

Geek Squad
Instant Replace

LIKE-FOR-LIKE REPLACEMENT WHENEVER IT'S NEEDED



Tech support partner of
Carphone Warehouse

CONTENTS

PEACE OF MIND, GUARANTEED	3
INSTANT REPLACE What's covered?	4
WHAT'S NOT COVERED?	5
WHAT'S THE COST?	5
KEY FEATURES OF INSURANCE COVER Everything you need to know at a glance	6-7
INSURANCE TERMS AND CONDITIONS	8-11

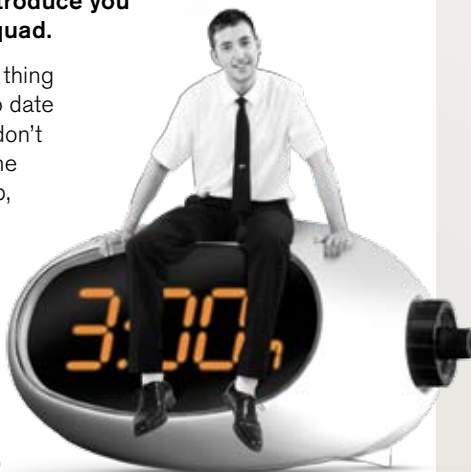
WANT TECH SUPPORT 24/7?

With technology moving so fast it's hard to know the ins and outs of every piece of technology in your home, so we all come across things we can't do or don't have the time to work out. That's why Carphone Warehouse would like to introduce you to their tech support partner, Geek Squad.

As Geek Squad Agents, technology is our thing and we make it our business to keep up to date with all the latest developments – so you don't have to. So for technical support around the clock, you need Tech Support Membership, where we will get you started, give you ongoing support and do what we can to fix it if something goes wrong.

Call us on **0800 458 6117** and take out Tech Support Membership for just £7.99 a month – support, security and convenience are just a call away.

Or, if you're calling from a mobile or abroad, call **01708 609 120**.



INSTANT REPLACE PEACE OF MIND, GUARANTEED

Technology is an essential part of everything we do in everyday life – from the time we wake up until the time we go to bed. So it's more important than ever to know that should your products develop a fault or get accidentally damaged – you're covered.

That's why our Geek Squad Instant Replace plan offers you insurance cover from Aviva on electrical products purchased from Carphone Warehouse under £150. That could be anything from a USB modem, headphones and speakers to your printer or e-reader. So rather than having the inconvenience of waiting for it to be fixed, we'll replace it. That way you get the peace of mind that even your smallest electrical items are covered.



Call **0800 458 6117** or **01708 609 120**.

IMPORTANT SERVICE PLAN INFORMATION

WHAT'S COVERED?

With technology becoming more and more complex, even the best product can unexpectedly breakdown, and of course there are accidents and other technical problems that can arise. So it pays to be prepared for every eventuality.

At Geek Squad we understand how frustrating it can be when something goes wrong – that's why we offer our Instant Replace plan. It allows you to get an immediate like-for-like replacement if one is available instore. Alternatively we will do our best to get you a replacement within 48 hours. For the best chance of getting a replacement straight away, go to the store where you originally purchased your product.

You have 30 days from purchasing your product from Carphone Warehouse in which to take out an Instant Replace plan.

INSURANCE

Available for a variety of issues, including:

Accidental Damage –

Accidents happen, things are dropped or spilt, so if your product is damaged, we'll replace it

Breakdown – We'll replace products with a mechanical or electrical fault, that are no longer covered by the manufacturer's warranty

Worldwide Cover – When you take your product abroad, you're insured for up to 60 days after you leave the UK. So if you're on holiday and your mp3 player breaks by accident, bring it in to a UK store and we'll replace it.

There is no excess to pay when you make a claim



Call **0800 458 6117** or **01708 609 120**.

Exclusions apply to all sections of cover. For full terms and conditions see pages 8-11.

WHAT'S NOT COVERED?

Not everything can be covered in our plan, so it's just as important to understand what isn't included as what is. The following is not included:

- Anything covered under the manufacturer's warranty
- Loss or theft of your product
- Damage caused by fire, flood, freeze, storm, lightning, explosion, escape of water or events of a similar nature
- Malicious damage
- Accessories
- Loss of stored information such as music, video or photography
- Business or commercial use.

Upon replacement of your product following a claim, your cover will cease.

For more information see pages 8-9.

WHAT'S THE COST?

Our Instant Replace plan covers electrical products costing under £150 bought from Carphone Warehouse. It provides you with cover for the first three years, and will end once you have a claim accepted. You'll need to take out a new policy on your replacement product if you wish to enjoy further cover. The cost of your plan depends on what it would cost to replace the product you purchased. The bands below relate to the price of the product you have.

BAND	3 YEAR PREMIUM
1	£9.99
2	£16.99
3	£24.99
4	£34.99

All premiums include Insurance Premium Tax (IPT) at applicable rate.

KEY FEATURES OF INSURANCE COVER

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 8-11 of this booklet.

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 3 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

For all claims you can contact us in one of three ways:

- **Visit any Carphone Warehouse store in the UK**
- **Visit www.geeksquad.co.uk/contact**
- **Call 0800 458 6117 or 01708 609 120.**

For full details on making a claim see page 9.

CANCELLING YOUR POLICY

You have the right to cancel your policy within 45 days of purchasing it. If you cancel your policy during this cooling off period, 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. You can still cancel your policy after the 45 day cooling off period. 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. For full details on cancelling your policy see page 10.

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, as a result of a claim, or payment to you of a settlement in lieu of replacement of your product, your cover will end and you will not be entitled to any refund of your premium. For full details on replacement products see page 9.



MAKING A COMPLAINT

We hope that you will be very happy with the service that 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 about our complaints procedure see page 11.

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 10.

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** or visit www.geeksquad.co.uk/contact

LARGE PRINT, AUDIO AND BRAILLE

This Instant 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 11.

INSURANCE TERMS AND CONDITIONS

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

We, Aviva Insurance Limited (**Aviva**), underwrite this policy. The Carphone Warehouse Ltd (**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.

Eligibility

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

- (i) be a resident in the United Kingdom;
- (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**;

Breakdown

If **your** insured **product** fails to operate due to an electrical or mechanical fault;

Certificate

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

Claim

Any **claim you** make under **your policy**;

Policy

The Geek Squad Instant 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.

Territorial Limits

The United Kingdom, including the Isle of Man and The Channel Islands;

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

You, Your

The person whose name appears on the **certificate**;

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 No. 2116, registered office: Pitheavlis, Perth PH2 0NH, who underwrite this **policy**, and any agent **we** appoint. **Aviva** is authorised and regulated by the Financial Services Authority.

COVER SECTION

1. Period of Cover

- 1.1. **Your** period of cover for **breakdown** starts from the date the manufacturer's warranty expires. **Your** period of cover for **accidental damage** starts from the date this **policy** is purchased.
- 1.2. Cover continues either:
 - 1.2.1. for 3 years 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 failure of **your product** to operate due to **breakdown** or **accidental damage**.
- 2.2. In the event that **you** make a successful **claim** in relation to **breakdown** or **accidental damage**, **we** will offer **you** either a replacement product or other settlement. Please read the Replacement Product and Claims sections for full details.
- 2.3. Upon replacement of **your product** as per the Replacement Product section, **your** cover will cease.
- 2.4. **Your product** is covered in and away from **your** home anywhere in the world, subject to the provisions below and in the Worldwide Cover section.

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 instance where **you** are not a resident of the United Kingdom at the time that the **breakdown** or **accidental damage** occurred;
- 3.5. Theft of the **product**;
- 3.6. Loss of the **product**;
- 3.7. Malicious damage of the **product**;
- 3.8. Repairing cosmetic damage where the function of the **product** is unaffected including, but not limited to, dents, scratches, discolouration, colour of casings and rust;
- 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 programmes, music or other data;

- 3.11. Any cost relating to the recompilation and/or re-installation and/or retrieval of programmes, music or other data;
- 3.12. 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;
- 3.13. Costs involved in sending **your product** for repair or collecting it once it has been repaired, except as otherwise agreed in writing by **The Carphone Warehouse**;
- 3.14. Any **breakdown** or damage:
- 3.14.1. caused intentionally by **you** or anyone who has permission to use **your product**;
- 3.14.2. caused by fire, flood, freeze, storm, lightning, explosion, escape of water or events of a similar nature;
- 3.14.3. caused by any business or commercial use of the **product**;
- 3.14.4. caused by failure to follow the manufacturer's instructions and/or installation guide;
- 3.14.5. caused by any external cause such as software virus, software or accessories which are not approved by the manufacturer or faults in any external electrical supply/connection;
- 3.14.6. caused by mishandling, abuse, neglect, violence toward or vandalism of the **product** or from **your** reckless or negligent failure or action;
- 3.14.7. caused by 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;
- 3.14.8. caused by replacing consumable items including, but not limited to, consumer replaceable batteries, printer cartridges and fuses;
- 3.14.9. caused by the **product** being used after any fault has been found;
- 3.14.10. caused by chewing, scratching, tearing or fouling by animals or insects;
- 3.14.11. resulting from **your product** having been left in the possession or control of a person **you** do not know;
- 3.15. 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**.
- 4. Replacement Product**
- 4.1. 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** may, at our sole discretion, and as further outlined in the Claims section:
- 4.1.1. 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
- 4.1.2. 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**.
- 4.2. Any replacement product will come from stock **we** have available, which may be refurbished.
- 4.3. If **we** settle **your claim**, the original **product** will become our property.
- 4.4. Upon replacement of **your product** or payment to **you** of a settlement in lieu of replacement of **your product**, **your** cover will end.
- 4.5. Upon replacement of **your product**, **you** will not be entitled to any refund of **premium**.

5. Worldwide Cover

5.1. What is covered

- 5.1.1. **You** benefit from the same level of cover whether **you** are inside or outside of the **territorial limits**, subject to the provisions below.

5.2. What is not covered

- 5.2.1. **Breakdown** or **accidental damage** occurring outside of the **territorial limits** where such **breakdown** or **accidental damage** occurs where **you** have been outside of the **territorial limits** for more than 60 consecutive days.

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 tell **us** about any changes that may affect the use of **your product** including but not limited to 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 **The Carphone Warehouse** store so that **accidental damage** or a **breakdown** 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** or **breakdown**.
- 7.1.3. To submit **your claim**, call into any **Carphone Warehouse** store, visit www.geekssquad.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** may 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** may be required to provide information in writing and/or through a telephone interview with a claims investigator.
- 7.2.4. **We** may, 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.geek squad.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:
- you** sell, transfer ownership or give away **your product** to someone else;
 - 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
 - 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**.

GENERAL INFORMATION

10. Communication

- 10.1. 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.geek squad.co.uk/contact.
- 10.2. 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.

11. Data Protection

- 11.1. **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.
- 11.2. 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.
- 11.3. 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.
- 11.4. 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.
- 11.5. 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.
- 11.6. **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.
- 11.7. 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.

12. Changes to this Agreement

- 12.1. **We** may at any time make changes to:
- your premiums** and/or **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;
 - 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
 - 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.

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

13. Other Information

- 13.1. Nobody but **you** and **us** can benefit from this **agreement** under the Contracts (Rights of Third Parties) Act 1999.
- 13.2. 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.
- 13.3. 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.
- 13.4. 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.
- 13.5. **We** may use third party organisations to provide any of the services under this **agreement** on **our** behalf.
- 13.6. 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.

14. Complaints

- 14.1. **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.
- 14.2. **What will happen if you complain?**
 - 14.2.1. **We** will acknowledge **your** complaint within 5 working days.
 - 14.2.2. **We** aim to resolve complaints following assessment and investigation, as quickly as possible.
 - 14.2.3. 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.
- 14.3. **What to do should you be dissatisfied**
 - 14.3.1. If **you** have a complaint about this insurance please contact **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. If **you** remain unhappy with the decision **you** receive, **you** should write to **us** in order to request an escalation of **your** complaint.
 - 14.3.2. If **you** are dissatisfied with **our** final decision, **you** can refer the matter to the Financial Ombudsman Service (FOS) in writing at The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
- 14.4. 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.

15. Financial Services Compensation Scheme

- 15.1. **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 www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

Visit www.geeksquad.co.uk

Have you heard? Our new website is full of handy hints, tips and all the latest technology news. And our Geek Squad Agents are on hand to keep it - and you - updated. It's all just a click away.

Or call us on **0800 458 6117***

If you're calling from a mobile phone or abroad, call 01708 609 120.



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