

REPLACE INSURANCE TO END TECH TRAGEDIES

GEEK SQUAD
REPLACE



HAVE NO FEAR, HELP IS HERE.

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



Protect & Support partner of
Carphone Warehouse



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OUR PLEDGE TO PROTECT YOUR GADGETS

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 tech disasters. So the next time you find yourself with a broken screen or snapped headphones, don't suffer alone, contact our Agents.

INTRODUCING GEEK SQUAD REPLACE

Imagine your commute without music or a rainy Sunday without gaming. Hard isn't it? But sadly accidents happen 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.

Whether your chosen device accidentally gets trampled or dunked, our Agents are standing by to replace them swiftly and easily. Televisions, USB sticks... whatever your device, we've got it covered.

*WHAT WE COVER**



ACCIDENTAL DAMAGE



WORLDWIDE COVER

*Exclusions apply. For more detailed information please see page 6.

PROTECTING YOUR GADGETS WITH GEEK SQUAD REPLACE



Nowadays gadgets have become a much bigger part of our lives. We end up using a lot of them every day and accidents can happen at any time.

So before misfortune strikes make sure you're prepared. With a Geek Squad Replace insurance policy we'll 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 damage 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 provide worldwide cover* so you can travel abroad, safe in the knowledge that your gadget is protected.



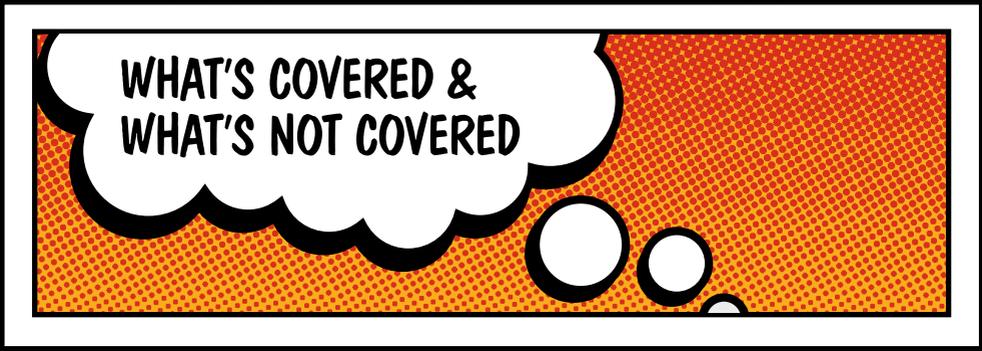
INSURANCE PRICING PLAN

The value of the gadget determines the premium of your insurance. After a one off payment, your gadget is covered for your choice of one or two years.

You will never have to pay an excess with the Geek Squad Replace insurance plan.

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

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



WHAT'S COVERED & WHAT'S NOT COVERED

WHAT'S COVERED

Once you take out Geek Squad Replace insurance you're covered against damage to your chosen gadget and will never have to pay an excess. However, there are some exceptions, listed below. For full terms and conditions refer to pages 10-13 for further information.

Areas we cover:

- Accidental damage, including liquid damage that affects how the product works.
- Worldwide cover for journeys outside of the UK for up to 60 consecutive days.

WHAT'S NOT COVERED

There are some instances when our superheroes will be unable to come to your rescue. Please see below for examples of what's not included in your Geek Squad Replace insurance policy.

Key areas we do not cover:

- Claims for loss or theft.
- Breakdown of the product due to an internal electrical or mechanical fault.
- General wear and tear and cosmetic damage.
- Anything covered under the manufacturer's warranty.
- Loss of stored information such as music, video or photos.
- Any claim made more than 60 days after discovering the incident.

Other exclusions apply. Please refer to the terms and conditions on pages 10-13 for full details.

WHEN YOU NEED HELP, CONTACT AN AGENT



VISIT

If you need to make a claim you can visit us in-store.

Find your nearest Carphone Warehouse
at www.carphonewarehouse.com/storelocator



CALL

Speak to us about your policy or to register a claim.

Call us on **0800 458 6117** or **01708 609 120** if calling from a mobile
or abroad. Lines are open between Monday to Friday: **8am-8pm**,
Saturday: **9am-6pm** Sunday: **10am-5pm**



ONLINE

Learn more about Geek Squad and get some handy hints and tips.

Go online to: www.geeksquad.co.uk/contact

KEEP IN TOUCH

To make sure that you have all the cover you need, please let us know if you change or sell your gadget or if you change your address. Full information on changes we need to know about and how to cancel your policy is on page 12 of this booklet. If you decide you'd like to end your policy, please call or email us, as we cannot do this in-store.

HELPFUL INFORMATION AT A GLANCE

For full terms and conditions, please refer to pages 10-13 of this booklet. Remember you have 30 days from purchasing your new device from Carphone Warehouse in which to take out Geek Squad Replace Insurance.

NAME OF INSURER

Aviva Insurance Limited underwrites 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 your nearest one to you at www.carphonewarehouse.com/storelocator. Alternatively, you can register your claim by calling **0800 458 6117***. All claims must be made within 60 days of discovering the incident.

CANCELLING YOUR POLICY

You have the right to cancel your policy within 14 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 14 day cooling-off period. You will be entitled to a pro-rata refund of the premium paid, calculated on the number of whole unexpired months remaining on the policy. For full details on cancelling your policy see page 12. 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 11.

MAKING A COMPLAINT

We hope that you will be very happy with the service that we provide. However, 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.

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 13.

CHANGES TO THIS AGREEMENT

During your period of cover we may, in certain circumstances, make changes to your 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 12.

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 13.

*If you are calling from a mobile or abroad please call 01708 609 120

TERMS & CONDITIONS - GEEK SQUAD REPLACE

INSURANCE TERMS AND CONDITIONS

1. INTRODUCTION

These are the terms and conditions of **your** Geek Squad Replace Insurance. **We**, Aviva Insurance Limited, underwrite this policy. These terms and conditions give **you** full details of what is covered, what is not covered and the limits and conditions that apply.

Whilst **Carphone Warehouse** have chosen **us** to be the insurer of this policy, and **we** will remain liable to **you** under these terms and conditions, members of The **Carphone Warehouse** Group will help **us** administer **your** policy and deal with claims.

If **you** need to make any changes to **your** policy or just have a question, please call Geek Squad on 0800 458 6117. If **you** need to make a claim please see the 'Making a Claim' section.

2. POLICY DEFINITIONS

Some of the words and phrases in this policy have specific meanings. When the words and phrases are printed in **bold**, these specific meanings apply, rather than their usual, everyday meanings.

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;

Certificate

The Geek Squad Replace Insurance Certificate issued by Geek Squad on behalf of **Aviva** which forms part of **your** policy;

Damage

Accidental damage, including liquid and screen damage, caused by a sudden and unexpected event, or malicious damage caused by someone other than a **user**, that affects how the **product** works;

Incident

The single circumstance which causes a claim for **damage** to be made on **your** policy;

Product

The item covered by **your** policy as described on **your certificate**;

Premium(s)

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

UK

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

User

You or any person known to **you** who has been given **your** permission to use the **product** and who is using it at the time of the incident leading to a claim;

We, Us, Our, Aviva

Aviva Insurance Limited, a company registered in Scotland, registered number 2116 with registered office at Pitheavlis, Perth PH2 0NH and any agent we appoint. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the

Prudential Regulation Authority Firm Reference Number 202153;

You, Your

The person or company whose name appears on the **certificate**.

3. ELIGIBILITY

In order to be eligible for Geek Squad Replace Insurance, **you** must:

1. be resident in the **UK** ; and
2. be aged 16 years or over.

In the case of a business, the registered office or principal place of business must be situated in the **UK**.

4. THE CONTRACT OF INSURANCE

Contract of Insurance

1. These terms and conditions and **your certificate** form the contract of insurance between **you** and **us**. Please read them and keep them safe.
2. In return for **you** paying **your premiums**, **we** will provide the cover shown in these terms and conditions for the **product** shown on **your certificate** during the period of cover.
3. **Our** provision of cover under this policy is conditional upon **you** observing and fulfilling the terms, provisions and conditions set out in the contract of insurance.

Choice of Law

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

- a. **you** and **we** agree otherwise; or
- b. 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 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.

5. COVER

Period of Cover

1. Cover will begin on **your** policy start date, which is shown on **your certificate**.
2. **Your** policy will run for 1 or 2 years (depending on the duration of cover chosen and shown on **your certificate**) unless:
 - a. it is cancelled by **you** or **us** before then; or
 - b. **we** replace **your product** as per the 'Replacement Product' section.

Product

Your product is insured against **damage** during the period of insurance, subject to the terms and conditions of this policy. In the event of a claim **we** will replace **your product**. See the 'Replacement **Product**' section for full details.

What is Not Covered

1. Any claim for **damage** caused by:
 - a. general wear and tear, scratching, or any other type of damage that does not affect how the **product** works, i.e. cosmetic damage;
 - b. failure to follow the manufacturer's instructions and/or installation guide;

- c. non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or Trojan Horses;
- d. the use of accessories which are not approved by the manufacturer of the **product**;
- e. faults in any external electrical supply/connection;
- f. maintenance, repairs and/or any process of cleaning and/or restoring.

2. Anything mentioned in the General Exclusions section.

Worldwide Cover

This policy provides the same level of cover wherever the **user** is in the **world** provided they have not been outside of the **UK** for more than 60 consecutive days. If an **incident** occurs while the **user** is abroad, **we** will not replace **your product** until the **user** returns to the **UK**.

Replacement Product

1. If **we** replace **your product**, where possible, **we** will replace it with the same make and model as **your** original **product**. However, where this is not possible **we** will either;

- a. provide an alternative replacement product which may be a different colour, model or from a different manufacturer. This may mean the features and functions will vary slightly, but the replacement will be of an equivalent specification to **your** original **product**;
- or
- b. 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.

2. Any replacement product will come from new or refurbished stock **we** have available. The replacement product will be the manufacturer's standard design and specification. It will not include any stored information **you** had added to **your** original **product**, including (but not limited to) any data, downloads, videos, music and applications.

3. If **we** settle **your** claim and replace **your product**, the original **product** will become **our** property.

4. Upon replacement of **your product**, or settlement in the form of vouchers or cash instead of a replacement, **your** cover will end and **you** will not be entitled to any refund of **your premium**.

6. GENERAL EXCLUSIONS

These exclusions apply to the whole policy

This policy does not provide cover for:

- 1. Any **incident** that occurred before the start date of this policy;
- 2. Theft or loss of the **product**;
- 3. Breakdown of the **product** due to an internal electrical or mechanical fault which is not related to any **incident**
- 4. Any claim resulting from a manufacturer's defect or recall of the **product**;
- 5. 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;
- 6. Any costs associated with cleaning, servicing, inspection or any adjustments of the **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;
- 7. Any claim if the **product** has been modified with technical enhancements or repaired by someone other than the manufacturer or one of its authorised repair agents. If the **product** has been modified cosmetically the **product** will be covered but not the cosmetic enhancements;
- 8. Loss of stored information, including (but not limited to) any data, downloads, videos, music and applications;
- 9. Any cost relating to the recompilation and/or

re-installation and/or retrieval of data;

10. Any claim where **you** are not a **UK** resident at the time the **incident** occurred;

11. Any **incident** caused by a government or other authority confiscating **your product**;

12. Any financial loss resulting from **your product** being used without **your** consent to access **your** bank account, mobile wallet or similar, and/or make purchases;

13. 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:

- a. 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;
- b. Terrorism: Any act or acts including but not limited to:
 - 1. the use or threat of force and/or violence; and/or
 - 2. 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; and/or
 - c. Any action taken in controlling, preventing, suppressing or in any way relating to war or terrorism;
- 14. Any **incident** caused intentionally by **you** or anyone who has permission to use **your product**.

7. GENERAL CONDITIONS

These conditions apply to the whole policy

- 1. The policy is not transferable to any other person.
- 2. **Aviva** and the **user** must adhere to the terms of the **policy**. If the **user** does not adhere to the terms of the **policy** **you** may not be covered.
- 3. The **user** must take reasonable care to protect **your product** from being **damaged**.
- 4. **You** must use and maintain **your product** in line with the manufacturer's instructions.
- 5. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, **we** are entitled to approach that insurer for a contribution towards the claim.

8. CLAIMS

Making a claim.

- 1. To submit a claim, please bring **your product** to a **Carphone Warehouse** store so that the **product** can be assessed and replacement can be arranged. Alternatively if **you** are unable to bring the **product** into store please call **us** on 0800 458 6117 and **we** can arrange for the **product** to be assessed.
- 2. **You** must make the claim within 60 days of discovering the **damage**.

Handling claims

- 1. In handling **your** claim, **we** will take action in **your** name to recover from anyone else any costs **we** have incurred. **We** will pay the cost of taking this action.
- 2. **You** will be required to provide such information, documents or receipts reasonably necessary to support and/or verify **your** claim.
- 3. **You** may be required to provide information in writing and/or through a telephone interview with a claims investigator.
- 4. **We** will, at **our** sole discretion, settle claims by:
 - a. instructing **Carphone Warehouse** or another agent

to provide **you** with a replacement product; or
b. providing **you** with vouchers to spend at a **Carphone Warehouse** store or cash, for an amount not exceeding the retail price of **your product** which applies at the time of **your** claim.

9. CANCELLATION

Cancellation of Your Policy by You

1. **You** may cancel **your** policy at any time. If **you** cancel within the first 14 days **you** will receive a complete refund on **premiums** paid (unless **you** have made a claim).
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 number of whole unexpired months remaining on the policy.
3. **You** can cancel **your** policy by calling 0800 458 6117 or by writing to **us** care of Geek Squad, PO Box 358, Southampton SO30 2PJ and notifying **us** of **your** wish to cancel or online at www.geeksquad.co.uk/contact.
4. **Your** policy cannot be cancelled in a **Carphone Warehouse** store
5. **You** must cancel **your** policy if **you** no longer wish to insure the **product** described on **your** certificate.
6. **You** must notify Geek Squad of any change to the **product** to be insured. Please refer to the 'Changes We Need To Know About' section for full details.

Cancellation of Your Policy by Us

1. **We** may cancel this policy if **you** give or use false information, or withhold, or give incomplete information that **we** have requested. **We** will consider any action **we** may take with regards to **your** insurance policy. **You** need to be aware that this could result in **you** losing all entitlements and benefits under this policy and where **your** actions are deliberate or reckless **you** will not be entitled to a refund.
2. **We** will immediately end this policy, with no refund of **premium**, if **you** use **your** product to commit a crime or to allow any crime to take place.
3. While the policy is in force, **you** must tell **us** of any changes in accordance with the 'Changes We Need to Know About' section.
4. **We** may cancel this policy at any time by giving **you** at least 30 days' written notice.
5. If **we** replace **your** product **your** policy will end with no refund of **premium** as set out in the 'Replacement Product' section
6. Except where it is stated otherwise in this section, if **we** cancel **your** policy **you** will be entitled to a pro-rata refund of the **premium**, calculated on the number of unexpired whole months remaining on the policy.

10. CHANGES TO THIS AGREEMENT

1. **You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out **your** policy and when **you** make changes to **your** policy.

You must tell **us** about the following changes:

- a. **you** change **your** product or **your** product has been replaced under **your** manufacturer's warranty;
- b. **you** sell **your** product or transfer ownership to another person;
- c. **you** change **your** address;

When **you** inform **us** of a change, **we** will tell **you** if this affects **your** insurance, for example, where **we** are able to accept the change and if so, whether the change will result in revised terms and/or **premium** being applied to the policy. If **you** do not inform **us** about a change if may affect any claim **you** make.

If the information provided by **you** is not complete and accurate **we** may:

- a. revise the **premium**; and/or
- b. cancel **your** policy; and/or
- c. refuse to pay a claim.

2. **You** must tell **us** if **you** wish to cancel **your** policy.

Changes We May Make To This Agreement

1. **We** may, at any time make changes to:
 - a. 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;
 - b. **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
 - c. **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. There is no minimum period between changes **we** make under this section.
3. **You** are free to cancel **your** policy in accordance with the 'Cancellation of **Your** Policy by **You**' section at any time, including following notification of any such change.

11. FRAUD

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

12. GENERAL INFORMATION

Data Protection

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.

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.

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.

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 Data Protection Office, PO Box 375, Southampton SO30 2PU. **We** may charge a £10.00 administration fee. Please quote **your** full name, address and policy number on all requests.

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.

If **you** have opted-in to marketing then **we** or any of **our** 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 PO Box 358, Southampton SO30 2PJ.

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). When **you** make a claim **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.

Other Information

1. Nobody but the **user** and **us** can benefit from this agreement under the Contracts (Rights of Third Parties) Act 1999.
2. If either **you** or **we** 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.
3. If **you** break any of the terms of this agreement, and **we** choose to overlook it, **we** may still cancel this agreement if **you** break its terms again.
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.
5. **We** may use third party organisations to provide any of the services under this agreement on **our** behalf.
6. Calls to **our** 0800 telephone numbers are free when made from a BT landline. Prices of calls made via other providers/mobile phones may vary.

Telephone Call Recording

For our joint protection telephone call may be recorded and/or monitored.

Complaints

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.

What will happen if **you** complain

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

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.

What to do if **you** are unhappy

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.

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service 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 (Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number from any line including a mobile and will count towards any inclusive minutes **you** may have).

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

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

Financial Services Compensation Scheme

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, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

PROTECT YOURSELF FROM FRAUDSTERS



Here at Geek Squad we like nothing more than to keep you protected at all times. Unfortunately, some companies use our name to try and sell you bogus insurance. However, we're here 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 imposters.
- Call us on **0800 458 6117*** and we'll tell you how to report the caller to the Trading Standards Authority.

*If you are calling from a mobile or abroad please call 01708 609 120

WHEN YOU NEED HELP, CONTACT AN AGENT



VISIT

Find your nearest Carphone Warehouse
at www.carphonewarehouse.com/storelocator



CALL

Speak to us about your policy or to register a claim.
call us on 0800 458 6117* or 01708 609 120 if calling from a mobile
or abroad. Lines are open between Monday to Friday: 8am-8pm,
Saturday: 9am-6pm Sunday: 10am-5pm



ONLINE

Go online to: www.geeksquad.co.uk/contact



Protect & Support partner of
Carphone Warehouse



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Geek Squad insurance 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.