets



Price Band	2 year	3 year	Monthly	Monthly Annual Equivalent
Printers, Scanners & PC Peripherals				
€201 - €250	€40	€65	€1.50	€18
€251 - €350	€50	€75	€2.50	€30
€351 - €450	€60	€85	€3.50	€42
€451 - €1500	€70	€95	€4.50	€54
Price Band	3 year	5 year	Monthly	Monthly Annual Equivalent
Cameras & Camcorders				
€201 - €250	€40	€55	€1.50	€18
€251 - €350	€60	€70	€2	€24
€351 - €450	€80	€90	€2.50	€30
€451 - €550	€100	€110	€3	€36
€551 - €650	€110	€130	€3.50	€42
€651 - €750	€120	€140	€4	€48
€751 +	€150	€170	€4.50	€54
24 months manufacturer guarantee				
€201 - €300	€30	€40	€1	€12
€301 - €400	€50	€60	€1.50	€18
€401 - €500	€70	€80	€2.50	€30
€501 - €2500	€100	€110	€3	€36

Need support?

If your Desktop 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



Price Band	3 year	5 year	Monthly	Monthly Annual Equivalent
HI-FI Systems / HI-FI Separates / Portable Audio				
€201 - €250	€40	€55	€1.50	€18
€251 - €350	€50	€70	€2	€24
€351 - €550	€70	€90	€2.50	€30
€551 +	€80	€110	€3	€36
Handheld Gadgets (Including GPS) Smart Technology / Games Console / Home Telephones & Fax				
€201 - €250	€40	€55	€1.50	€18
€251 - €350	€50	€70	€2	€24
€351 - €450	€70	€90	€2.50	€30
€451 +	€80	€110	€3	€36

Helpful information at a glance



Important information

Team Knowhow Kit Insurance is arranged by DSG Retail Ireland Limited, a tied agent of The Carphone Warehouse Limited. This insurance is underwritten by Aviva Insurance Ireland DAC. The Carphone Warehouse administers these policies (including claims handling and premium collections) on its behalf. The Carphone Warehouse Limited, trading as The Carphone Warehouse, is regulated by the Central Bank of Ireland. A private company limited by shares. Registered in Ireland No. 237397, with registered office at Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9 and Head Office at Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9. Aviva Insurance Ireland DAC, trading as Aviva, is regulated by the Central Bank of Ireland. A Private company limited by shares. Registered in Ireland No. 605769. Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651.

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. 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.

The Carphone Warehouse Limited receives commission from Aviva Insurance Ireland DAC with whom cover is arranged. The Carphone Warehouse Limited and DSG Retail Ireland Limited are wholly owned by Dixons Carphone Plc. Details of our remuneration arrangements are available on request.

All prices correct at time of print 26th March 2019. DSG Retail Ireland Limited, Registered Office: Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9. 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 Policy 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 45 days from buying your product providing it's in good working order.

What is not insured?

Replacement of regularly replaced/consumable items

Cosmetic damage that does not affect how the Product works

Any incident caused intentionally by you or, anyone who has permission to use the Product.

Stored information, including (but not limited to) any data, downloads,



Protect it

videos, music and applications and any costs relating to the retrieval of data (other than data recovery services detailed in your T&Cs)

Any claim for theft or loss

Any incident that occurred before the start date of this policy

Any breakdown that is covered by the manufacturer's warranty, or a claim resulting from a manufacturer's recall of the product

Other exclusions apply, please see the full policy terms and conditions.

Cancelling your policy

If you have a 'Monthly' Policy and you cancel the Policy within the first 28 days you will receive a complete refund on premiums paid (unless you have made a claim). If you have made a claim or you wish to cancel after the first 28 days, you can cancel your Policy from the end of any insured month, by giving notice that you wish to cancel before the end of that month.

If you have a 'Term' Policy and you cancel the Policy within the first 28 days you will be entitled to a full refund (unless you have made a claim). If you cancel the Policy after 28 days you will be entitled to a pro - rata refund, calculated on the number of unexpired, insured months remaining for which you have paid.

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

We aim to give excellent service to all our customers but we recognise that sometimes things can go wrong. If you are not happy with any aspect of the handling of your insurance and you wish to make a complaint then you can contact us by calling 1890 818575, by emailing customer.services@Teamknowhow.com or by letter addressed to Team Knowhow Complaints Customer Services, PO Box 4043, Swindon, UK. You must always make sure to quote your name and address and the Policy number shown on your certificate of insurance. We will do our best to resolve the complaint promptly; however, if this is not possible we will send a written acknowledgement to you within five working days. We will then investigate the complaint and respond as quickly as possible, providing a full written response. If, having reached the end of our internal complaints procedure you feel the complaint has not been resolved you can contact the Financial Services and Pensions Ombudsman by calling +353 1 567 7000 (national call rate), by email to info@fspo.ie, online at www.fspo.ie, or by writing to The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Team Knowhow Kit Insurance Policy Terms and Conditions



Regulatory Status Disclosure

Team Knowhow Kit Insurance is arranged by DSG Retail Ireland Limited, a tied agent of The Carphone Warehouse Limited. This insurance is underwritten by Aviva Insurance Ireland Designated Activity Company. The Carphone Warehouse Limited administers these policies (including claims handling and premium collections) on its behalf. The Carphone Warehouse Limited, trading as The Carphone Warehouse, is regulated by the Central Bank of Ireland and is a private company limited by shares. Registered in Ireland No. 237397, with registered office at Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9 and Head Office at Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland and is a private company limited by shares. Registered in Ireland No. 605769. Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651.

Introduction

Your Insurance Policy

Welcome to your new Team Knowhow Kit Insurance Policy. This Policy wording outlines what is covered, the terms and conditions of your Team Knowhow Kit Insurance Policy and the limits that apply. Please read this Policy and keep it safe. In return for you paying your premiums we will provide cover for the Product shown in your Kit Insurance Certificate providing you remain the owner of the Product and anyone using the Product complies with the terms and conditions outlined in this Policy wording.

The law which applies to the contract

Under European law and the law of the Republic of Ireland, you and we can choose the law which will apply to this contract. We propose that the law of the Republic of Ireland will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Insurance Act 1936 (Section 93)

All money which is paid or may be paid by us to you under this Policy will be paid in the Republic of Ireland.

Stamp Duties Consolidation Act 1999

The appropriate stamp duty has been or will be paid in line with Section 5 of the Stamp Duties Consolidation Act 1999.

Complaints

We aim to give excellent service to all our customers but we recognise that sometimes things can go wrong. If you are not happy with any aspect of the handling of your insurance and you wish to make a complaint then you can contact us by calling 1890 818575, by emailing customer.services@Teamknowhow.com or by letter addressed to Team Knowhow Complaints Customer Services, PO Box 4043, Swindon, UK. You must always make sure to quote your name and address and the Policy number shown on your certificate of insurance. We will do our best to resolve the complaint promptly; however, if this is not possible we will send a written acknowledgement to you within five working

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days. We will then investigate the complaint and respond as quickly as possible, providing a full written response. If, having reached the end of our internal complaints procedure you feel the complaint has not been resolved you can contact the Financial Services and Pensions Ombudsman by calling +353 1 567 7000 (national call rate), by email to info@fspo.ie, online at www.fspo.ie, or by writing to The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Geographical limits

We will provide the cover as set out in this Policy for events which may happen worldwide during any period of insurance. If an event happens while you are abroad, we will not be able to settle your claim until you return to the Republic of Ireland.

Claim Line

Please let us know immediately about any event which could lead to a claim under this Policy.

Please call Team Knowhow Support on 1890 818 575 who will advise on next steps. You may be required to take your Product to a Currys PC World store.

Definitions

Throughout the text certain words have a specific meaning wherever they appear and we have defined these below.

Period of insurance

The period of time covered by this Policy is as shown in your Kit Insurance Certificate. Cover for damage will begin on your Policy start date, as shown in your Kit Insurance Certificate. Cover for breakdown will begin when your manufacturer's warranty expires.

If your Policy is a 'Term' Policy (as set out in your Kit Insurance Certificate), your Policy cover will continue from the Policy 'Effective Start Date' until the 'Policy Expiry Date' as shown on your Kit Insurance Certificate, unless it is cancelled by you or us before then.

If your Policy is a 'Monthly' Policy (as set out in your Kit Insurance Certificate), your Policy cover will continue from the Policy 'Effective Start Date' as shown on your Kit Insurance Certificate until the expiry of 5 years from the Policy 'Effective Start Date', unless it is cancelled by you or us before then.

Policy

This Policy wording, the information you have provided, and the Kit Insurance Certificate form the contract of insurance between you (the policyholder) and us (Aviva Insurance Ireland DAC). In return for your premium, we will provide the cover outlined in this Policy wording for the Product shown on your Kit Insurance Certificate, providing you remain the owner of the Product, and anyone using the Product complies with all the terms and conditions outlined within this Policy.

Product

The product which we describe under the heading 'Product Covered' in the Kit Insurance Certificate we have given to you and which remains in force.

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We, us, our

Aviva Insurance Ireland Designated Activity Company (DAC), trading as Aviva and which is regulated by the Central Bank of Ireland.

You, your

The policyholder as named in the 'Customer Details' section of the Kit Insurance Certificate.

Kit Insurance Certificate

The Certificate that shows the specific product covered by this Policy, the period of cover, premium due, payment frequency, significant cover exclusions and the policyholder's details. The certificate does not show the cover you have and you should read this as one document together with your policy wording.

General Conditions

Keeping to Policy conditions

1. You must keep to these conditions before we will make any payment under this Policy
 - a. You must pay your premium and ensure all monthly payments are paid on time where applicable.
 - b. You must let us know about any relevant or material facts that may possibly affect our decision to provide insurance. If you do not reveal these facts, your Policy may not provide the cover you need or may not be valid at all. If any of the information provided is not complete or accurate, this could result in the Policy being cancelled or part of a claim being declined and you may encounter difficulty obtaining insurance elsewhere.

Claims

2. You must
 - a. let us know immediately about any event which may give rise to a claim under this Policy with all the details we may need.
 - b. co-operate fully with us in investigating and handling any claim.

Cancellation

3. You may cancel this Policy –
 - A. If you have a 'Monthly' Policy (as set out in your Kit Insurance Certificate), if you cancel the Policy within the first 28 days, you will receive a complete refund on premiums paid (unless you have made a claim). If you have made a claim or you wish to cancel after the first 28 days, you can cancel your Policy from the end of any insured month, by giving notice that you wish to cancel before the end of that month. The insured month is the month beginning on the date your Policy starts and ending on the same date of the following month, and each subsequent month after that.
 - B. If you have a 'Term' Policy (as set out in your Kit Insurance Certificate), if you cancel the Policy within the first 28 days you will be entitled to a full refund (unless you have made a claim). If you cancel the Policy after 28 days you will be entitled to a pro - rata refund, calculated on the number of unexpired, insured months remaining for which you have paid.

If you no longer wish to insure the Product described in your Kit Insurance Certificate you can provide notice to cancel your Policy by calling Team Knowhow Support on 1890 818 575 or email: customer.services@Teamknowhow.com notifying us of your wish to cancel. We may cancel this Policy for any valid reason. A valid reason may

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include, but are not limited to:

- a. Where a premium is not paid on time. If this happens we will notify you of this. If the payment is not received (either by our second attempt to take the payment, or by you making the payment by alternative means) within 14 days from the date on which it was due, your Policy will be cancelled from the date on which the premium was due without the need for us to give any further notice to you. We may, at our discretion, allow this Policy to resume where a payment is made after this 14-day period, but we are under no obligation to do so.
- b. If you use your Product to commit a crime or to allow any crime to take place, we will cancel your Policy immediately and notify you of this in writing.
- c. Where we reasonably suspect fraud or where you have failed to provide us with complete and accurate information as required by condition 9 of these General Conditions ('Changes we need to know about') below, we may refuse any claim and cancel your Policy immediately. Where your actions are deliberate or reckless you will not be entitled to a refund. We may also take legal action against you.
- d. If, as a result of a successful claim under this policy, we have issued you with a voucher to replace your product we will immediately cancel your policy with effect from the date of the incident which gave rise to the claim

Unless otherwise stated above, if we cancel your Policy we will give at least one month written notice to the last known home or email address you have provided to us. Unless otherwise stated above, if we cancel your Policy you will be entitled to a proportionate refund of the premium you have paid based upon the number of unexpired insured months remaining on the Policy for which you have paid.

Duty to take care

4. You must take all reasonable steps to prevent damage to your Product and take reasonable care to protect your Product and its accessories from being damaged. You must use and maintain your product and accessories in line with the manufacturer's instructions. You must allow us to examine the product at any time

Fraud

5. If any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud, you will lose all benefit under this Policy, we will cancel your Policy immediately and will not return any premium to you. This will also apply if you exaggerate a claim or if you send forged or false documents to us. We may also take legal action against you.

Eligibility

6. To be eligible for a Team Knowhow Kit Insurance Policy you, the person named on the certificate, must be a permanent resident of the Republic of Ireland, be aged 18 years or over and;
- a. Your product must be less than 45 days old and in good working order before the Policy starts.
 - b. Your product must have been purchased from a Currys PC World or Dixons travel store.

Arbitration

7. Any dispute between you and us (about our liability over a claim or the amount to be paid, where the amount of the claim is €5,000 or

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more) must be referred (within 12 months of the dispute arising) to an arbitrator appointed jointly by you and us. If you and we cannot agree on an arbitrator, the President of the Law Society of Ireland will decide on the arbitrator and the decision of that arbitrator will be final. We may not refer the dispute to arbitration without your consent where the amount of the claim is less than €5,000. If you do not refer such a dispute to arbitration within 12 months, we will treat the claim as abandoned.

Other insurance

8. If at the time of any claim you have another insurance policy covering the same loss, damage or liability, we will pay only our share of the claim

Changes we need to know about

9. You must take reasonable care to provide complete and accurate answers to any questions we ask when you take out or make changes to your Policy. You must tell us about the following changes:

- a. you no longer own the Product;
- b. the Product has been replaced under the manufacturer's warranty. In this case, please provide us with proof of the replacement from the manufacturer;
- c. you are no longer a resident in the Republic of Ireland;
- d. you change your home or email address; or
- e. you change your bank details if you are paying premiums monthly

If the information provided by you is not complete and accurate we may cancel your Policy immediately and/or refuse to pay a claim. If you do not inform us about a change it may affect any claim you make.

Changes we may make to this agreement

10. After taking a fair and reasonable view and no more than once in any 12-month period, we may make changes to your Policy cover and/or terms and conditions of insurance, to:

- a. reflect changes (affecting us or your Policy) in the law or regulation, or the interpretation of law or regulation or changes in taxation;
- b. reflect decisions or recommendations of an ombudsman, regulator or similar person, or any code of practice, with which we intend to comply;
- c. make them clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Any change made under this section will be notified to you in writing at least one month in advance of such change taking effect. You are free to cancel your Policy in accordance with the 'Cancellation' section above.

Events we insure (What is Covered)

1. Damage & Breakdown

We will repair your Product in the event of;

- a) sudden and unexpected damage that affects how the Product works; or
- b) failure of the Product due to an internal electrical or mechanical fault happening after the date the manufacturer's warranty expires

We may at our sole discretion:

- repair the Product or any part of it using a repair service of our choice; or
- if we are unable to repair your Product, we will provide you with

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a Currys PC World replacement voucher to obtain a replacement Product,

2. Frozen Food Spoilage

If your Policy cover applies to a product that is a fridge, freezer or fridge-freezer, you are covered for spoilt frozen food up to a limit of €250 per claim, as a result of breakdown of or damage to the Product. Where you make a successful claim for your product the maximum value we will pay for frozen food spoilage over the life of your Policy is €1,000.

3. Healthcheck, Virus/Spyware removal and Data recovery (PCs & laptops only)

If your Policy cover applies to a Product that is a PC or a laptop which has a Windows operating system, you may be entitled to a 'healthcheck' of your Product provided by Currys PC World or Dixons travel (one per 12-month period). If your PC or laptop is infected by a virus, trojan horse, worm, spyware or malware, or you have corrupted or lost data, call Team Knowhow Support on 1890 818 575 for help. You may be required to take your Product into the nearest store with a Team Knowhow service centre.

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 Product will be taken to the Team Knowhow repair lab where we will do our best to recover your data. We cannot guarantee that we can recover your data.

4. Valet Service (selected large kitchen appliances only)

We will cover one valet service for your device per 12-month period. The valet service is available if your Policy cover applies to a Product that is one of the following large kitchen appliances only:

- Washing machines and dishwashers – cleaned and descaled.
- Cookers – trays, grills, interior and exterior cleaned.
- Fridge freezers – defrosted and given an antibacterial clean.

To book an appointment, call Team Knowhow Support on 1890 818 575.

5. 24/7 Expert Support & Advice

If you require support and advice or for any reason your Product isn't working, please call Team Knowhow Support on 1890 818 575 who will try to diagnose the problem and find a solution. If they can't solve the problem over the phone they will advise you of the next steps to make a claim.

General exceptions

We will not provide cover under this Policy for the following

1. Any incident that occurred before the 'Effective Start Date' of this Policy (as set out in your Kit Insurance Certificate).
2. Theft or loss
3. Any incident caused intentionally by you, or anyone who has permission to use your Product.
4. Any claim for frozen food spoilage due to failure of the public electricity supply.
5. Any claim for damage or breakdown due to:
 - a. any external cause including but not limited to faults in any external electrical supply/connection or plumbing.
 - b) flood, wind or other severe weather conditions.

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- c) fire, unless caused by an electrical malfunction within the Product.
 - d) non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or trojan horses.
 - e) use of accessories which are not approved by the manufacturer of the Product.
6. Stored information, including (but not limited to) any data, downloads, videos, music and applications and any costs relating to the retrieval of data (other than data recovery services detailed in this Policy).
7. Cosmetic damage such as dents, scratches or any other type of damage that does not affect how the Product works.
8. Damage resulting from your Product having been left in the possession or control of a person you do not know.
9. Damage caused by chewing, scratching, tearing or fouling by animals or insects
10. Any breakdown that is covered by the manufacturer's warranty, or a claim resulting from a manufacturer's recall of the Product.
11. Repair costs that have not been expressly approved by us.
12. Any loss arising as a result of being unable to use the Product.
13. The replacement of regularly replaced items/consumable items, including:
- a) Built-in batteries (except cordless vacuum cleaners)
 - b) Bulbs and lamps
 - c) Vacuum cleaner belts
14. Any costs associated with cleaning, servicing, inspection or any adjustments of the Product, intended by the manufacturer to be routinely carried out by you or anyone else and specified as being such in the manufacturer's instructions and/or installation guide.
15. Any claim if the Product has been modified with expert enhancements or repaired by someone other than us, the manufacturer or one of its authorised repair agents. If the Product has been modified cosmetically, the device will be covered but not the cosmetic enhancements.
16. Any incident caused by a government or other authority confiscating your Product.
17. Any financial loss resulting from your Product being used without your consent to access your bank account, mobile wallet or similar, and/or make purchases.
18. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
- a) War: any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - b) Terrorism; and/or
 - c) Any action taken in controlling, preventing, suppressing or in any way relating to war or terrorism.

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Making A Claim

After an insured event occurs

1. You must let us know immediately about any event which may give rise to a claim under this Policy with all the details we may need. Please call Team Knowhow Support on 1890 818 575 who will advise on next steps. You may be required to take your Product to a Currys PC World store.
2. There is no excess to pay on this Policy.
3. If the incident happens outside the Republic of Ireland, we will not be able to settle your claim until the Product is in the Republic of Ireland and available for assessment.
4. You may be required to provide information, documents, or receipts reasonably necessary to support and/or verify your claim.
5. If, at the time of an incident or claim, there is any other insurance covering the same loss, damage or liability, we will pay only our share of the claim

How your claim will be settled

6. We settle claims by repairing your Product. Where we are unable to repair your Product, or where it is not cost effective for us to do so, we may at our sole discretion provide you with a Currys PC World replacement product voucher as outlined below

Please read the 'Replacement Product' section below for full details.

1. If your Product has a mechanical or electrical failure after being repaired on three previous occasions, then you may request a Currys PC World replacement voucher. This benefit applies on the fourth separate mechanical or electrical failure.
2. Replacement Products will not include any stored information you added to your original Product, including (but not limited to) any data, downloads, videos, music or applications. This may also apply if your Product is repaired.

14-day repair promise

If your repair takes over 14 days, you may request a Currys PC World replacement voucher. The 14-day repair promise will start on either:

1. The date you book your Product in for a repair in store.
2. The date of the engineer's first visit.
3. 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 will not apply if:

1. We cannot get access to the Product (e.g. you are away).
2. Data recovery has been requested. This is due to the additional time needed to carry out the data recovery.

Replacement Product

1. Where we offer a replacement Product, you will be given a Currys PC World replacement voucher to obtain a replacement Product from a Currys PC World store. The value will be based on an equivalent or similar specification Product up to a maximum of your original Product

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purchase price.

2. In the event that Currys PC World no longer stock the same brand of product of equivalent specification, we will make a settlement by cheque, if requested by you based upon the cost of a like-for-like replacement.

3. If we settle your claim and replace your Product, the original Product will become our property.

4. Once we issue you with a voucher to replace your product we will immediately cancel your Policy with effect from the date of the incident which gave rise to the claim.

General information

Telephone Call Recording and Charges

1. For our joint protection telephone calls may be recorded and/or monitored.

2. Calls to our 1890 number is subject to standard operating charges.

Data Protection – Privacy Notice

Personal Information

The data controller responsible for this personal information is Aviva Insurance Ireland DAC as the insurer of the device. Additional controllers include The Carphone Warehouse Limited who are responsible for the sale and distribution of the product and any applicable reinsurers.

The Insurer collects and uses personal information about you so that we can provide you with a policy that suits your insurance needs.

This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD, United Kingdom.

Personal information we collect and how we use it

The Insurer will use your personal information:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal.
- to support legitimate interests that we have as a business: we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes customer analytics and profiling).
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Central Bank of Ireland), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

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The personal information we collect and use will include name, address, date of birth, contact and financial information. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The insurer or their agents may:

- undertake checks against publicly available information (such as electoral roll, country court judgments, bankruptcy orders or repossessions. Similar checks may be made when assessing claims,

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms. In particular, we use an automated underwriting engine to process the personal information you provide as part of this application process. This will include information such as your, age, address and details of the device you wish to insure.

The automated engine may validate the information you provide against other records

we hold about you in our systems and third-party databases, including public databases.

We may also supplement the information you provide us with information from third parties (including The Carphone Warehouse) who can provide more information about you or your device. We do this to calculate the insurance risk and how much the cover will cost you. Without this information we are unable to provide a price that is relevant

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to your individual circumstances and needs. We regularly check the way our underwriting engine works to ensure we are being fair to our customers.

Verifying claims

If you're making a claim, we may use automated processing to assess the validity of your claim. Examples of what this could include are: deciding on whether cover under the policy applies, the value of the claim or the application of other terms and conditions.

Contesting an automated decision

If we made a decision about you based solely by automated means (ie with no human intervention), and our decision produces a legal effect concerning you (such as the rejection of your application or of a claim), or otherwise significantly affects you, you may have the right to contest that decision, express your point of view and ask for a human review. These rights do not apply where we're authorised by law to make such decisions and have adopted suitable safeguards in our decision-making processes to protect your rights and freedoms. If you wish to invoke this right please contact us at dataprt@aviva.com.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We will keep your information for as long as you are a customer. We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks,

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or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dpo@aviva.com or writing to the Data Protection Officer, Aviva Insurance, One Park Place, Hatch St, Dublin 2.

Or contact The Carphone Warehouse Limited by either calling them at 1800 806 200 or writing to them at the Data Protection Controller, The Carphone Warehouse, Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioner’s Office at any time.



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™

