

POLICY TERMS AND CONDITIONS

It is important for your benefit and protection that you read these terms and conditions. These and your certificate, and any changes we notify you about, form your agreement with us.

Definitions

policy: this contract of insurance.

product: the appliance(s) protected by this policy, as shown on your certificate.

we/us/our: Domestic & General Insurance PLC, the provider of the policy.

you/your: the person named on your certificate.

your certificate: the personalised section of your policy documentation, sent to you once you have taken out a policy.

Is this policy for you?

You must be 18 years old or over and resident in the United Kingdom to be eligible. Your product must:

- be owned by you;
- have been purchased or, if delivered following purchase, received by you less than 60 days ago and be in good working order when you take out the policy;
- be located in the United Kingdom;
- be used for personal and non-business purposes only; and
- have been bought from John Lewis & Partners.

Important conditions

- All information you give must be true, factual and not misleading.
- Your product must have been installed, maintained and used in accordance with the manufacturer's instructions.
- Your product must be used in a private home, solely occupied by a single household (at the address you gave to us).
- For products which can store data, you must ensure that your product does not contain any content that may be considered to be illegal, and if we find any content we consider to be illegal, we reserve the right to inform the relevant authorities.

Your responsibilities

You must arrange any work required to make your product accessible and compliant with all relevant safety standards and safe to work on (as determined by our engineer). We will not do any work where these standards are not met.

If you are unable, or refuse, to comply with the conditions and the responsibility requirements above, we will be unable to continue with your claim and may end your policy.

What this policy covers

Accidental damage (during and after the manufacturer's guarantee)

If your product suffers accidental damage (so that the product is no longer in good working order) at any time while the policy is in force, we will (at our option) authorise a repair (see 'Repairs' below), arrange a replacement or pay the cost of a replacement product (see 'Product Replacements' and 'Gift Card Replacements' below).

Breakdown (after the manufacturer's guarantee)

If your product suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will (at our option) authorise a repair (see 'Repairs' below), arrange a replacement or pay the cost of a replacement product (see 'Product Replacements' and 'Gift Card Replacements' below).

Set-up and support

We will provide you with online advice and assistance in accordance with the manufacturer's recommendations (where made available to us) to help you ensure your product is correctly set up and functioning properly. You can access our set-up and support services at www.myprotectplus.com or by calling us on 0333 000 4994 (8am to 8pm Monday to Saturday, and 10am to 6pm Sundays and public holidays).

Contribution benefits

For all valid claims under the policy and claims under the terms of the manufacturer's parts and labour guarantee, we will pay up to £50 for ancillary costs incurred by you from the point your product suffers breakdown or accidental damage, until such claim is resolved through repair, replacement or payment of the cost of replacement. Ancillary costs are those such as for food or use of a launderette. You can claim the benefit by calling 0333 000 4994 or online at www.myprotectplus.com/claimsbenefits. You will need to claim within 31 days of incurring the costs and provide receipts for the costs incurred. For claims under the terms of the manufacturer's parts and labour guarantee, you will also need to provide proof of the claim. If you are unable to meet the time frame in which to make a claim for a contribution please contact us.

First time fix promise

In the event that a repair carried out is not completed by the end of the day of the first visit we will pay you £25 as our first time fix promise.

The first time fix promise only applies to repairs:

1. carried out under the policy; or
2. carried out by the manufacturer under the terms of the manufacturer's parts and labour guarantee.

Where the repair was carried out by the manufacturer under the manufacturer's parts and labour guarantee, and/or where the repair was carried out under this policy by an engineer chosen by you (where this has been permitted by us), you will need to provide proof of delay or cancellation.

This promise will not apply if your product is written-off, or if the engineer is unable to gain access to your product (for example, where you are not at home for an agreed visit). You are only entitled to one payment under this promise for each claim made under the policy. You will need to claim the promise by calling 0333 000 4994 or online at www.myprotectplus.com/claimsbenefits

You have 31 days from the end of the day of the engineer's first visit. If you are unable to meet the time frame in which to make a claim for the promise please contact us.

Territorial limits

Your product is covered for claims that occur in the United Kingdom.

How to make a claim

To make a claim for breakdown (outside the manufacturer's guarantee) and accidental damage please contact us as soon as possible by going online to www.myprotectplus.com and selecting 'make a claim' or by calling on 0333 000 4994 (8am to 8pm Monday to Saturday, and 10am to 6pm Sundays and public holidays).

Once we have approved your claim, we will either arrange a repair or replacement (see 'Repairs', 'Replacements' and 'Disposal, delivery, installation and other costs' below).

If you need to make a claim under your John Lewis & Partners guarantee please visit www.johnlewis.com/customer-services/guarantees-and-troubleshooting-guides?dt=guarantees

Repairs

Where we authorise a repair we will pay call-out charges, the cost of labour and the cost of parts (as long as these are not covered by another guarantee or warranty on the product). Only engineers approved by us are authorised to carry out repairs under this policy, unless we agree otherwise in advance. Repairs will be carried out by manufacturer-accredited engineers or by authorised engineers using genuine parts. Repairs will be done at your home within the engineer's normal working hours (which are at least 9am to 5pm, Monday to Friday) on a date agreed with you. Please have your policy documentation to hand when the engineer arrives.

If we authorise a repair but are unable to find an engineer, we'll permit you to use your chosen engineer. You will have to pay them and claim the cost back from us. Please keep a copy of your invoice to send to us.

If we permit you to use your chosen engineer and the proposed repair is estimated to cost more than the repair authority limit, then you must ring the repair authority line on 0800 597 8580 (open 8am to 6pm Monday to Friday, 8.30am to 1.30pm Saturdays and closed Sundays and bank holidays) for an authority number before work starts.

Product replacements

1. In some situations we will (at our discretion) arrange to replace your product instead of repairing it (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product). In these circumstances, we will arrange to replace your product with one of the same or similar make and technical specification.
2. We will pay for the delivery and installation charges of your replacement product.
3. If John Lewis & Partners install your replacement product, it will be in the same location as the original product and will not cover the cost of any upgrade to electrical work. Installation will be subject to John Lewis & Partners standard installation Terms & Conditions (available at <https://www.johnlewis.com/our-services/home-appliance-installation-and-disposal>).
4. Where installation is unavailable from John Lewis & Partners' chosen supplier, we will pay the cost of installation. You will have to pay a chosen supplier for the installation in this instance and then claim the cost back from us. We may advise you on potential suppliers and will advise how to do this at the time we arrange your replacement.
5. If your product is replaced, you will be responsible for the disposal of your original product at your own cost. John Lewis & Partners may offer a disposal service at the point of ordering the replacement.

Gift Card Replacements

1. If we cannot reasonably arrange a product replacement, we will give you a John Lewis & Partners gift card instead. The gift card value will be for the then current John Lewis & Partners full retail price of a replacement product of the same or similar make and technical specification and for the cost of delivery. For products replaced under the policy where we have given you a gift card, you will have to pay John Lewis & Partners or John Lewis & Partner' chosen supplier for the installation and then claim the cost back from us. We will advise you on how to do this at the time we arrange your replacement.
2. All gift cards will be valid for at least 12 months from the date of issue. Gift cards will be sent to you using the most recent contact details that you gave us. If gift cards are not available we will provide a cash equivalent.
3. If we give you a John Lewis & Partners gift card, you will be responsible for the disposal of your original product at your own cost. John Lewis & Partners may offer a disposal service at the point of ordering the replacement.

What happens if we replace your product?

If we decide to replace your product (or give you a gift card for a replacement) under the policy your policy will end immediately. No premium paid will be refunded.

Exclusions

We shall not be liable for:

- claims where you have breached the important conditions or failed to comply with your responsibilities as set out in this policy;
- damage during delivery, installation or transportation of the product by a third party who is not our agent;
- any breakdown cost already covered by any manufacturer's, supplier's or repairer's guarantee or warranty on the product;
- replacement or recall of the product (or any part) by a supplier or the manufacturer;
- modifying or making a product comply with legislation, work on the product that is only required due to legislation changes or making it safely accessible;
- your failure to follow the manufacturer's instructions;
- any problem with the supply of electricity, gas, water, broadband or broadcast content;
- routine maintenance, cleaning, servicing and routine re-gassing;
- costs or loss arising from not being able to use your product (e.g. hiring a replacement), other than those listed under 'Contribution benefits' above, or incidental costs caused by breakdown or repair (e.g. costs to remove or reinstate built-in or fitted equipment);
- damage to any other property or possessions, unless it is our fault;
- cosmetic damage such as damage to paintwork, dents or scratches;
- any loss, damage or impairment to functionality caused by: theft, attempted theft, neglect, deliberate damage or damage caused by animals (other than pet cats or dogs), plants or trees;
- any loss, damage or impairment to functionality caused by: earthquake, flood, lightning, fire, wind, humidity, weather conditions, salt spray, storm or other natural events or catastrophes, abnormally high or low temperatures, plumbing problems, corrosion, chemical exposure, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards (such as computer viruses or date-change faults);
- repairs, maintenance work, or use of spare parts, where not authorised by us;
- damage to ceramic or glass surfaces (unless caused by an accident protected by the policy);
- data loss;
- the cost of replacing any consumables (such as external fuses, batteries, rechargeable batteries, power cells, light bulbs changeable by the user, fluorescent tubes and related starter components, filters);
- the cost of replacing any accessories (such as attachments, cables and cable joints, plugs, light covers, grills, removable parts, catalytic panels, external piping, rain covers, starter connections and straps);
- external data carriers, other input devices (scanners, mouse devices), other external controllers (if not included when purchasing the product), installing, modifying and upgrading software;
- repairs required where the product is functioning within the manufacturer's tolerances (for example, number of pixel failures);
- software interface problems, satellite or cable systems or gaining access to cables within the fabric of a building or wall;
- normal operation or adjustment of the product controls (except following an approved repair under this policy);
- work on anything not part of the product, for example fuel lines to the product and the flue systems from the product; and
- issuing a CP12 (gas safety certificate).

Paying your premium

1. You must pay the premium (inclusive of all applicable taxes) monthly by Direct Debit. You must make regular payments in accordance with the 'Payments schedule' set out in your policy documentation. If we are unable to collect a payment from your bank we may attempt to request payment again unless you advise us otherwise.
2. We will collect the payment for the first month of the policy approximately two to four weeks after the start date. Payments for all subsequent months will be collected monthly on your selected payment date (or the next working day if a weekend or bank holiday). This means that the second payment may be collected approximately two weeks after the first payment.
3. The payment amount collected monthly will remain the same for at least the first five years of the policy. In the future it may increase. In all cases, we will write to you to give you 30 days' notice of any increase in the premium and you can notify us if you wish to cancel. The notice will show the new amount to pay.
4. If you do not pay for your policy on time, it will be suspended from the due date. Any requests for repairs past this date will not be considered for approval unless payment is received.

Duration of your policy

The initial policy period begins on the 'start date' as specified in your certificate, and continues indefinitely until cancelled or (unless brought to an end in accordance with these terms and conditions. We will contact you by post, telephone, email or SMS every 12 months to remind you of the benefits and cost of your protection. If the delivery of your product is delayed, please contact us to discuss delaying the start of your policy.

Cancellation and ending of the policy

Cooling off period – Changing your mind

1. The 'cooling off period' is the forty five (45) day period from receipt of your documentation or from the policy start date, whichever is later.
2. If you change your mind during the cooling off period, you can cancel your policy and we'll refund any premium paid.
3. If your policy automatically ends or is cancelled by us, these rights do not apply (see 'Our right to cancel your policy or bring it to an end' below).

After the cooling off period

If you cancel your policy after the cooling off period, 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.

How to cancel

If you wish to cancel your policy please contact us on 0333 000 4994 (8am to 8pm Monday to Saturday, and 10am to 6pm Sundays and public holidays). You can also cancel by using the cancellation form on our website, or by writing to us, at the addresses specified in the 'Customer services details' section. If you are paying by Direct Debit and tell your bank to cancel your Direct Debit Instruction, but do not contact us first, we will not immediately cancel your policy. If you do wish to cancel, please contact us directly to avoid any communications regarding outstanding payments.

Our right to cancel your policy or bring it to an end

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 this policy immediately without any refund of premium or excess (see 'Fraudulent activity' below).

If at any time we arrange to replace your product (or give you a gift card settlement), your policy will automatically end (see 'What happens if we replace your product?' above).

We may cancel this policy where there is a valid reason for doing so by giving you at least 7 days' written notice and you will receive a refund of any premium paid for the unused days of your policy. Valid reasons include but are not limited to the following:

- where you fail to comply with certain conditions and obligations (see 'Important conditions' above);
- where you fail to pay for the policy (see 'Paying your premium' above);
- where the manufacturer or John Lewis & Partners provide you with a replacement under the terms of their guarantee but it is not a like-for-like replacement (see 'Claims under your guarantees' below);
- where we have reasonable grounds to believe you have (or anyone acting for you has) engaged in fraudulent activity against us or our service providers, and/or provided us with false information with respect to another policy you hold or have held with us (see 'Fraudulent activity' below); and/or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

Customer services details

For customer services: call 0333 000 4994, write to us at Protect Plus, Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP or sign in to My Account on our website: www.myprotectplus.com

Calls cost up to 13p a minute plus your phone company's access charge. Calls from mobiles may cost considerably more. Lines are open, at a minimum, from 8am to 8pm, Monday to Saturday and 10am to 6pm Sundays and public holidays. Calls may be recorded and monitored for quality and training purposes.

How to complain

If you wish to complain or you are unhappy with the service provided, please contact our customer services team (see 'Customer services details' above). If you are not satisfied with how we respond you can then ask the Financial Ombudsman Service (FOS) to review your case. 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

Referral of your complaint to the FOS does not affect your right to take legal proceedings.

Transferring your policy

With our permission you may transfer your policy to a new owner of the product by giving us their details either over the telephone or in writing. We will contact the new owner for their payment details. You cannot transfer it to any other item (except for like-for-like replacements of your product provided under a manufacturer's or John Lewis & Partners guarantee).

Claims under your guarantees

If the manufacturer or John Lewis & Partners provides you with a like-for-like replacement under the terms of their respective guarantee, the policy will transfer to the replacement product and will continue as if the replacement were the original product. In all other cases you cannot transfer the policy to any other item.

If the manufacturer or John Lewis & Partners provides you with a replacement under the terms of their respective guarantee but it is not a like-for-like replacement, then the policy should be cancelled and a pro rata refund will be provided.

Changes to these terms and conditions

At any time we may modify or replace these terms and conditions in order to:

- comply with the law, regulations, industry guidance or codes of practice;
- rectify errors or ambiguities; and
- reflect changes in the scope or nature of the protection provided to you.

In all cases, we will give you thirty (30) days' written notice of any change that could affect your rights or obligations and provide you with a brief explanation of such changes. The new terms and conditions will take effect from the date specified in the notice. If you do not agree with the changes, you may cancel the policy by notifying us within that notice period and you will receive a pro rata refund of any premium paid for unused days of your policy.

Data Protection Information

Domestic & General Services Ltd (for service, maintenance & support plans), Domestic & General Insurance PLC (for insurance policies), and John Lewis plc are the Data Controllers for your information. This is a brief summary of how we're protecting and respecting your privacy in accordance with data protection legislation. For more information go to www.myprotectplus.com/privacynotice

How do we use your data?

We use the data we hold about you (your name, address, contact and payment details) in order to provide your appliance registration, product protection, handle repair requests, fulfil obligations under the plan/policy, for analytical or statistical purposes and to contact you towards the end of your policy period to offer you an extension or notification that your policy term is due to end. We also use it to safeguard against fraud and money laundering, and for the rare event of product safety recalls.

Do we share your data?

Your data is shared across our group companies and with other companies who provide products or services to us, or who perform services on our behalf. We'll also share your data with John Lewis plc. Your payment details are only used for collecting payment, proof of payment and for fraud detection; they are not shared with third parties.

What happens with international data transfers?

We may transfer your data to countries (including the US and South Africa) which may not have data protection laws which provide the same level of protection as provided in the UK. But don't worry, we have safeguards in place to help ensure that everything is adequately secured and protected.

What are your rights?

By writing to the Data Protection Officer (go to www.myprotectplus.com/privacynotice) you have the right to ask us to:

- send you a copy of the personal information we have about you
- delete your data (subject to certain exemptions)
- correct or delete any inaccurate or misleading data
- restrict the processing of your data
- provide a copy of your data to any controller
- lodge a complaint with the local data protection authority

How long do we keep your data?

We won't keep your information for any longer than is necessary. In most cases that's 10 years (the average expected life of a product), or 6 years following the expiry of a contract.

Any other questions?

Please contact The Group Data Protection Officer, go to www.myprotectplus.com/privacynotice

Exclusion of third party rights

This policy is only for your benefit. No rights or benefits will be given to any other third party under the policy.

Fraudulent activity

1. We may provide your details to third parties in order to detect possible fraudulent activity.
2. If we believe that you have (or anyone acting for you has) engaged in fraudulent activity against us or our service providers, or provided us with false information we may request extra information in support of your application or claim (such as proof of purchase).
3. 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:
 - request extra evidence in support of your claim (such as proof of purchase or other documentation);
 - decline your claim and immediately cancel your policy without any refund of premium or excess paid;
 - recover from you the cost of any claim already paid to you under this policy and the cost of any investigation into a fraudulent claim under this policy (and we may initiate legal proceedings to do so);
 - report you to the relevant authorities, including the police;
 - put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims.
A list of participants names and addresses are available on request.
4. If we have reasonable grounds to believe that you have (or anyone acting for you has):
 - engaged in fraudulent activity against us or our service providers; and/or
 - provided us with false information, with respect to another policy you hold or have held with us, we may cancel this policy as well as any other policies you have with us and/or reject any applications for new policies (see 'Our right to cancel your policy or bring it to an end' above). You will receive a refund of any premium paid for unused days of the policy.

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 years after you become aware, or could with reasonable diligence have become aware there was a problem) if your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to you. After the first six months you will have to prove that the goods had a fault when sold to you and the longer it takes for the fault to appear the more difficult this will be. For further information about your statutory rights contact the Citizens Advice Bureau: 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. The compensation provides for 90% of any claim with no upper limit on the amount of the claim. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, or by contacting them on 0800 678 1100.

Access and support

We offer a number of services for customers who wish to have documents in alternative formats such as Braille, large print or audio formats. We may also make accommodations to the way we provide our services on a case by case basis. For further information please contact us (see 'Customer services details' above).

Other providers

You should be aware that extended warranties are available from other high street outlets, insurance companies and other providers. Cover may also be available for limited periods on some products from your credit card provider. Some household contents insurance policies offer cover for accidental damage, fire or theft. However, you may find that an excess is payable and a claim may affect the cost of subsequent insurance premiums.

When can you buy a policy?

If you decide not to buy a policy when you buy your product, any written quotation given to you will be available on the same terms and conditions for a period of 60 days. Any offers, such as discounts and vouchers, which are linked to the purchase of the policy will also remain available for that period.

Company information

This policy is provided by Domestic & General Insurance PLC. Registered in England and Wales. Company No. 485850
Registered office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS.

Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 202111). Our address and details of our authorisation can be checked on the FCA website (<https://register.fca.org.uk>).

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept Instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Domestic & General Insurance PLC will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request Domestic & General Insurance PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Domestic & General Insurance PLC or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - if you receive a refund you are not entitled to, you must pay it back when Domestic & General Insurance PLC asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

