



## **AO Care**

This is an optional policy. An extended warranty does not have to be purchased at the same time as a domestic electrical good. You should be aware that extended warranties are available from other high street outlets, insurance companies and other providers. Some household contents insurance policies offer cover for accidental damage, fire or theft.

## **Demands and needs statement**

This insurance policy is designed to meet the demands and needs of those who wish to insure their mobile phones against breakdown, and accidental damage, and also against loss and theft (if selected).

## **Provider**

The policy is provided by Domestic & General Insurance PLC. We are an insurance undertaking, not an intermediary. We are the underwriter of the insurance and do not provide a personal recommendation or advice.

## **Prices**

All prices include all applicable taxes (including IPT). The 1st Direct Debit payment will not be taken on your chosen date if this is within 14 days of your application. All subsequent collections will be debited on the chosen date.

## **Cancellation rights**

If you change your mind during the 14 day period from receipt of your documentation or from the policy start date, whichever is later ('the cooling off period'), you can cancel your policy and we'll refund any premium paid.

If you cancel your policy after the cooling off period, then your policy will remain in place until the end of the period for which you have already paid and you will not receive any refund.

If we arrange to replace your product your policy will continue on the replacement product as if it were the original product. If we provide you with a voucher for a replacement, your policy will end immediately and no premium will be refunded.

If we have reasonable grounds to believe that you have (or anyone acting for you has) claimed under this policy knowing the claim to be dishonest, exaggerated or fraudulent then we may cancel the policy immediately without any refund of premium or excess.

We may cancel your policy where there is a valid reason for doing so by giving you at least seven (7) days' notice. Valid reasons include but are not limited to the following:

- where you fail to comply with certain conditions and obligations;
- where you fail to pay for the policy;
- where you have (or anyone acting for you has) at any time engaged in fraudulent activity against us or our service providers and/or provided us with false information;
- or where you have used threatening or abusive behaviour or language towards our staff or suppliers.



In each case, you will receive a refund of any premium paid for unused days of your policy.

### **How to complain**

If you wish to complain or you are unhappy with the service provided, please contact our customer services team on 0333 000 4967, write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP or sign in to your account on our website: [www.ao-care.com](http://www.ao-care.com) Our complaints handling policy can be found on our website.

If you are not satisfied with how we respond you can then ask the Financial Ombudsman Service (FOS) to review your case. Referral of your complaint to the FOS does not affect your right to take legal proceedings. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, on the website <http://financial-ombudsman.org.uk/>, or by email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Governing law and statutory rights**

We will communicate with you in English and English Law will apply unless we agree otherwise with you. Nothing in the conditions will reduce or affect your statutory rights. These rights include the right to claim for a refund, repair, or replacement for up to six years (in Scotland it's up to five) if your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to you. For further information about your statutory rights contact the Citizens Advice Bureau: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or 03444 111 444.

### **The Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations to you under the policy, compensation may be available to cover these obligations. See [www.fscs.org.uk](http://www.fscs.org.uk)