

**GEEK SQUAD
REPLACE**

REPLACING TECHNICAL TRAGEDIES.



HAVE NO FEAR, HELP IS HERE.

**WHEN DISASTER STRIKES, DON'T DESPAIR. OUR AGENTS CAN
REPLACE YOUR GADGETS AT TOP SPEED.**



Protect & Support partner of
Carphone Warehouse



Our pledge to defeat your tech troubles **3**

No one should be without
Geek Squad Replace **4**

What's not covered **6**

When you need help contact an Agent **7**

Everything you need to know at a glance **8**

Essential terms and conditions **11**

Protect yourself from evil fraudsters **15**

Coming to the tech rescue **16**

OUR PLEDGE TO DEFEAT YOUR TECH TROUBLES

Welcome to the world of Geek Squad. Since 1994 our Agents have made it their mission to keep tech doom at bay. Standing by in Carphone Warehouse stores across the country, our highly-trained Agents are ready and waiting to help tackle all tech disasters. So the next time you find yourself with a broken screen or a soggy MP3 player, don't suffer alone. Give our Agents a call.

INTRODUCING GEEK SQUAD REPLACE

Imagine your commute without music or a rainy Sunday without video games. Hard isn't it? But sadly we're all a little clumsy from time to time, and no iPod, television or games console is safe.

That's why we came up with our Geek Squad Replace insurance plan to protect your gadgets. Whenever a set of headphones gets trampled or a handheld console gets dunked, our Agents are standing by to replace them swiftly and easily. Accessories, televisions, USB sticks... we cover them all and more.

NEVER FORGETTING OUR PROMISES

1. WE GUARANTEE TO REPLACE YOUR PRODUCT ON ACCEPTED CLAIMS
2. NO EXCESS TO PAY ON CLAIMS
3. A SIMPLE AND EASY CLAIMS PROCESS, DONE IN STORE OR OVER THE PHONE

NO ONE SHOULD BE WITHOUT GEEK SQUAD REPLACE

Nowadays gadgets have become a much bigger part of our lives. We end up using a lot of them every day, so it's just a matter of time until something goes wrong...

So before misfortune strikes make sure you're prepared. With a Geek Squad Replace insurance policy our Agents will be on hand to rustle you up a replacement in no time – either the same one or similar if that model's been discontinued.

PROTECTING YOUR GADGETS, ONE AT A TIME

With our Geek Squad Replace insurance plan you make one payment and that's it, your gadget is covered against accidental damage. There's the choice between a one or two year plan and then, if something happens to your gadget during that time, our Agents will replace it for you as quickly as possible.

Here are some of the gadgets you can protect with a Geek Squad Replace plan:

- Headphones
- USB dongles
- Games consoles
- Audio equipment
- Televisions
- iPods
- MP3 players
- Accessories

Don't forget, we also offer worldwide cover* so you can travel abroad, safe in the knowledge that your gadget is protected.

*We'll cover you outside the UK for up to 60 consecutive days at a time.

**Accidental damage only.

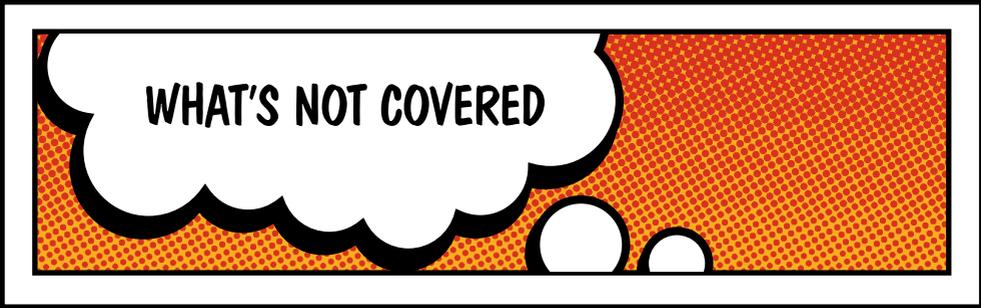




YOUR PROTECTION PRICING PLAN

The value of the gadget determines the premium of your protection plan. After a one off payment, your precious possessions are covered for one or two years.

GEEK SQUAD REPLACE**		
BAND	ONE YEAR PREMIUM	TWO YEAR PREMIUM
1	£9.99	£14.99
2	£14.99	£24.99
3	£19.99	£34.99
4	£29.99	£49.99
5	£39.99	£64.99
6	£44.99	£79.99
7	£49.99	£84.99
8	£54.99	£89.99
9	£59.99	£99.99
10	£79.99	£134.99



WHAT'S NOT COVERED

There are just a few instances when our superheroes will be unable to come to your rescue. Please see the below details of what's not included in your Geek Squad Replace insurance policy. We do not cover you for:

- Claims for loss or theft
- Accidental damage caused by general wear and tear, scratching, or any other type of damage (including cosmetic damage), that does not affect how the product works
- Anything covered under the manufacturer's warranty
- Loss of stored information such as music, video or photos
- Claims resulting from events which occur if you're outside the UK for more than 60 consecutive days.

WHEN YOU NEED HELP *CONTACT* AN AGENT



BRINGING YOU A WORLD OF INFORMATION

Follow us on Facebook and Twitter to catch all the latest updates and news. Got a burning question about a gadget? Then jump into our live clinics on Facebook. You'll find us by searching for 'Geek Squad UK'. You can also read reviews on the latest tech as well as handy tips and great advice in our online Knowledge Vault at www.geeksquad.co.uk/kv.

KEEP IN TOUCH

To make sure that you have all the cover you need, please let us know if you change your address. Simply visit us in any Carphone Warehouse store, call free on **0800 458 6117** or go to www.geeksquad.co.uk/contactus.

However, if you decide you'd like to end your policy please call or email us using the details above, as we cannot do this in store.

EVERYTHING YOU NEED TO KNOW AT A GLANCE



These are the main features of your insurance plan. For full terms and conditions, please refer to pages 11-14 of this booklet. Remember you have 30 days from purchasing your new device from Carphone Warehouse in which to take out a Geek Squad Replace service plan.

NAME OF INSURER

Aviva Insurance Limited underwrites your insurance policy. When you take out your plan, you enter into an agreement with Aviva Insurance Limited in respect of your insurance policy.

PERIOD OF COVER

You are covered from the moment you sign up and pay. Cover runs for one or two years from the date the plan is purchased or until you have made one claim and your product has been replaced, whichever happens earlier, after which your cover will cease and no refund of premium will be given.

MAKING A CLAIM

If you need to make a claim, simply visit your local Carphone Warehouse store – you'll find the nearest one to you at www.carphonewarehouse.com/storelocator or phone our UK call centre for free on **0800 458 6117** or **01708 609 120*** between 9am-7pm Monday to Friday, 9am-6pm on Saturday and 10am-5pm on Sunday.

Remember you need to let us know within 60 days of discovering the incident.

* If you're calling from a mobile or abroad between 9am-7pm Monday-Friday.

CANCELLING YOUR POLICY

You have the right to cancel your policy within 45 days of purchasing it. If you cancel your policy during this period you will be entitled to a full refund of the premium paid, provided there has been no claim or an incident likely to give rise to a claim. You can still cancel your policy after the 45 day cooling-off period. You will be entitled to a pro-rata refund of the premium paid, calculated on the whole number of unexpired months remaining on the policy. For full details on cancelling your policy see page 13.

Please note, you cannot cancel your policy in a Carphone Warehouse store.

REPLACEMENT PRODUCT

If we replace your product, we will use reasonable efforts to replace it with the same make and model as your original product. Upon replacement of your product, or payment to you instead of replacement, your cover will end and you will not be entitled to any refund of your premium. For full details on replacement products see page 12.

MAKING A COMPLAINT

We hope you'll be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, call us on **0800 458 6117**. If you have complained to us and you are dissatisfied with our final decision, you can refer the matter to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action. For full details on our complaints procedure see page 14.

CHANGES TO THIS AGREEMENT

During your period of cover, we may make changes to your premium, policy cover or terms and conditions of insurance. If we decide to make such a change, we will always write to you 30 days in advance. For full details, including reasons why we may make a change see page 14.

CONTACTING GEEK SQUAD

If you have any questions or would like to contact us to make a claim, complaint or to cancel your policy, please call **0800 458 6117** or **01708 609 120**. Alternatively visit www.geeksquad.co.uk/contactus.

LARGE PRINT, AUDIO AND BRAILLE

This Geek Squad Replace plan and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please call **0800 458 6117**.

FINANCIAL SERVICES COMPENSATION SCHEME

Aviva is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Aviva cannot meet its obligations, depending on the type of insurance and the circumstances of your claim. For full details on FSCS, see page 14.

DECLARATION AND STATEMENT OF DEMANDS AND NEEDS

The sales consultant has shown me the Geek Squad Replace Plan product guide and has advised me on the suitability of this plan to meet my needs. I have disclosed any facts relevant in assessing the suitability of the recommendation, including other relevant insurance cover. I have been recommended this plan because I need cover for:

- Accidental damage
- Worldwide cover for up to 60 consecutive days at a time

TERMS & CONDITIONS - GEEK SQUAD REPLACE

We, Aviva Insurance Limited (**Aviva**), underwrite this policy. The Carphone Warehouse Limited (**The Carphone Warehouse**) has chosen us to provide you with an insurance **policy** offering full replacement of your covered **product**. If you have any questions about your **policy**, please call Geek Squad on 0800 458 6117.

Note: Whenever words or phrases appear in **bold** in this **policy**, they shall have the meanings assigned to them in the Definitions section.

Eligibility

In order to be eligible for Geek Squad Replace insurance you must:

- (i) be a resident in the **UK**; and
- (ii) be aged 16 years or over; and
- (iii) have purchased or obtained your **product** from **The Carphone Warehouse**.

The Contract of Insurance

This document sets out the terms and conditions of your **policy**. You must read this document, the information you have provided and your **certificate** together. These documents form the contract of insurance between you and us. In return for your **premium**, we will provide the cover shown on your **certificate** during the period of insurance.

Choice of Law

The law of England and Wales will apply to the contract unless:

- (i) you and we agree otherwise; or
- (ii) at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of the agreement to the contrary) the law of that country will apply. Use of Language Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

DEFINITIONS

Accidental damage

Damage caused suddenly and unexpectedly by an outside force;

Agreement

This document, setting out the terms and conditions governing your **policy**;

Certificate

The insurance **certificate** issued by Geek Squad on behalf of us which forms part of your **policy**;

Claim

Any incidence of **accidental damage** which is covered under your **policy**;

Policy

The Geek Squad Replace insurance to which you subscribe, which is set out on your **certificate** and which is governed by the terms of this **agreement**;

Premium

The sum payable by you for the cover provided under your **policy** as set out in the **certificate**;

Product

The item covered by your **policy** as described in the **certificate**;

Terrorism

Any act or acts including but not limited to:

- (i) the use or threat of force and/or violence, and/or
- (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means. Caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or claimed to be caused or occasioned in whole or in part for such purposes.

The Carphone Warehouse

The Carphone Warehouse Limited, a company registered in England and Wales under company number 2142673 with registered office at 1 Portal Way, London W3 6RS;

UK

England, Scotland, Wales and Northern Ireland; including the Isle of Man and the Channel Islands;

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;

We, Us, Our, Aviva

Aviva Insurance Limited, a company registered in Scotland, registered number 2116 with registered office at Pitheavlis, Perth PH2 0NH, who underwrite this **policy**, and any agent we appoint. **Aviva** is authorised and regulated by the Financial Services Authority;

You, Your

The person whose name appears on the **certificate** or any person who you give permission of use to. If the **policy** is in the name of a company, 'You, Your' includes that company and all the employees, directors, agents and contractors of that company.

COVER SECTION

1. Period of Cover

- 1.1 Your period of cover for **accidental damage** starts from the date this **policy** is purchased.
- 1.2 Cover continues either:
 - 1.2.1 for 1 or 2 years (dependent on duration of cover purchased) from the date this **policy** was purchased, or
 - 1.2.2 until your **product** has been replaced as per the Replacement Product section, whichever happens earlier, after which time your cover will cease.

2. What is covered

- 2.1 This **policy** provides cover for **accidental damage** to your **product** subject to the provisions below and in the Worldwide Cover section. Where **accidental damage** is covered we will replace your **product**. Please read the Replacement Product section for full details.

3. What is not covered

- 3.1 Any product other than the **product** described on your **certificate**;
- 3.2 Anything covered under the manufacturer's warranty;
- 3.3 Replacement covered by a manufacturer's recall of the **product**;
- 3.4 Any **claim** where you are not a resident of the **UK** at the time that **accidental damage** occurred;
- 3.5 Theft of the **product**;
- 3.6 Loss of the **product**;
- 3.7 Cleaning, servicing, inspection or any adjustments of the insured **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;
- 3.8 Any loss arising as a result of being unable to use the **product** or any loss that is not the direct result of the insured incident itself;
- 3.9 If the **product** is modified in any way or repaired by someone other than the manufacturer, **The Carphone Warehouse** or one of their authorised repair agents;
- 3.10 Loss of stored information, including (but not limited to) any data, downloads, videos, music and applications;

- 3.11 Any cost relating to the recompilation and/or re-installation and/or retrieval of data;
- 3.12 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:

(i) **war**

(ii) **terrorism**

(iii) any action taken in controlling, preventing, suppressing or in any way relating to **war** or **terrorism**.

3.13 Any damage:

(i) caused by general wear and tear, scratching or any other type of damage (including cosmetic damage) that does not affect how the **product** works;

(ii) caused by or through misuse or failure to follow the manufacturer's instructions;

(iii) caused by changes **you** have made to the **product** through maintenance, repairs and/or any process of cleaning and/or restoring;

(iv) which occurs whilst **your product** is left **unattended** in a public place, or a place which is easily accessible by people **you** don't know;

(v) resulting from **your product** being given to, or left in the control or possession of a person **you** do not know;

(vi) resulting from **your product** being left on the roof, bonnet, boot or other exterior part of any motor vehicle;

(vii) caused by fire, flood, freeze, storm, lightning, explosion, escape of water or events of a similar nature;

(viii) caused by non-hardware problems, including but not limited to, software problems, data downloads and malware such as viruses, spyware, adware or Trojan Horses;

(ix) caused by any government or public authority confiscating **your product**;

(x) caused by chewing, scratching, tearing or fouling by animals or insects;

(xi) caused intentionally by **you** or anyone who has **your** permission to use **your product**;

(xii) caused by replacing consumable items including, but not limited to, consumer replaceable batteries, printer cartridges and fuses;

(xiii) caused by the **product** being used after any fault has been found;

(xiv) caused by any business or commercial use of the **product**.

3.14 Alternate Cover

If **you** have any other insurance policies, which would also cover **accidental damage** to **your product** for which **you** are claiming under this **policy**, **we** reserve the right to pay only a proportionate share of the claimed sum and where this happens, **you** will be responsible to **claim** any remainder from **your** other insurer. **You** must tell **us** if **you** have any other insurance that covers **you** in this way.

4. Worldwide Cover

4.1 What is covered

4.1.1 **You** benefit from the same level of cover whether **you** are inside or outside of the **UK** provided **you** have not been outside of the **UK** for more than 60 consecutive days.

5. Replacement Product

5.1 If **we** replace **your** product, **we** will use reasonable efforts to

replace it with the same make and model as **your** original **product**. However, where this is not possible **we** will, at our sole discretion, and as further outlined in the Claims section below:

5.1.1 provide a replacement product which will not be of a lesser specification but which may,

(i) be a different model; or

(ii) be made by a different manufacturer; or

(iii) vary slightly in features and functions; or

5.1.2 offer **you** a settlement in the form of vouchers or cash, for an amount not exceeding the retail price of **your product** which applies at the time of **your claim**.

5.2 Any replacement product will come from stock **we** have available, either new or refurbished.

5.3 If **we** settle **your claim**, the original **product** will become **our** property.

5.4 Upon replacement of **your product** or payment to **you** of a settlement instead of replacement of **your product**, **your** cover will end.

5.5 Upon replacement of **your product**, **you** will not be entitled to any refund of **premium**.

GENERAL CONDITIONS

6 Rights and Duties

6.1 The **policy** is not transferable to any other person.

6.2 The **policy** is not transferable to any other **product**, unless the **product** is replaced under the manufacturer's warranty.

6.3 If **we** have reasonable grounds to believe that **you** have provided **us** with false information the insurance will become void.

6.4 **We** must both adhere to the terms of the **policy**. If **you** do not adhere to the terms of the policy **you** may not be covered.

6.5 **You** must take reasonable care to protect **your product** from being **accidentally damaged**.

6.6 **You** must use and maintain **your product** in line with the manufacturer's instructions.

6.7 **You** must notify **us** of any changes or replacements resulting from a manufacturer's warranty claim.

6.8 **You** must adhere to the requirements in the Claims section in respect of how to make a **claim**.

7. Claims

7.1 Making a Claim

7.1.1 **You** may be required to bring **your product** to a Carphone Warehouse store so that **accidental damage** can be assessed and, where appropriate, a replacement can be arranged.

7.1.2 **You** must make the **claim** within 60 days of discovering the **accidental damage**.

7.1.3 To submit **your claim**, call into any Carphone Warehouse store, visit www.geeksquad.co.uk/contact or call 0800 458 6117. **You** will need to provide **your** name, address, date of birth and the **policy** number shown on **your certificate**.

7.2 Handling Claims

7.2.1 In handling **your claim**, **we** will take action in **your** name to recover from anyone else any payment **we** have made, the cost of any calls **we** have made, and/or the cost of any replacement **product** provided under this **policy**. **We** will pay the cost of taking this action.

7.2.2 **You** will also be required to provide such information, documents or receipts reasonably necessary to support

and/or verify your claim.

- 7.2.3 You will be required to provide information in writing and/or through a telephone interview with a claims investigator.
- 7.2.4 We will, at our sole discretion, settle claims by:
- (i) instructing **The Carphone Warehouse** or another agent to provide you with a replacement for the product; or
 - (ii) providing you with vouchers to spend with **The Carphone Warehouse** up to the current retail value of your product; or
 - (iii) paying you directly.

8. Fraud

- 8.1 If we have reasonable grounds to believe that your claim is in any way dishonest or exaggerated we will not pay any benefit under this policy or return premium to you. We may also take legal action against you.

9. Cancellation

9.1 Cancellation of Your Policy by You

- 9.1.1 You have the right to cancel your policy within 45 days of the later of purchasing the policy and receiving all your policy documents. If you cancel your policy in accordance with this clause, you will be entitled to a full refund of the premium paid provided there has been no claim or incident likely to give rise to a claim.
- 9.1.2 You can still cancel your policy after the cancellation period outlined above. In this instance, you will be entitled to a pro-rata refund of the premium paid, calculated on the whole number of unexpired months remaining on the policy.
- 9.1.3 You can cancel your policy online at www.geeksquad.co.uk/contact, by writing to us care of Geek Squad PO Box 358, Southampton SO30 2PJ or by calling 0800 458 6117 and notifying us of your wish to cancel.

9.2 Cancellation of Your Policy by Us

- 9.2.1 We may cancel this policy if you give or use false information or withhold relevant information in your application for this policy. If you give us any false information, or claim dishonestly in any way, you will lose all entitlements and benefits under this policy. We will also immediately end this policy if you use your product to commit a crime or to allow any crime to take place.
- 9.2.2 While the policy is in force, you must tell us any fact relating to your circumstances or to changes in those circumstances, which might be relevant to this policy.
- 9.2.3 Your cover for your product under this policy will end immediately if any of the following conditions apply:
- (i) you sell, transfer ownership or give away your product to someone else;
 - (ii) you modify your product in any way which could reasonably be interpreted as affecting its function, other than a modification as a result of a successful manufacturer's warranty claim where **The Carphone Warehouse** is notified and approves the changes; and/or
 - (iii) you exchange your product for any reason, other than as a result of a successful manufacturer's warranty claim where **The Carphone Warehouse** is notified and approves the exchange.
- 9.2.4 We may cancel this policy at any time by giving you at least 30 days' written notice.
- 9.2.5 If we cancel your policy, except in cases where you have given false information or withheld relevant information, you will be entitled to a pro-rata refund of the premium paid, calculated on the whole number of unexpired months remaining on the policy.

10. Changes We Need To Know About

- 10.1 You must tell us immediately, or within a maximum period of 90 days, if there are any changes to the information set out on your certificate, or any other changes in circumstances which might affect this insurance, for example:
- (i) any changes or replacements resulting from a manufacturer's warranty claim.
 - (ii) a change to your address.

GENERAL INFORMATION

11. Communication

- 11.1 If we need to send you notices or if you need to send us notices, other than as detailed in the Cancellation and Complaints sections, these notices must be in writing and can be delivered by hand, by email or first-class post to the other's address, as shown on the certificate. Notice by email given from us to you will be done via the email address you give us from time to time. Notice by email from you to us must be sent via www.geeksquad.co.uk/contact.
- 11.2 Notices sent by first-class post will be considered to have arrived at their destination 48 hours after they are posted. Notices delivered by hand or e-mail shall be deemed to have been delivered the day after the day on which the notice is sent. Notice given by telephone (which shall only be accepted in respect of notices given under the Cancellations or Complaints sections) shall be deemed to have been delivered during the course of the telephone call.

12. Data Protection

- 12.1 We may use the information you give us to manage your policy. We may share your information with other organisations to monitor our performance, carry out research, create statistics and/or prevent crime. We may also share your information with organisations from whom you have requested services or which are providing services under this policy on our behalf.
- 12.2 In order to provide the services to you under this policy, we may need to collect information from you, which the Data Protection Act defines as sensitive (such as criminal convictions). By taking out this policy, you give us your permission to process such sensitive information and share it with our agents.
- 12.3 To prevent and detect fraud, we may share information about you with other organisations (including the police), carry out credit searches and extra fraud searches and check your details with fraud-prevention agencies.
- 12.4 Please note that your information may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it. If you would like us to tell you what information we hold about you, please write to us care of Geek Squad at PO Box 358, Southampton SO30 2PJ. We may charge a £10.00 administration fee. Please quote your full name, address and policy number on all requests.
- 12.5 If you give us information about another person, you confirm they have given you permission to provide it to us and for us to be able to process their personal information. You must also confirm that you have told them who we are and what we will use their information for.
- 12.6 We or any of the appointed agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about our own and third party products and services that may be of interest to you. Your information may also be disclosed and used for these purposes for a reasonable period of time after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Geek Squad at P.O. Box 358, Southampton SO30 2PJ.

12.7 In assessing any **claims** made, **we** or any appointed agents may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy orders or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). Under the conditions of **your policy** you must tell **us** about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a **claim**. When you tell **us** about an incident **we** will pass information relating to it to a database. **We** may search these databases when you apply for insurance, in the event of any incident or **claim**, or at time of renewal to validate **your** claims history.

13. Changes to this Agreement

13.1 **We** may at any time make changes to:

13.1.1 **your policy** cover and/or terms and conditions of insurance to reflect changes (affecting **us** or **your policy**) in the law or regulation or the interpretation of law or regulation, or changes in taxation;

13.1.2 **your policy** cover and/or terms and conditions of insurance to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply; and/or

13.1.3 **your policy** cover and/or terms and conditions of insurance, in order to 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 30 days in advance.

13.2 **You** are free to cancel **your policy** in accordance with the Cancellation of Your Policy by You section following notification of any such change.

14. Other Information

14.1 Nobody but **you** and **us** can benefit from this **agreement** under the Contracts (Rights of Third Parties) Act 1999.

14.2 If either of **us** cannot do what **we** have promised under the terms of this **agreement** because of something beyond **our** reasonable control such as lightning, flood, exceptionally severe weather, fire, explosion, war, civil disorder, industrial disputes, acts or omissions of persons for whom **we** are not responsible (including other telecommunication providers), or acts of local or central Government or other competent authorities, such party will not be liable for this.

14.3 If **you** break any of the terms of this **agreement**, and **we** choose to overlook it, **we** can still cancel this **agreement** if **you** break its terms again.

14.4 Each of the terms of this **agreement** is separate from the others. If one part of a term is not valid, the rest of the **agreement** still applies.

14.5 **We** may use third party organisations to provide any of the services under this **agreement** on **our** behalf.

14.6 Calls may be recorded and/or monitored. Calls to the 0800 number are free when made from a BT landline. Prices of calls made via other networks may vary and calls from mobiles may cost significantly more. Calls to our international number will incur roaming charges if calling from abroad. Check with **your** operator for details.

15. Complaints

15.1 Our Promise of Service

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** complaint to make sure that **we** continually improve the service **we** offer.

15.2 What will happen if **you** complain

15.2.1 **We** will acknowledge **your** complaint promptly.

15.2.2 **We** aim to resolve all complaints as quickly as possible.

15.2.3 Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

15.3 What to do if **you** are unhappy

15.3.1 If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you**, in the first instance, to seek resolution by contacting **us** on 0800 458 6117, or in writing either via the Geek Squad website at www.geeksquad.co.uk/contact or by letter addressed to Geek Squad, PO Box 358, Southampton SO30 2PJ.

15.3.2 If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service (FOS) at:
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London, E14 9SR

Telephone: - 0800 023 4567 (free from landlines) or
0300 123 9123 (free from most mobile phones)

Or simply log on to their website at
www.financial-ombudsman.org.uk.

15.4 Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

16. Financial Services Compensation Scheme

16.1 **We** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website.

PROTECT YOURSELF FROM EVIL FRAUDSTERS

Unfortunately there are a few bad guys out there who use our name to try and sell you bogus insurance. And we'd like nothing more than to keep you protected from their villainous ways.

So here are a few tips to help you avoid this kind of fraud:

- First and foremost, Geek Squad will never try to sell you the same insurance twice
- If you receive a suspicious call, make sure to ask them for a customer reference number. If they give one that's different from your records then they could be evil imposters
- Never, ever give out your credit card or bank details
- Call us on **0800 458 6117** and we'll tell you how to report the caller to the Trading Standards Authority.

If you're offered a deal that's too good to be true – it probably is.

COMING TO THE TECH RESCUE

IF IT BREAKS, GET IT REPLACED

Don't worry about your fabulous new gadget getting damaged - just leave everything to Geek Squad Replace insurance cover. Contact one of our Agents to find out more.

FIND GEEK SQUAD IN STORE, BY PHONE OR ONLINE

Our identity's not a secret. You can find Geek Squad Agents in selected Carphone Warehouse stores - just visit www.geeksquad.co.uk/storelocator to find your nearest one.

Or you can ring our free UK helpline on **0800 458 6117*** or **01708 609 120** if you're calling from a mobile or abroad. Our insurance department's available from 9am-7pm Monday to Friday, 9am-6pm Saturday and 10am-5pm Sunday.

And don't forget, you also can reach us online at www.geeksquad.co.uk.



Protect & Support partner of
Carphone Warehouse



Geek Squad service plans are introduced and administered by The Carphone Warehouse Limited (CPW) registered in England and Wales, registration No. 2142673, registered office: 1 Portal Way, London W3 6RS and include insurance underwritten by Aviva Insurance Limited, registered in Scotland, registered No. 2116, registered office: Pitheavlis, Perth PH2 0NH and technical support provided by Geek Squad which is a trading name of CPW. *Calls to this number are free when made from a BT Landline. Prices of calls made via other networks may vary and calls from mobiles may cost significantly more. Calls may be recorded and/or monitored. Prices of calls to either number will incur roaming charges if calling from abroad. Check with your operator for details.

ZZVMGSRPLC1012