

# Furniture Protection Plan Insurance

## Insurance Product Information Document

**Company:** Guardsman Industries Ltd.

**Status:** Intermediary

**Product:** Furniture Protection Plan

This Protection Plan is administered by Guardsman Industries Ltd, an Intermediary whose registered office is at 152 Brook Drive, Milton Park, Abingdon, Oxfordshire, OX14 4SD. Guardsman is authorised and regulated by the Financial Conduct Authority under registration number 311766. This retailer is an intermediary selling Furniture Protection Plans on behalf of Guardsman.

This is a summary of the key information. Full information on this product, including the complaints procedure, how to make a claim and information about the underwriter and the Financial Services Compensation Scheme, can be found in the information leaflet and in the Terms and Conditions. This Protection Plan is underwritten by AmTrust Europe Limited, registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

### What is this type of insurance?

This is a Furniture Protection Plan which provides cover for individual incidents of accidental staining and/or accidental damage for 5 years from the date of receipt of the furniture (3 years for recliner cover from the expiry of the manufacturer's/retailer's guarantee).



### What is insured?

Damage will be repaired. If it cannot be repaired, we will replace the damaged part/item, or offer a cash settlement up to the cost of the repair or replacement.

#### Accidental Stains such as:

- ✓ Drinks
- ✓ Food
- ✓ Human and animal bodily fluids
- ✓ Ink
- ✓ Unidentifiable stains
- ✓ Make-up
- ✓ Dye Transfer (not as a result of a build up)

#### Accidental Damage such as:

- ✓ Tears and rips
- ✓ Scuffs, scratches and chips (leather or dining and cabinet policies)
- ✓ Burns
- ✓ Pet scratches (not as a result of a build up)
- ✓ Broken glass (dining and cabinet policies)

#### Recliner coverage (if available and can only be purchased with an upholstery plan)

- Mechanism failure (inc. headrest)
- Electrical failure of control box, transformers and motor
- Wire breakages and cuts
- Breakage, jamming or failure of handle or switches

- Cover is dependent on the Furniture Protection Plan you purchase. Please refer to the policy terms and conditions for specific limitations regarding coverage.

- You can claim as many times as you need. You will have cover up to the indemnity value of your plan, which is the price you originally paid for your furniture or £15,000 (£25,000 for beds), whichever is the lowest.



### What is not insured?

- ✗ Structural damage
- ✗ General cleaning
- ✗ Wear and tear
- ✗ Damage caused by perspiration
- ✗ Colour change
- ✗ Animal chewing
- ✗ The mattress, if a Guardsman approved mattress protector is not in use



### Are there any restrictions on cover?

- ! Cover applies only if the item is kept in a private residence in the UK and does NOT apply to use in any property or room which you rent out or any commercial property.
- ! Cover does NOT apply for damage that occurs naturally due to normal use and ageing or for your product becoming gradually dirty and out of condition over time.



## Where am I covered?

- ✓ You are covered for a private residence in the UK (excluding Channel Islands and Isle of Man).



## What are my obligations?

- You must pay the required premium.
- You must follow the terms and conditions of this plan.
- You must use and care for your furniture in line with the manufacturer's/retailer's guidelines.



## When and how do I pay?

You pay at the same time and in the same way as you purchase your furniture. You can also add Guardsman Furniture Protection to your order at any time before receipt of your furniture by contacting your retailer.



## When does the cover start and end?

Cover starts on the date of receipt of your furniture and ends 5 years after that date.



## How do I cancel the contract?

There is a 30 day cooling-off period during which you may cancel at any time and receive a full refund if you have not made a claim.

If you wish to cancel prior to delivery of your furniture, or within 30 days of receipt of your furniture, please contact your retailer. After this time please email the Guardsman Policy Administration Department via [policy.admin@guardsman.co.uk](mailto:policy.admin@guardsman.co.uk), write to the Policy Administration Department, Guardsman, 152 Brook Drive, Abingdon, Oxfordshire, OX14 4SD, or call on 01235 444747.

## The legal bit

### Important information – what happens next?

This is only a list of the main details of the cover. See the plan certificate for full terms and conditions.

When your new furniture has been delivered, you will receive a certificate for your Guardsman Protection Plan, which contains the full terms and conditions, limits of cover and exclusions (things that are not covered). Ask your retailer if you would like to see a copy of these before purchase.

If you do not receive the plan certificate within 28 days of your furniture being delivered, phone Policy Administration on 01235 444747, email [policy.admin@guardsman.co.uk](mailto:policy.admin@guardsman.co.uk) or write to Guardsman using the address below. Please make sure you have your invoice for the furniture to hand.

The policy holder is the person named on the invoice. Only they can register claims and update contact information.

### What is covered

Your Guardsman Protection Plan covers you for sudden incidents of accidental staining or damage (resulting in rips, punctures, scuffs, burns, chips, or scratches). Your furniture is only covered if you keep to the terms and conditions of the plan and have paid the premium.

Your plan will cover you for the cost of carrying out repairs or removing stains according to the level of cover set out under the 'Your Coverage Includes' section on the front of your plan certificate.

### Your item will be covered if:

- it was delivered to your home in satisfactory condition; and
- you have used and cared for the item in line with the retailer/manufacture's guidelines.

If appropriate, fabric furniture may be treated with a Guardsman stain-protector treatment. Ask your retailer for details.

If the item cannot be repaired, we may choose to replace the damaged part or provide a replacement item (whichever we see fit). Or we may settle the claim by giving you a payment up to the cost of a repair or replacement.

Cover applies only if the item is kept in a private home in the UK (not including the Channel Islands or the Isle of Man). It does not apply if the item is:

- in a property or room which you rent out;
- in any business premises; or
- on a boat/in a caravan

### What is not covered

Your Guardsman Protection Plan will not cover you for the following:

1. Structural faults including; broken frames, legs and mechanisms, interior fibre fillings, interior foam fillings not springing back to their original shape if within industry expected settlement, which may occur over time, fraying, broken zips and stitching, loss of buttons, or separation of coats or layers of pigment, veneer or finishes.
2. Damage or stains resulting from any cleaning substances being used incorrectly or using unsuitable cleaning materials.
3. Any natural characteristic of the covering of the item (such as leather cracking or fabric bobbling).
4. Any damage caused; while the item is being transported or stored; by contractors; through neglect, abuse or misuse; or by malicious damage.
5. Damage caused by pets biting or chewing the item and any scratching which is not limited to a single incident.
6. Any stains or damage arising over time, gradual wear and tear, or your product becoming gradually dirty and out of condition over time.

7. Colour loss, fading, fire, scorching, flood, burst pipes (including radiator leaks), the effects of sunlight, wind or weather, damage caused by leaking roofs and conservatories, theft or any other similar cause.
8. Any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Guardsman Protection Plan.
9. Routine repair and cleaning, even if carried out by a Guardsman-approved repairer or cleaner.
10. Any failure of repairs not carried out under this plan.
11. Handheld, wireless devices used to operate functions, if these are not permanently attached to the item.

### Period of cover

Accidental damage and accidental staining – cover starts on the date the item is delivered and lasts for five years.

### Complaints procedure

If you are not happy with how we have dealt with you, contact the Guardsman Complaints team.

Phone: 01235 444751 Email: [complaints@guardsman.co.uk](mailto:complaints@guardsman.co.uk) or write to Guardsman at the address below. You may also be able to ask the Financial Ombudsman Service (FOS) to review your case; The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Phone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Full details of the complaints procedures are given in your plan certificate.

Making a complaint will not affect your legal rights.

### Making a claim

If you need to make a claim under this plan, phone us within 28 days on 0345 266 0626 or 01235 448844. Please have your plan certificate to hand.

When you call we will explain the claims process.

### Cancellation

If you want to cancel your cover before your furniture is delivered, or within 30 days of it being delivered to your home, contact your retailer. If the furniture has been treated with a stain protector, you will only be entitled to a 75% refund of the price you paid for this protection plan. If you want to cancel 30 days or more after your furniture is delivered, please contact Guardsman Policy Administration. A £40 administration fee will be taken off any refund. Full details are given in your plan certificate.

### The insurer and administrator

Your Guardsman Protection Plan is provided by AmTrust Europe Limited (the insurer). The insurer is registered in England and Wales under registration number 01229676. Their registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG.

The insurer is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202189.

We manage the plan for the insurer. We are authorised and regulated by the Financial Conduct Authority under registration number 311766. You can check these details on the financial services register at [www.fca.gov.uk](http://www.fca.gov.uk).

### Protection for customers

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You can get information on the scheme from the website at [www.fscs.org.uk](http://www.fscs.org.uk).

### Governing law

Unless you and the insurer agree otherwise, the plan will be governed by the law that applies in the part of the UK you live in.

Guardsman is a registered trademark 810115 August 2018



## 5 Year Furniture Protection Plan

Accidents happen, but relax,  
we've got you covered.



**GUARDSMAN**  
Furniture Professionals

Furniture  
*Village*



"A Guardsman Protection Plan will help protect against those little accidents. Come and speak to me, or one of my colleagues to find out more"

Malcolm, Furniture Village



## A Protection Plan is essentially 'no excess' furniture insurance



It covers life's little accidents, such as food or drink spills and accidental damage.



When you have an accident, simply claim by calling our UK call centre or download a claim form online.



There are no excesses to pay or annual renewal costs.



Wherever possible, our expert technicians always try to repair the damage.



If it can't be repaired, we will replace the damaged part/item or offer a cash settlement up to the cost of the repair or replacement.



Claims can be made at any point throughout the 5 years, up to the indemnity value of your plan. This is the price you originally paid for your furniture or £15,000, whichever is the lowest.

This Furniture Protection Plan meets the demands and needs of those who are eligible and wish to protect their furniture against accidental stains and damage for 5 years.

## So what am I actually covered for?

We'll cover you for accidents that result in damage and staining to your fabric and leather furniture:

### Accidental stains such as...

- ✓ Drinks eg. red wine or coffee
- ✓ Food eg. curry or pizza
- ✓ Human and animal bodily fluids eg. blood or vomit
- ✓ Ink eg. biro, felt tip or permanent marker
- ✓ Paint
- ✓ Oil based stains eg. grease or tar
- ✓ Dye transfer eg. from jeans (not as a result of a build up)
- ✓ Adhesives and glues
- ✓ Bleaches and other household cleaning products
- ✓ Unidentifiable stains eg. a stain appearing after a party
- ✓ Make-up and toiletries
- ✓ Acidic liquids eg. vinegar and lemon juice

### We do not cover for

- ✗ General cleaning
- ✗ Wear and tear
- ✗ Odours
- ✗ Damage caused by perspiration
- ✗ Colour change
- ✗ Animal chewing
- ✗ Cracking to leather upholstery

### Accidental damage such as...

- ✓ Tears and rips caused by keys and belt buckles
- ✓ Burns caused by cigarettes
- ✓ Thread pulls to fabric upholstery
- ✓ Scuffs & scratches
- ✓ Pet scratches (not as a result of a build up)

In addition to the fabric or leather Furniture Protection Plan, you can also purchase the 3 year recliner top-up plan:

### Recliner coverage includes...

- ✓ Mechanism - failure, breaking or bending
- ✓ Electrical - failure of control box, transformers and motor
- ✓ Wires - breakages and cuts
- ✓ Handle or switches - breakage, jamming or failure

This plan covers for failure of electric or manual recliners on your furniture, following the expiry of your manufacturers guarantee. It is ONLY available when purchased in conjunction with the fabric and leather Furniture Protection Plan.

A Guardsman Protection Plan is not a substitute for regular care and cleaning. We'll take care of the accidents, but the day to day care is down to you.