



John Lewis Added Care Team,
 PO Box 99, Mitcheldean, GL17 0SX
 Tel: 0330 100 3637
 Email: johnlewis@thewarrantygroup.com

Added Care Terms and Conditions

John Lewis Added Care

Terms and Conditions

This is your insurance policy. It is a contract of insurance between you, the purchaser (you/your), and the insurer, London General Insurance Company Limited. TWG Services Limited is the administrator. In this document, We/Us/Our refers to the insurer and the administrator for ease of reference.

Please note that having insurance cover does not mean that you should not take care of your product. Manufacturer's guidelines should be followed at all times.

Description of cover

This policy, together with the confirmation schedule provides cover against accidental damage of your Product. In this document, Product refers to the item purchased from John Lewis which you purchased Added Care Insurance for and is detailed on your confirmation schedule.

Demands and Needs/Who is this cover designed for?

This insurance cover is designed for when you have a Product that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your Product against accidental damage.

1. Eligibility

You are eligible for this cover if:

- You have purchased your Product in the last 30 days; and
- The Product will only be used for domestic purposes (not for business use).
- For Televisions they will be used in the UK
- For all Products you must be a resident of the United Kingdom, Isle of Man or Channel Islands and be over 18 years of age
- (Applies to mobile phone policies only) You are the primary user of the mobile phone

2. The cover you receive

Service	Explanation
Accidental damage, this is considered to be damage resulting from an unforeseen and sudden incident, which is accidental in nature	<p>If your Product suffers accidental damage, we will repair your Product where possible.</p> <p>If your Product is uneconomical to repair, we will aim to:</p> <ol style="list-style-type: none"> Provide you with a replacement of the same make and model; or Provide you with a replacement of a similar specification. <p>Where a replacement of the same make and model or similar specification is not available within the original purchase price, we will contact you to discuss an alternative settlement.</p> <p>Please note; the maximum amount we will pay for repair, replacement or an alternative settlement will not exceed the purchase price of your original Product.</p> <p>In the case of mobile phone policies, you should make a note of the IMEI Number (International Mobile Equipment Identity Number) of your mobile phone. This 15-digit number can be found on your mobile phone's original packaging, by keying *#06# on your mobile phone or by contacting your mobile phone's network provider. The IMEI is the unique serial or identification number that we will use to identify the mobile phone in the event of a claim.</p>
Authorised Service Technicians	All repair services are provided by service technicians, who are appointed, and authorised by us.
World Wide Cover for single trips of up to 30 days (Not applicable for television policies)	<p>Cover is extended outside the UK for single trips of a period of up to 30 days in any 12-month period.</p> <p>Note: Where we send you a replacement or repaired item, this will only be sent to a UK address.</p>

3. What you are not covered for

Summary	Explanation
Breakdown	Where your Product develops a fault and you are still within your guarantee period you should contact John Lewis directly by calling them on 0330 123 0106.

Cosmetic damage	We only cover damage if it prevents the normal functioning of your Product. If it is a scratch, dent or pixel failure (within the manufacturers acceptable limit), we will not repair or replace it. For example; cracked screens would be covered but scratched screens would not be, unless it impacts the working order of the Product.
Accessories	Cover is not provided for any accessories. Accessories are anything that connects to your product. For example, headphones, chargers, protective casing, 3D glasses, remote controls or soundbars. In the instance of the product being a mobile phone, accessories relate to those which have either been supplied with the mobile phone or that you have purchased separately
Business use	Any use of the product for business purposes.
Where the Product has been modified, or repaired by someone not authorised by us	If the Product has been modified in any way from the specification originally sold to you, or where it has been repaired by someone other than a service technician approved by us.
Other cost or losses you may incur	We will only cover repairing or replacing the Product. We will not cover any cost or loss of not being able to use the Product or any lost income for time you take off work.
Delivery and/or installation costs	We will not pay any costs relating to the delivery, installation and/or disposal costs of a Product or replacement Product.
Computer Software	Repairing, recovering or replacing any computer software, stored data or virus prevention/detection or external accessories. For example; where you have not backed up data or have not provided disks to allow operating systems to be re-installed.
We expect you to take care of your Product. If you don't take care of it then we may not pay your claim.	Taking care of your Product means: <ul style="list-style-type: none"> • Following manufacturer instructions on the use of your Product • Not using your Product in an environment which could materially increase the risk of damage to your device (e.g. taking a non-waterproof device with you whilst swimming) • Intentionally damaging your device <p>These examples increase the risk of it being damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p> <p>If your product is a television, there are simple things you can do to ensure you are taking care of your Television like securely fixing it to the wall or placing it on a correctly sized unit. We will always take into account the situation when the accidental damage occurred when assessing your claim</p>

What you are not covered for - applicable to all policies except for mobile phones

Summary	Explanation
Consumables i.e. items replaceable by you	We will not provide cover where the breakdown can be fixed by you replacing consumable items (i.e. items with a limited life, intended to be used up and periodically replaced). For example: fuses, removable or rechargeable batteries, printer toner or ink cartridges.
Installation, assembly, fitting or damage on delivery	We will not cover damage which is a result of improper installation, fitting, assembly or delivery of the Product.
Damage from external causes such as weather or failure of household utilities	Damage from causes including: fire, flooding and lightening are not covered. Any damage caused by failure of household utilities such as burst pipes, power surges or any internal flooding within your household.

4. Claims Process

Steps to making a claim:	
Step One:	<p>To make a claim, telephone the administrator on 0330 100 3637 between 8am and 6pm Monday to Friday, 9am to 4pm on Saturdays and 9am to 5pm on Bank Holidays.</p> <p>We will explain the simple claims process and advise you what information or documentation you will need to provide when you call. You may be required to submit a claim form with photographic evidence of the damage or allow us to inspect the product</p> <p>If you are unable to provide the damaged product to support your claim, then this will be classified as a lost product, and will not be covered on this policy.</p> <p>You will also be required to provide an accurate description of the circumstances that led to your item becoming damaged. If you are unable to do so, this may affect our ability to assess and validate your claim.</p> <p>If you are outside the UK and you would like to have the repair undertaken whilst you are abroad, you may do so provided the cost of the repair does not exceed the local equivalent of £300, or the original purchase price of the Product, whichever is the lower. Upon your return, you should submit your receipt together with a full description of the damage to the administrator. Alternatively, you may request a repair on your return. (Does not apply to Mobile Phone or Television policies).</p>

Step Two:	<p>If your claim is validated and approved, dependant on the nature of the damage, at our discretion, we will;</p> <ul style="list-style-type: none"> • Ask you to send the Product to us for inspection and/or repair, or • (Not applicable to Mobile Phone policies) Send a repair technician to your home to inspect or repair the Product. • Issue a replacement Product or settlement (refer to important information about the claims process below), or • Ask you to source an independent authorised service technician, pay for the repair and claim the cost back from us, or <p>(In the case of all policies except for Televisions) If you are required to send your Product to us for repair and it has any locking mechanism enabled (e.g. find my iPhone, password protection etc.), this must be disabled before we receive it. If this is not completed it will delay your claim and your Product may be returned to you unrepaid in order for the locking mechanism to be removed. We will not be able to complete a claim until we can confirm all security features have been removed.</p>
Step Three:	If your claim is accepted, your Product will be repaired or replaced in line with these terms.

Data	If at point of claim you are advised you will need to return your Product to us, where possible, please ensure you back-up and delete any data stored on the Product as it will be wiped as part of the repair or replacement process. We are unable to recover any lost data or return any parts to you
Damage occurring outside the UK	This policy provides cover if your Product suffers accidental damage whilst travelling or holidaying outside of the UK. Please note, in some instances it will be necessary for you to return to the UK before we process your claim

We will always do our best to make sure you are satisfied with the outcome. However, if you are not happy with the claims decision, please follow the complaints process in the section '**Queries and Complaints**'.

7. Important Information

- Should you wish to transfer your policy to someone else, please contact the administrator (Not applicable to mobile phone policies).
- You must notify the administrator as soon as possible if any of your details change
- Where accidental damage occurs as a result of any unauthorised repair, modification, or upgrade, we will automatically cancel your policy, unless you have obtained prior written permission from us by contacting the administrator. Where we cancel your policy, you will be entitled to a pro rata refund of premium based on the number of full unexpired months of premium remaining.

5. Important information about the claims process

Summary	Explanation
No Fault Found	If the authorised service facility determines that the Product is in working condition or the fault or damage is not covered by your policy, we will return the Product to you or dispose of it at your request.
Ownership of Insured Product	If you receive a replacement or settlement under this policy, the damaged Product becomes the property of the Insurer. If we choose to take possession, the Product must be returned to us immediately. Damaged parts and materials replaced by us shall become our property.
Manufacturer's Warranty	This policy is provided in addition to any manufacturer's warranty or John Lewis guarantee that may apply to your Product. This policy is not intended to affect your rights under the applicable manufacturer's warranty or statutory rights. If any repairs authorised under this policy invalidate or void the manufacturer's warranty or John Lewis guarantee, we will cover breakdown claims in accordance with the manufacturer's warranty whilst your policy is active.

6. Applicable to all policies except Television

Summary	Explanation
Refurbished Products	Where we replace your Product, we may use refurbished (not brand new Products). If you receive a refurbished Product from us, this Policy will cover breakdown claims whilst your policy is active.
Shipping	Where we require for a product to be shipped to us in the event of a claim, you will be responsible for the safe packaging of the Product. If you do not submit the Product we will not be able to progress your claim.

8. Duration of Insurance

Cover for accidental damage will begin from the date you purchase this policy, or the date you receive your Product if it is delivered to you, whichever is the later.

Cover under this policy expires on the earliest of:

- The date your Product is replaced or you receive an alternative settlement (this does not apply where you receive a refurbished product), no premiums will be refunded; or
- The expiry date as shown on your confirmation schedule; or
- The date the insurance is cancelled by you or us.

9. Customers with additional requirements

If you have hearing or speech difficulties, you can text telephone us on 0330 100 3330. This document and all our literature is available in large print, audio and Braille - we will be happy to provide you with a copy on written request, or you can call us on 0330 100 3637 to request a copy.

10. Cancellation and refunds

You may cancel the insurance within the 60 days of receipt of the insurance documents providing you have not made a claim, you will receive a full refund of any premiums paid. If you have made a claim you will receive a pro rata refund based on the number of full unexpired months remaining on your policy.

After 60 days, you may cancel the Policy and will receive a pro rata refund of the premium you have paid based on the number of full unexpired months of cover remaining regardless of whether a claim has been made, except where the Policy has ceased as detailed under 'Important Information'.

Should you wish to cancel your policy, please contact the administrator's Added Care Team by telephone on 0330 100 3637 or write to John Lewis Added Care Team, PO Box 99, Mitcheldean GL17 0SX. You can also email the team at johnlewis@thewarrantygroup.com.

If this policy has been provided free of charge, then you are not entitled to a refund.

The insurer can cancel the insurance without notice if you make a claim which we believe to be fraudulent. Otherwise the insurer can cancel your insurance by giving you 60 days written notice to your last known address or an email to the email address you provided.

11. Queries and Complaints

If you have a query regarding this policy, please telephone the administrator's Added Care Team on 0330 100 3637 or email johnlewis@thewarrantygroup.com.

For complaints relating to the terms of this policy, administration or claims handling under this insurance please write to the Customer Relations Department of TWG Services Limited at, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF, telephone 0330 100 3245, or email customer.relations@thewarrantygroup.com. TWG Services Limited administers the policy on behalf of the insurer, London General Insurance Company Limited.

If you purchased this policy in a John Lewis Store or via the John Lewis website and have a complaint relating to the sale of this policy please contact John Lewis Head Office Customer Services by telephone on 020 7828 1000, by post to, 171 Victoria Street, London SW1E 5NN or by email to Head_Of_Customer_Service@johnlewis.co.uk. If you purchased this policy via any other route, please write to the Customer Relations Department of TWG Services Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF, telephone 0330 100 3245, or email customer.relations@thewarrantygroup.com.

If your complaint addressed to any of the above parties is not resolved to your satisfaction you may within 6 months of a final decision contact the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR, or by telephone: 0800 023 4567 or 0300 123 9 123 or email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk. Alternatively, you may use the European Commission's Online Dispute Resolution Website at <https://ec.europa.eu/consumers/odr/>.

12. Choice of Law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

13. If we need to change the terms of your policy

We may alter the terms of your policy by giving you 30 days' notice in writing to your last known address. We will only alter the terms of your policy where there is a regulatory or legislative change required, or where we are responding to industry guidance and codes. Where the terms of this policy are changed, you may cancel your cover and receive a pro rata refund based on the number of full unexpired months of cover remaining.

14. Obligation to provide accurate information

When applying for this Policy, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

15. Status Disclosure

This policy is underwritten by London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Registration No. 202689. The policy is administered by TWG Services Limited which is authorised and regulated by the Financial Conduct Authority, Financial Services Registration No. 312440. You can check these registrations on the Financial Services Register at www.fca.org.uk

16. Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities. General insurance contracts are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS by telephone on 0800 678 1100 or by visiting their website at www.fscs.org.uk

17. Data Protection

London General Insurance Company Limited and TWG Services Limited (20 Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG telephone: 0330 100 3637, email: Johnlewis@thewarrantygroup.com are the data controllers of the personal data you provide and are committed to protecting the privacy and security of your personal information.

Our Data Protection officer can be contacted via the contact details above.

We, and John Lewis Partnership Plc, will use Your personal data to administer the policy including any claim and for fraud prevention purposes. We may also send other information in this way, including marketing about this and other similar products provided by Our group of companies, but You may contact us at any time to stop receiving any such other information. Your details will not be used for any other marketing purposes.

This may involve sharing information confidentially with suppliers of products or services such as repairers engaged by You or by Us in the purchase or performance of the policy, including any other insurers with which We share information for fraud prevention purposes. Your data will be transferred outside the EU to the US for policy administration.

If You do not provide the personal data required, We may be unable to provide the services contained under the policy.

Your personal data will at all times be held securely and handled with the utmost care in accordance with all principles of EU Data Protection law. Your personal data will be kept for only as long as necessary after which time it will be destroyed if it is no longer required for the lawful purpose(s) for which it was obtained.

You have a number of rights to Your data these include the right to be informed, have access, rectification of data, erasure, restrict processing and object to how Your data is processed. To obtain a copy of Your personal data held by Us or for more information on the rights to Your data please contact the Data Protection Officer or see our website for more details.

You have the right to make a complaint about data protection issues at any time to the Information Commissioner's Office, the UK supervisory authority for data protection