

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 accidental 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 move 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.
- ✔ **Theft cover** - You'll be covered against theft of your product for the first year after purchase

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 the date of the engineers first visit.
2. You'll be given a Currys PC World voucher to obtain a replacement product and your Kit Insurance will end.
3. Subject to availability.

Exclusions apply; please refer to the important information.

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.

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

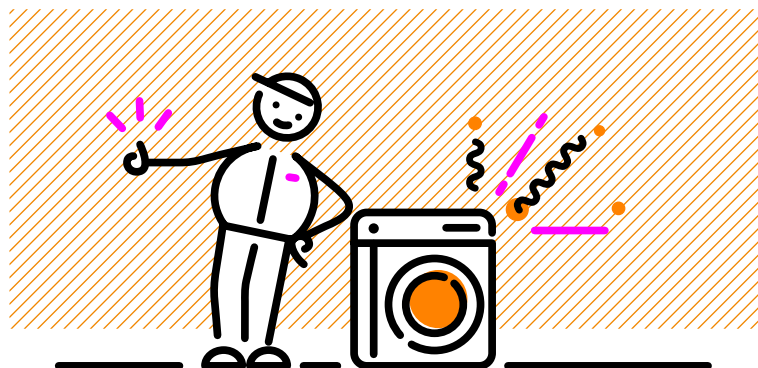
We will clean the inside and outside of your dishwasher, check there are no blockages in the waste disposal, remove any food particles from the machine and seal, clean the filter and run a cycle with dishwasher cleaner.

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



Product Price	3 year	5 year	Monthly
Washing Machines / Washer Dryers			
€200 and under	€49.99	€69.99	€2.49
€201 - €250	€79.99	€99.99	€3.49
€251 - €300	€99.99	€129.99	€4.49
€301 - €350	€119.99	€149.99	€4.99
€351 - €400	€139.99	€169.99	€5.99
€401 - €450	€159.99	€199.99	€6.99
€451 - €550	€179.99	€229.99	€7.49
€551 - €1500	€199.99	€249.99	€7.99
With 2 years manufacturer guarantee			
€300 and under	€49.99	€69.99	€2.49
€301 - €400	€74.99	€99.99	€3.49
€401 - 1500	119.99	€149.99	€5.49
With 5 years manufacturer guarantee			
€301 - €350	-	€59.99	€2.49
€351 - €400	-	€69.99	€2.99
€401 - €450	-	€79.99	€3.49
€451 - €550	-	€89.99	€3.99
€551 - €1500	-	€99.99	€4.49
Tumble dryers			
€30 - €200	€29.99	€49.99	€1.99
€201 - €250	€49.99	€69.99	€2.49
€251 - €400	€69.99	€99.99	€2.99
€401 - €1500	€79.99	€104.99	€3.99
With 2 years manufacturer guarantee			
€300 and under	€34.99	€49.99	€1.49
€301 - €400	€49.99	€69.99	€1.99
€401 - €1500	€54.99	€74.99	€2.49
With 5 years manufacturer guarantee			
€201-€350	-	€44.99	€1.99
€351-€1500	-	€54.99	€2.99

Product Price	3 year	5 year	Monthly
Dishwashers			
€200 and under	€34.99	€44.99	€1.99
€201 - €250	€49.99	€69.99	€2.49
€251 - €300	€59.99	€79.99	€2.99
€301 - €350	€69.99	€99.99	€3.49
€351 - €1500	€79.99	€129.99	€4.49
With 2 years manufacturer guarantee			
€350 and under	€59.99	€69.99	€2.99
€351 - €1500	€69.99	€99.99	€3.99
With 5 years manufacturer guarantee			
€301 - €350	-	€29.99	€1.99
€351 - €1500	-	€49.99	€2.49
Microwaves			
Over €200	€39.99	€59.99	€1.99
With 2 years manufacturer guarantee			
Over €200	€29.99	€49.99	€1.49

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



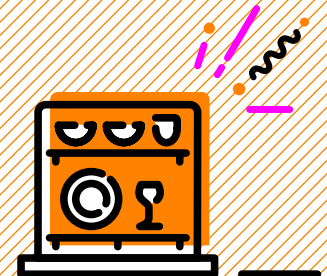
Product Price	3 year	5 year	Monthly
Refrigeration			
€30 - €200	€29.99	€49.99	€1.99
€201 - €250	€49.99	€69.99	€2.49
€251 - €300	€59.99	€79.99	€2.99
€301 - €350	€79.99	€109.99	€3.49
€351 - €450	€89.99	€129.99	€3.99
€451 - €550	€129.99	€159.99	€4.99
€551 - €800	€149.99	€189.99	€5.49
€801 - €1000	€164.99	€214.99	€5.99
With 2 years manufacturer guarantee			
€250 and under	€29.99	€49.99	€1.99
€251 - €350	€39.99	€59.99	€2.49
€351 - €450	€59.99	€79.99	€2.99
€451 - €550	€79.99	€109.99	€3.49
€551 - €650	€99.99	€139.99	€4.49
€651 - €3000	€129.99	€179.99	€4.99
With 5 years manufacturer guarantee			
€301 - €350	-	€44.99	€2.49
€351 - €450	-	€54.99	€2.99
€451 - €550	-	€59.99	€3.49
€551 - €800	-	€74.99	€3.99
€801 - €3000	-	€84.99	€4.99

Product Price	3 year	5 year	Monthly
Cooking			
€200 and under	€29.99	€49.99	€1.99
€201 - €250	€34.99	€54.99	€1.99
€251 - €300	€49.99	€69.99	€2.49
€301 - €400	€69.99	€89.99	€2.99
€401 - €500	€89.99	€109.99	€3.49
€501 - €650	€109.99	€139.99	€4.49
€651 - €3000	€139.99	€179.99	€5.49
With 2 years manufacturer guarantee			
€250 and under	€34.99	€54.99	€1.99
€251 - €500	€64.99	€89.99	€2.99
Over €501	€89.99	€119.99	€3.99
With 5 years manufacturer guarantee			
€301 - €400	-	€34.99	€1.99
€401 - €500	-	€44.99	€2.49
€501 - €650	-	€54.99	€2.99
€651 - €3000	-	€74.99	€3.49

Small Kitchen Appliances / Vacuum Cleaners / Heaters & Coolers			
€200 - €250	€34.99	€49.99	€1.99
€251 - €400	€44.99	€69.99	€2.49
Over €401	€59.99	€79.99	€3.99

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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.



Important information



What is not included in Kit Insurance

- ✘ 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.

Important information



What is not included in Kit Insurance

- ✘ 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.
- ✘ 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.

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.

Need support?

If you have an Instant Replacement Insurance, simply return your device to a Currys PC World store, and if we've got your product in stock then we'll swap it straight away.



Important Information



Protect it

Important information

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. Kit Insurance and Instant Replacement Insurance are subject to availability. We may choose not to offer these on some products. For full terms and conditions please see your printed validation document.

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

Kit Insurance policies are not available on damaged products.

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.

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 one year from buying your product. Kit Insurance policies are not available on damaged products.

What is not included in Instant Replacement Insurance:

- Regularly replaced items/consumable items, including:
 - Built-in batteries. (except Dyson cordless vacuum cleaners)
 - Bulbs
 - Vacuum cleaner belts.
- Cosmetic damage where it does not affect the operation or safety of the Product.
- 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.
- Replacement of the Product which has been neglected, abused, misused or damaged intentionally. You must take reasonable care of the Product.
- Replacing a Product which has been exposed to insect infestation (or similar phenomenon) or human or animal fluid/matter.
- The insurance Policy has been suspended.
- Inoperability of the Product caused by withdrawal of services by a third party or by a failure of, fault with or interruption of a utility supply.
- Software or data loss.
- Any loss suffered if you cannot use the product or any loss other than repair or replacement.

Cancellation period

If you pay monthly, you can cancel within 14 days of purchase by calling us on **1890 818 575**. Providing the service has not been used we'll give you a refund on any payment made. After this period you can cancel at any time by calling us on **1890 818 575**, but please note that if you do this you will not receive a refund.

If you have bought a 2 or 5 year term and are not completely satisfied, you can cancel it within 28 days of purchase. Call our contact centre on **1890 818 575** and if you haven't used the service we'll give you a full refund. If you want to cancel your agreement after 28 days from purchase you'll be entitled to a pro rata refund.

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.

Your Team Knowhow Insurance Policy is administered by DSG Retail Ltd., Registered Office: 1 Portal Way, Acton, London W3 6RS. Registered in England number: 504877.

Underwritten by Petrus Insurance Company Ltd., 28 Irish Town, Gibraltar. Registered in Gibraltar number 91094. Petrus will pay stamp duty on this policy to the Office of the Revenue Commissioners.

Petrus Insurance Company Ltd is part of the Dixons Retail plc Group.

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.

What if I am not happy with the service?

If you have a complaint about this policy in the first instance, please contact DSG Retail Ltd at the above address. DSG Retail Ltd deal with complaints on behalf of Petrus Insurance Company Ltd. If your complaint is not resolved to your satisfaction, please write to Petrus Insurance Company Ltd., Suite 827, Europort, PO Box 708, Gibraltar.

If you are still not satisfied you can contact Insurance Ireland's Information Service, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8 or The Financial Services, Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. These services can advise you on how to proceed further and may help in resolving your problem.

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

All prices correct at time of print 27/07/17. All offers subject to availability. DSG Retail Ltd., Registered Office: 1 Portal Way, Acton, London W3 6RS. Registered in England No 504877.

