

Furniture Protection Plan Insurance

Insurance Product Information Document

Company: Fortegra Europe Insurance Company Ltd

Intermediary: Guardsman Industries Ltd

Product: Furniture Protection Plan

This Protection Plan is administered by Guardsman Industries Ltd, an Intermediary whose registered office is at 25 Canada Square, Level 37, London, E14 5LQ, United Kingdom. Guardsman is authorised and regulated by the Financial Conduct Authority under registration number 311766.

This Protection Plan is underwritten by Fortegra Europe Insurance Company Ltd (Malta Company registration number C 84703), who is authorised and regulated by the Malta Financial Services Authority and subject to limited regulation by the Financial Conduct Authority under reference number 805770.

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 (UK), can be found in the information leaflet and in the Terms and Conditions.

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 an accumulation of damage)

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 an accumulation of damage)
- ✓ Broken glass (dining and cabinet policies)

Motion furniture coverage (if available and can only be purchased with an upholstery plan):

- ✓ Mechanism failure (including 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. Your limit of indemnity will reduce after each claim.



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
- ✗ Scratches to metal frames
- ✗ Power surges causing damage to the electrics



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.

- ! Cover applies if the mattress has been used with the Guardsman approved mattress protector purchased or included with this Guardsman Protection Plan.



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.
- Cover applies if the mattress has been used with the Guardsman approved mattress protector purchased or included with this Guardsman Protection 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. The only exception to this is if the product has been treated with a stain protector as part of the Plan. In this case, you will be entitled to a refund of only 75% of the premium you have paid.

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, write to the Policy Administration Department, Guardsman, 152 Brook Drive, Abingdon, Oxfordshire, OX14 4SD, United Kingdom, or call on +44 (0)1235 444747. You will be entitled to a refund of a proportion of the premium you have paid. It will be based on the number of complete months of the plan remaining from the date you ask us to cancel it. You will also have to pay a £10 administration fee which we will take from your refund.

The legal bit

Important Notice – Statement of Suitability

This is an important document which sets out the reasons why this 5 year Bed Protection Policy is considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Important information – what happens next?

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

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

If you do not receive the policy certificate within 28 days of your bed being delivered, call Policy Administration on 01235 444747, email policy.admin@guardsman.co.uk or write to Guardsman using the address below. Please make sure you have your invoice for the bed 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 Policy covers you for sudden incidents of accidental **staining** to the outer cover of the bed or **damage** (resulting in rips, punctures, scuffs, burns, chips, or scratches). Your bed is only covered if you keep to the terms and conditions of the policy and have paid the premium. The mattress is only covered if a Guardsman approved mattress protector is in use at the time of the incident.

Your policy 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 policy certificate.

Your bed will be covered if:

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

If the bed 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 (up to the limit of indemnity).

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 Policy will not cover you for:

1. structural faults including; broken frames, slats, legs and mechanisms, fraying upholstery and stitching, broken zips, 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 including leather cracking or fabric bobbling, swirls, cracks, splits or hairline marks to wood, metal or high gloss finishes;
4. any damage caused while the item is being transported or stored; damage caused by contractors; neglect, abuse or misuse; or by malicious damage;
5. damage caused by pets biting or chewing the item;
6. pets scratching the item where it is not a one off incident of damage;
7. deterioration of the products appearance through normal use or general soiling (for example wear on high areas of use, or a build-up of oils on a head-board);
8. colour loss, fading, fire, scorching, flood, burst pipes (including radiator leaks), the effects of sunlight, wind or weather, damage caused by leaking roofs

(including roof windows) and conservatories, theft or any other similar cause;

9. any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Guardsman Protection Policy;
10. routine repair and general cleaning, even if carried out by a Guardsman approved repairer or cleaner;
11. any failure of repairs not carried out under this policy;
12. handheld, wireless devices (including battery packs), used to operate functions, if these are not permanently attached to the bed;
13. accidental staining and/or damage to the mattress protector bought or provided in conjunction with this Guardsman Bed Protection Policy;
14. damage to the mattress if a Guardsman approved mattress protector is not in use at the time of the incident;
15. browning or yellowing to the outer surface of the mattress;
16. power surges which cause damage to the electrics.

Period of cover

Accidental damage and accidental staining – cover starts on the date the bed is delivered and lasts for 5 years.

Making a claim

If you need to make a claim under this policy, phone us within 28 days on 0345 128 1240. Please have your policy certificate to hand. When you call we will explain the claims process.

Guardsman Terms of Business

Complaints procedure

If you are not happy with how we have dealt with you, contact Guardsman Complaints. Phone: 01235 444751, email: complaints@guardsman.co.uk or write to Guardsman at the address below.

You may also be able to contact the Financial Ombudsman Service by submitting your claim online www.financial-ombudsman.org.uk or email complaint.info@financial-ombudsman.org.uk or telephone 0207 964 1000 or write to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. The Guardsman Complaints Team will advise you. Full details of these procedures are given in your policy certificate. Making a complaint will not affect your legal rights.

Cancellation

If you want to cancel your cover before your bed is delivered, or within 30 days of it being delivered to your home, contact your retailer. If the bed has been treated with a stain protector, you will only be entitled to a 75% refund of the price you paid for this protection policy. If you want to cancel 30 days or more after your bed is delivered, please contact Guardsman Policy Administration. A £10 administration fee will be taken off any refund. Full details are given in your policy certificate.

The insurer and administrator

Your Guardsman Protection Policy is underwritten by Fortegra Europe Insurance Company Ltd (Malta Company registration number C 84703), who is authorised and regulated by the Malta Financial Services Authority and subject to limited regulation by the Financial Services Authority under reference number 805770. Fortegra are licenced and regulated by the Malta Financial Services Authority, Notabile Road, Attard, BKR3000, Malta.

The Policy will be administered by Guardsman which is authorised and regulated by the Financial Conduct Authority under registration number 311766. These details can be checked on the financial services register at www.fca.gov.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Protection for Customers

Fortegra Europe Insurance Company Ltd is covered by the Financial Services Compensation Scheme (FSCS). Further information is available from their website: www.fscs.org.uk

Law applicable

Unless you and the insurer agree otherwise, the policy will be governed by the law that applies in the part of the country you live in. Any communication between the insurer and the administrator will be in English.

Guardsman is a registered trademark 817036 (Rev 2) February 2021



5 Year Bed Protection Plan

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



GUARDSMAN
AN ANYNTA COMPANY
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 bed or £25,000, whichever is the lowest.

So what am I actually covered for?

Accidental stains such as...

- ✓ **Drinks** e.g. tea or coffee
- ✓ **Food** e.g. chocolate
- ✓ **Human and animal bodily fluids** eg. blood or vomit
- ✓ **Ink** e.g. ballpoint pen, felt tip or permanent marker
- ✓ **Wax** e.g. hair, candle and polish
- ✓ **Paint**
- ✓ **Make-up** and toiletries
- ✓ **Dye transfer** e.g. from jeans (not as a result of an accumulation of damage)
- ✓ **Adhesives** and glues

Accidental damage such as...

- ✓ **Tears and rips** caused by keys and belt buckles
- ✓ **Burns** caused by cigarettes
- ✓ **Scratches** caused by jewellery
- ✓ **Pet scratches** (not as a result of an accumulation of damage)

We do not cover for

- ✗ General cleaning and wear and tear
- ✗ Odours
- ✗ Animal chewing
- ✗ Colour change
- ✗ Damage caused by perspiration
- ✗ Damage or staining to the mattress protector
- ✗ Browning or yellowing to the outer surface of the bed, including the mattress
- ✗ Structural faults

* coverage only applies if an approved mattress protector is in place

Who are you sharing your bed with...?

...dust mites!



These horrible creatures love your bed almost as much as you do. Most people lose around a pint of water in perspiration whilst in bed, which can be absorbed into the mattress if a protector is not in use, and it becomes a perfect breeding ground for bacteria and mould, which leads to dust mite infestation. That’s why it’s so important to look after your mattress and use a protector!

Luckily for you, as well as the protection plan coverage, you will also be given a mattress protector which will keep you and your bed healthy and stop accidents from damaging your mattress.

Guardsman mattress protector benefits include...



Breathable layer to wick away excess heat and moisture while you sleep



Waterproof against spills, preventing stains



Protection from dust mites and their allergens



Prevents growth of bacteria, mould and mildew

Our mattress protectors mean a healthier night’s sleep for both you and your mattress!

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