



CARE PLUS FURNITURE CARE AND MATTRESS PROTECTOR DOCUMENTS

The following documents explain all you need to know about Care Plus Furniture Care. Which one applies to you will depend on the type of Care Plus policy that you are buying:

IPID 1 and Terms and Conditions Document 1

– applicable for Upholstery, Dining & Bedroom furniture and Beds Care Plus Policy.

IPID 2 and Terms and Conditions Document 2

– applicable where you have purchased a Care Plus Mattress Protector Policy.

Furniture Insurance (IPID 1)

Insurance Product Information Document

Product: Furniture Care Policy

Company: Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Consilium Insurance Broker Ltd, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080). Millennium Insurance Company Limited is regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA. (Firm Reference No. 82939).

Complete pre-contractual and contractual information on the insurance product is provided in the terms and conditions.

What is this type of insurance?

This insurance policy is designed for those who wish to insure their furniture against accidental staining, accidental damage and structural defects. It is a stand-alone policy and you should use the information below to establish if this policy is right for you. If you have existing policies that give the same cover elsewhere, you will need to consider whether you may be paying for duplicate cover.



What is insured?

Accidental staining and accidental damage provides cover for specific accidental events.

Accidental staining from any substance including, but not limited to:

- ✓ Food ✓ Drinks ✓ Cosmetics ✓ Ink ✓ Paint ✓ Dye transfer
- ✓ Human and animal bodily fluids
- ✓ Odours to interiors caused by a stain.

Accidental damage including, but not limited to:

- ✓ Rips ✓ Tears ✓ Burns ✓ Scratches ✓ Punctures ✓ Scuffs
- ✓ Dents ✓ Chips ✓ Heat ring(s) ✓ Pet damage
- ✓ Breakage of glass components
- ✓ Breakage of frame components

Structural defects

This policy will also provide cover for defects or faults with your product, found after the manufacturer's or retailer's guarantee including:

- ✓ Defects to fabric materials such as fraying
- ✓ Bending and breakage to metal components
- ✓ Excessive loss of resilience to cushion interiors
- ✓ Defects to mechanical, electric recliners and components
- ✓ Broken zips, castors, and buttons
- ✓ Separation of seams and stitching
- ✓ Lifting or peeling of leather and vinyl
- ✓ Electrical accessories; such as USB ports and fridges

Note: Certain components of your furniture have a 20 year manufacturer's or retailer's guarantee which exceeds the duration of this policy, and are therefore not covered by this policy.

Valid claims will be settled by cleaning or repairing the damaged product. If parts are required, these will be sourced using the original specification of the product. If the product cannot be cleaned or repaired, we will provide a replacement or credit note.



What is not insured?

- ✗ Damage caused deliberately by you or any person;
- ✗ Any damage resulting from wear and tear;
- ✗ The gradual accumulation of damage or staining, accidental or otherwise;
- ✗ Components covered by the retailer's 20 years guarantee;
- ✗ Changes in colour or damage to of any part of the product caused by sunlight, perspiration, natural hair and body oils or wear and tear;
- ✗ Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- ✗ Damage caused by any animal other than your pet(s);
- ✗ Structural defects first discovered before the expiry of the manufacturer's or retailer's guarantee period.

This is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time.

For full details of all exclusions, please refer to the Terms and Conditions.



Are there any restrictions on cover?

- ! You are 18 or older at the date of purchase;
- ! You are resident in the UK, Channel Islands or Isle of Man;
- ! The price of the product(s) purchased has a value of no more than £20,000;
- ! The product must be used for your own domestic purposes;
- ! Your product must be new at the start of this policy and free from damage;
- ! You cannot transfer this insurance to another person;
- ! The value of a replacement or settlement shall not exceed the amount you originally paid for the product, plus inflation.



Where am I covered?

- ✓ In the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- To take all reasonable precautions to safeguard the product and to avoid loss or damage to it
- To maintain the product in accordance with the manufacturer's instructions
- To make a claim as soon as possible, but no longer than 28 days after noticing the damage, as shown in your terms and conditions
- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts.

Note: The total price for the Care Plus package for Upholstery, Dining and Bedroom furniture includes the premium, a care kit with a value of £49 and a one-off arrangement fee of £25. The Care Plus package for Beds includes the premium and a one-off arrangement fee of £25.



When does the cover start and end?

Cover for accidental staining and accidental damage starts from the date of delivery of the product. Structural defects cover starts after the expiry of the manufacturer's or retailer's guarantee. The date that the cover expires will be shown on your Certificate of Insurance. There are some circumstances where the policy will end prior to this and these can be found within your policy terms and conditions which will be sent to you.



How do I cancel the contract?

You can cancel this policy at any point, up to 14 days from receipt of your certificate of insurance, and receive a full refund. No refund of premium will be made if you have made a claim or if you cancel the policy after 14 days from receipt of your certificate of insurance. To cancel your policy please return to the retailer where you bought the product together with the sales receipt or invoice.

Furniture Care Certificate of Insurance

Insured:

Sample

Certificate No:

Sample

What is covered:

Sample

Dear Policyholder

This policy wording confirms that, in return for the premium **you** have paid and subject to the terms and conditions of this policy, **you** have a contract of insurance with the **Insurer**, Novus Underwriting Limited on behalf of Millennium Insurance Company Limited who agree to meet the type of claims set out above under 'What is Covered', that are made by the **insured** for the **products** occurring during the **period of cover**.

Your policy does not cover every eventuality. Please read the Terms and Conditions carefully for full details of what is covered, what is not covered and how to make a claim. This document contains all the Terms and Conditions which apply to this policy. If **you** have existing policies that give the same cover elsewhere, **you** will need to consider whether **you** may be paying for duplicate cover.

How to claim: Online at claim.castelangroup.com or call 03330 146 310

Policy Details:

Sample

IMPORTANT: If the actual delivery date of **your product** differs to that shown on this Certificate of Insurance, please notify the **administrator** at the point of claim or by emailing mypolicy@castelangroup.com quoting **your** Certificate Number and the actual delivery date of **your product**.

DEMANDS AND NEEDS: This insurance policy meets the demands and needs of those who wish to insure their **product** against **accidental staining, accidental damage** and **structural defects** for the **period of cover**.

INTENTION OF THIS INSURANCE

The intention of this insurance policy is to provide cover for specific individual accidental events that result in staining or damage to **your** new **product**. It is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time or is from normal everyday use.

Furthermore, this insurance policy will also provide cover for **structural defects** or faults found outside of the **manufacturer's or retailer's guarantee period** but are not as a result of **wear and tear** through use of the **product**.

You and **your** family must take all reasonable precautions to safeguard the **product** and to avoid damage to it. This includes, but is not limited to, ensuring that the **product** is maintained in accordance with the manufacturer's instructions. If **you** fail to do so any claim **you** make may be rejected by the **administrator**.

INTRODUCTION

Accidental staining, accidental damage and structural defects insurance policy is arranged and administered by Castelan Limited and underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

Castelan Limited is registered in England and Wales under Company No. 7637133, with its registered office address at Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY. Castelan Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 572287).

This policy is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No. 82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Consilium Insurance Broker Ltd, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080).

Millennium Insurance Company Limited is regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA. (Firm Reference No. 82939).

The authorisation details of each firm can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling 0800 111 6768.

As the retailer ultimately acts as agent for the **insurer** under a delegated authority, monies paid to (or held by) the retailer in relation to the insurance contract are treated as having been paid to (or held by) the **insurer**.

HOW TO CLAIM

The easiest way to register **your** claim is online at claim.castelanguroup.com. **You** can also call the **administrator** on **03330 146 310**. Any claim should be made as soon as possible, but no longer than 28 days after noticing the damage. For more information, please see section 6 'Claim Process'.

1 DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold.

Accidental damage: A sudden and unforeseen accidental event resulting in damage to the **product(s)** not otherwise excluded under this policy.

Accidental staining: A sudden and unforeseen accidental event, resulting in a stain to the **product(s)** not otherwise excluded under this policy.

Administrator: Castelan Limited, appointed to administer this insurance policy on behalf of the **insurer**.

Data Controller: The **insurer** and **administrator**, who each determine the purposes and means of processing **your** personal data.

General Data Protection Regulations: The UK General Data Protection Regulation (UK GDPR), tailored by the Data Protection Act 2018.

Inflation: An amount added to the original purchase price using Retail Price Index data from the Office for National Statistics.

Insured, you, your: The person or persons whose name and address is shown under the '**Insured**' section on **your** Certificate of Insurance.

Insurer, our, us, we: Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

Manufacturer's or retailer's guarantee period: As shown in the following table, a defined period of years from the start date of this policy, within which the manufacturer or retailer are responsible to remedy any faults or defects.

Product Group	Components covered under the manufacturer's or retailer's guarantee period (from delivery) for 20 years	Components covered under the manufacturer's or retailer's guarantee period (from delivery) for 2 years
Upholstery	Frames, springs and webbing	Recliner mechanisms, sofa bed actions, motors, ratchet headrests and armrests, adjustable seats, covers and stitching.
Dining and bedroom furniture	Timber, veneers, stability and joints	Handles, catches and hinges, interior fittings, light fittings (not bulbs), drawer runners, reciprocal table leaf actions and butterfly leaves/extensions, motors and coffee tables incorporating function/storage.
Beds	Frames and springs	Motors, drawers, adjustable mechanisms and ottoman storage mechanisms.

Note: As the length of the 20 year **manufacturer's or retailer's guarantee period** provided for the components listed exceeds the expiry of this policy there is no cover for these components in this policy. These defects should, therefore, be reported to the retailer.

Period of cover: The period specified in the 'Policy Details' section on **your** Certificate of Insurance.

Product, products: The item(s) detailed under the 'Policy Details' section on **your** Certificate of Insurance.

Structural defects: Faults found outside of the **manufacturer's or retailer's guarantee period** that have occurred due to faulty or defective components not otherwise excluded under this policy.

Wear and tear: The gradual deterioration associated with normal use and age of the **product**.

2 ELIGIBILITY

You are eligible to take out this policy if **you** meet all of the following criteria:

- **you** are 18 or older at the date of purchase;
- **you** are resident in the UK, Channel Islands or Isle of Man;
- the price of the **product(s)** purchased has a value of no more than £20,000;
- the **product(s)** must be used for **your** own domestic purposes; and
- the **product(s)** must be new at the start date of this policy and free from damage.

3 PERIOD OF COVER

- Your** cover for **accidental staining** and **accidental damage** will start from the date shown in the 'Policy Details' section on **your** Certificate of Insurance;
- Your** cover for **structural defects** will start following the expiry of the **manufacturer's or retailer's guarantee period**;
- Your** insurance terminates as soon as any of the following events occur:
 - your** policy expires on the date shown in the 'Policy Details' section on **your** Certificate of Insurance;
 - you**, or anyone representing **you** defrauds or deliberately misleads **us** or the **administrator**; or
 - your** claim has been settled by replacement or credit note; or
 - the premium for this insurance is not paid; or
 - you** modify the **product**; or
 - you** or the **insurer** cancels the policy in accordance with section 8 'Cancellations and Refunds'

It is **our** intention that this insurance cannot be renewed.

4 WHAT IS COVERED

i) Accidental staining and accidental damage

You are covered under this insurance policy for a sudden and unforeseen accidental event that results in staining or damage to **your product**.

Examples of claims that would be covered by this policy include:

- ✓ Yesterday, **you** tripped and spilt a drink and it has caused a stain on **your** footstool.
- ✓ Earlier today, whilst completing a crossword, **you** dropped **your** pen and it has marked **your** leather chair.
- ✓ Last night, **your** cat was startled and caused a scratch to the arm of **your** sofa.
- ✓ Whilst enjoying a cup of tea in bed, **you** spilled some and it has caused a stain on **your** mattress.

These claims would be covered because they have happened suddenly.

Examples of claims that would not be covered by this policy include:

- × Over the past few months, staining from food and drink has built up on **your** sofa.
- × Over time, the seat **you** most regularly use has changed colour because of dye transferring from **your** clothing.
- × Since owning **your** furniture, **your** dog has, on numerous occasions, caused multiple areas of damage.
- × Through normal use, **your** mattress has become stained and discoloured.

These would not be covered because the damage or staining has built up over a period of time.

NOTE: Please report each claim as it happens. Cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time.

ii) Structural defects

You are covered under this insurance policy for defects or faults with **your product** found outside of the **manufacturer's or retailer's guarantee period**.

Note:

- **Structural defects** arising during the **manufacturer's or retailer's guarantee period** must be reported to the retailer from whom **you** purchased **your product**.
- As the length of the 20 year **manufacturer's or retailer's guarantee period** provided for the components listed (in the table on page 3) exceeds the expiry of this policy there is no cover for these components in this policy. These defects should, therefore, be reported to the retailer.

Examples of claims that would be covered by this policy include:

- ✓ Due to faulty wiring, the handset for the recliner mechanism no longer works.
- ✓ Due to a poor weld in the recliner mechanism, the mechanism has collapsed.
- ✓ Due to poor workmanship during construction, the stitching has come undone.
- ✓ Due to a defect, the leather on **your** headboard has started to peel.

These claims would be covered because they are faults with the **product**, but must have occurred following the expiry of the **manufacturer's or retailer's guarantee period**.

Examples of claims that would not be covered by this policy include:

- × Over time, and through normal usage, the cushion interiors have lost their shape and support.
- × Due to the accumulation of natural bodily oils, the leather has started to crack or peel.
- × Since owning the furniture, **you** notice changes to the colour of **your** furniture especially in areas that are in regular use.
- × Over time and through normal use, the mattress has settled and lost an expected amount of resiliency.

These would not be covered because the issue has arisen through normal use and wear.

5 WHAT IS NOT COVERED

Any claim for or resulting from the following will not be covered:

- 1 Damage caused deliberately by **you** or any person;
- 2 Any damage resulting from **wear and tear**;
- 3 Any damage resulting from neglect, abuse, or misuse of the **product**;
- 4 The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding, water damage from leaking pipes or corrosion upon the **product**;
- 5 **Structural defects** in **products** manufactured with a defective design or specification and subject to a manufacturer recall;
- 6 Changes in colour or damage to any part of the **product** caused by sunlight, perspiration, natural hair and body oils or **wear and tear**;
- 7 The gradual accumulation of damage or staining, accidental or otherwise;
- 8 **Accidental staining** or **accidental damage** caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- 9 The removal of any odour unless caused by a stain covered by this insurance policy;
- 10 Any damage caused during delivery, assembly or disassembly of the **product**;
- 11 Damage caused by pets that has accumulated over a period of time;
- 12 Damage caused by any animal other than **your** pet(s);
- 13 Natural characteristics of leather such as brands, bites, tick marks and opened scars;
- 14 Costs, expenses or any other financial loss, such as loss of earnings, other than the cost **we** agree for cleaning, repairing or replacing the **product**;
- 15 Use of the **product** in business premises or in residential premises which **you** let or sublet;

- 16 Use of the **product** outside the United Kingdom, Channel Islands and the Isle of Man;
- 17 **Structural defects** first discovered before the expiry of the **manufacturer's or retailer's guarantee period**;
- 18 Components covered by the retailer's 20 years guarantee;
- 19 Damage to, or failure of, the **product**, as a direct result of the failure of the components which are covered under the **manufacturer's or retailer's guarantee period**;
- 20 Damage not consistent with the original claim or misrepresentation of an occurrence;
- 21 War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
- 22 Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense), caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion;
- 23 Radiation: Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

6 CLAIM PROCESS

HOW TO MAKE A CLAIM

The easiest way to register **your** claim is online at claim.castelgroup.com. **You** can also call the **administrator** on 03330 146 310. Any claim should be made as soon as possible, but no longer than 28 days after noticing the damage. If **you** report a claim after 28 days **we** may not consider **your** claim. Claims outside of this timeframe will be considered on a case by case basis.

HOW WE WILL SETTLE CLAIMS:

Valid claims will be settled by cleaning or repairing the damaged **product**. If the **product** cannot be cleaned or repaired, **we** will provide a replacement or a credit note. If a repair can be made, it must be considered prior to a replacement being considered.

CLEANING:

In the event of a claim for **accidental staining**, the **administrator's** first response may be the despatch of a specialist cleaning product for **you** to use on the stain. If the cleaning product is unsuccessful in removing the stain, please follow the instructions provided with the cleaning product. The **administrator** may then arrange for an inspection of **your product** to decide upon the most economical method of settling **your** claim, which may involve **us** completing a repair.

REPAIRS:

Our technicians carry with them most of the equipment needed to complete cleaning or repairs in **your** home on **our** first visit, but on occasion **we** will need to order parts to complete the repair. Where leather and fabric parts are ordered it is important to note that over time the colour, shade and appearance of **your product** is likely to change and therefore, in the event new parts are required, **we** will supply them based on the original appearance of **your product**. Wherever possible **we** will try and limit any differences but **our** liability is to repair the **product** based on the original specification. **We** may decide to offer **you** the option of a cash settlement to the value of **our** repairs, in lieu of any repairs being carried out.

You can make an unlimited number of claims for cleaning and repairs, however at **our** discretion **we** may decide that cleaning or repairing **your product** is not the most appropriate resolution and will settle **your** claim with a replacement or credit note.

NOTE: If **we** arrange for a technician to attend **your** home to inspect the **product** and the technician is unable to gain access to the **product**, **you** will be responsible for the cost of the appointment before **we** will arrange for the technician to re-attend. The **administrator's** standard missed appointment fee is £20.

REPLACEMENT OR CREDIT NOTE:

If **we** are not able to clean or repair the damaged **product** satisfactorily **we** will arrange for a replacement **product** of the same specification. If this is not possible **we** will arrange a credit note to be used at the retailer where **you** originally purchased **your product**. If it is not possible to use this retailer, **we** will arrange for the credit note to be used at an alternative retailer of our choice. The value of either a replacement or credit note will be limited to the value **you** paid for **your product**, plus **inflation**.

If **we** provide **you** with a replacement or credit note, **we** reserve the right to take sole ownership of the damaged **product**. If **we** choose to take ownership, the damaged **product** will be collected from **you**. If **we** choose not to collect the damaged **product**, the ownership of it and the responsibility for it (including disposing of it) will remain solely with **you**.

Where items are non-integral and therefore easily separated, such as a sideboard and chest of drawers, arm caps, scatter cushions and other accessories, they are treated as separate **products** in the event of a claim.

7 FRAUDULENT CLAIMS

You must not act in a fraudulent manner. If **you** (or anyone acting for **you**):

- i) make a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect;
- ii) make a statement in support of a claim knowing the statement to be false in any respect;
- iii) submit a document in support of a claim knowing the document to be forged or false in any respect; and/or
- iv) make a claim in respect of any loss or damage caused by **your** wilful act;

We may:

- a) not pay the claim or any other claim made under the insurance;
- b) declare the insurance void and not make any return of premium;
- c) be entitled to recover from **you** the amount of any claim already paid under the insurance; and/or
- d) inform the police of the circumstances.

8 CANCELLATION AND REFUNDS

You have 14 days from receipt of these terms and conditions in which to cancel this insurance policy if, for any reason, **you** decide that it does not meet **your** demands and needs.

To cancel this insurance policy, please return to the retailer where **you** bought this insurance policy together with **your** Certificate of Insurance and proof of purchase. On the condition that no claims have been made, or are pending, the retailer will refund **your** premium in full.

No refund of premium will be made if **you** have made a claim, if a claim is pending or if **you** cancel this insurance policy after 14 days from receipt of this insurance policy.

The **insurer** may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Provided the premium has been paid in full, **you** will be entitled to a pro rata refund of premium paid for the insurance policy based on the number of full months remaining on the **period of cover** less the value of any claims made under the insurance policy.

9 GENERAL ADMINISTRATION TERMS AND CONDITIONS

- i) The **administrator** will administer **your** insurance policy and settle all claims in accordance with these terms and conditions.
- ii) **You** are responsible for informing the **administrator** of a change of **your** address by emailing mypolicy@castelanguroup.com.
- iii) **You** cannot transfer this insurance policy to another person.
- iv) This insurance policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or Wales.
- v) To improve the quality of **our** service, **we** will be monitoring and recording some telephone calls.
- vi) When **your** cover under the insurance policy ends, it will not have a cash or surrender value.
- vii) **We** may amend these Terms and Conditions for legal or regulatory reasons. Where this change benefits **you**, **we** will make the change immediately and notify **you** of the change within 28 days. In all other cases **we** will write to advise **you** of the change at least 28 days prior to any change taking effect. If **you** wish to cancel **your** policy, **you** may cancel it and **you** will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the **period of cover** after the value of any claim(s) have been deducted, where applicable.

10 COMPLAINTS PROCEDURE

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint.

If **you** have a complaint about how **your** claim has been handled, or how **your** policy has been administered, please contact the **administrator** by email at customer@castelanguroup.com or by telephone on 03330 146 310 or by writing to: Castelan Ltd, Customer Care Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY,

United Kingdom. In some cases the **administrator** may refer **your** complaint to Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London EC3M 7AT. Email: complaints@novusunderwriting.com

If **your** complaint is about the sale of this insurance policy the **administrator** may refer **you** to the retailer from whom it was purchased.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are **insured** in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Tel: 0300 123 9 123 or visit www.financial-ombudsman.org.uk. The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

11 FINANCIAL SERVICES COMPENSATION SCHEME

Millennium Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Millennium Insurance Company Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme PO Box 300, Mitcheldean, GL17 1DY.

12 DATA PROTECTION

We and the **administrator** are Data Controllers (as defined by the **General Data Protection Regulations**) for the data **you** provide to **us**. **We** and the **administrator** need to use **your** data in order to arrange **your** insurance and associated products.

We and the **administrator** may collect personal information about **you**, including:

- Name, address, contact details
- Financial information such as bank details
- Details of any claim

We and the **administrator** may also collect sensitive personal information about **your** health where **we** consider a change to **our** procedures will likely provide **you** with a better customer outcome. This will only be collected with **your** consent.

You are obliged to provide information without which **we** and the **administrator** will be unable to provide a service to **you**. Any personal information provided by **you** may be held by the **insurer** in relation to **your** insurance cover. It may be used by **our** relevant staff in making a decision concerning **your** insurance and for the purpose of servicing **your** cover. It may be held by the **administrator** for administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **you** from credit reference agencies, fraud prevention agencies and others to check **your** credit status and identity. The agencies will record **our** enquiries, which may be seen by other companies who make their own credit enquiries. If **you** provide false or inaccurate information and **we** suspect fraud, **we** will record this.

We, the **administrator** and other organisations may use these records to:

- a. Help make decisions on insurance proposals and insurance claims, for **you** and members of **your** household
- b. Trace debtors, recover debt, prevent fraud, and manage **your** insurance policies
- c. Check **your** identity to prevent money laundering, unless **you** furnish **us** with satisfactory proof of identity.

We and the **administrator** process all data in the **UK**, where either need to disclose data to parties outside the **UK**, **we** and the **administrator** will use appropriate safeguards to ensure the privacy of **your** data during such transfers. In the event that **your** data needs to be transferred back to **us** and the **administrator** from parties outside of the **UK**, then similar appropriate safeguards will be in place. In order to protect **our** legal position, **we** and will retain **your** data for a minimum of 7 years. The **administrator** will retain **your** data for the duration of **your** policy and a period of 5 years afterwards. **We** and the **administrator** have a Data Protection regime in place to oversee the effective and secure processing of **your** data. Under GDPR legislation, **you** can ask **us** and the **administrator** for a copy of the data **we** hold, have it corrected, sent to a third party or deleted (subject to **our** and the **administrator's** need to hold data for legal reasons). **We** and the **administrator** will not make **your** personal details available to any companies to use for their own marketing purposes.

If **you** wish to complain about how **we** have handled **your** data, **you** can contact **us** and **we** will investigate the matter. If **you** are not satisfied with **our** response or believe **we** are processing **your** data incorrectly **you** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

For more information about how the **administrator** uses **your** data, please see the **administrator's** privacy notice at www.castelanguroup.com/privacy-notice.

For more information about how the **insurer** uses **your** data, please see the **insurer's** privacy notice at www.micinsurance.net/en/privacy-policy-and-terms-of-use.

Furniture Insurance (IPID 2)

Insurance Product Information Document

Product: Mattress Protector Care Policy

Company: Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Consilium Insurance Broker Ltd, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080). Millennium Insurance Company Limited is regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA. (Firm Reference No. 82939).

Complete pre-contractual and contractual information on the insurance product is provided in the terms and conditions.

What is this type of insurance?

This insurance policy is designed for those who wish to insure their furniture against accidental staining, accidental damage and structural defects (including to the mattress protector). It is a stand-alone policy and you should use the information below to establish if this policy is right for you. If you have existing policies that give the same cover elsewhere, you will need to consider whether you may be paying for duplicate cover.



What is insured?

As part of this insurance policy, your retailer will provide you with a mattress protector for use on the product. In the event of accidental staining, accidental damage or structural defects to the mattress protector during the period of cover, you are entitled to a maximum of 5 replacement mattress protectors.

Accidental staining to the mattress protector and product from any substance including, but not limited to:

- ✓ Food ✓ Drinks ✓ Cosmetics ✓ Ink ✓ Paint ✓ Dye transfer
- ✓ Human and animal bodily fluids
- ✓ Odours to interiors caused by a stain.

Accidental damage to the mattress protector and product including, but not limited to:

- ✓ Rips ✓ Tears ✓ Burns ✓ Scratches ✓ Punctures ✓ Scuffs
- ✓ Dents ✓ Chips ✓ Heat ring(s) ✓ Pet damage
- ✓ Breakage of glass components
- ✓ Breakage of frame components

Note: Accidental staining and accidental damage provides cover for specific accidental events.

Structural defects

This policy will also provide cover for defects or faults with your mattress protector and product, found after the manufacturer's or retailer's guarantee including:

- ✓ Defects to fabric materials such as fraying
- ✓ Bending and breakage to metal components
- ✓ Excessive loss of resilience to cushion interiors
- ✓ Defects to mechanical, electric recliners and components
- ✓ Broken zips, castors, and buttons
- ✓ Separation of seams and stitching
- ✓ Lifting or peeling of leather and vinyl
- ✓ Electrical accessories; such as USB ports and fridges

Note: Certain components of your furniture have a 20 year manufacturer's or retailer's guarantee which exceeds the duration of this policy, and are therefore not covered by this policy.

Valid claims will be settled by replacing the mattress protector, or where the damage is to the product by cleaning or repairing the damaged product.

If the product cannot be cleaned or repaired, we will provide a replacement or credit note.



What is not insured?

- ✗ Damage caused deliberately by you or any person;
- ✗ Any damage resulting from wear and tear;
- ✗ The gradual accumulation of damage or staining, accidental or otherwise;
- ✗ Staining or damage to the mattress, accidental or otherwise, where the mattress protector was not in place;
- ✗ Components covered by the retailer's 20 years guarantee;
- ✗ Changes in colour or damage to of any part of the product caused by sunlight, perspiration, natural hair and body oils or wear and tear;
- ✗ Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- ✗ Damage caused by any animal other than your pet(s);
- ✗ Structural defects first discovered before the expiry of the manufacturer's or retailer's guarantee period.

This is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time.

For full details of all exclusions, please refer to the Terms and Conditions.



Are there any restrictions on cover?

- ! You are 18 or older at the date of purchase;
- ! You are resident in the UK, Channel Islands or Isle of Man;
- ! The price of the product(s) purchased has a value of no more than £20,000;
- ! The product must be used for your own domestic purposes;
- ! Your product must be new at the start of this policy and free from damage;
- ! You cannot transfer this insurance to another person;
- ! The value of a replacement or settlement shall not exceed the amount you originally paid for the product, plus inflation.



Where am I covered?

- ✓ In the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- To ensure that the mattress protector provided is in use at all times
- To take all reasonable precautions to safeguard the product and to avoid loss or damage to it
- To maintain the product in accordance with the manufacturer's instructions
- To make a claim as soon as possible, but no longer than 28 days after noticing the damage, as shown in your terms and conditions
- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts.



When does the cover start and end?

Cover for accidental staining and accidental damage starts from the date of delivery of the product. Structural defects cover starts after the expiry of the manufacturer's or retailer's guarantee. The date that the cover expires will be shown on your Certificate of Insurance. There are some circumstances where the policy will end prior to this and these can be found within your policy terms and conditions which will be sent to you.



How do I cancel the contract?

You can cancel this policy at any point, up to 14 days from receipt of your certificate of insurance, and receive a full refund. No refund of premium will be made if you have made a claim or if you cancel the policy after 14 days from receipt of your certificate of insurance. To cancel your policy please return to the retailer where you bought the product together with the sales receipt or invoice.

Insured:

Sample

Certificate No:

Sample

What is covered:

Sample

Dear Policyholder

This policy wording confirms that, in return for the premium **you** have paid and subject to the terms and conditions of this policy, **you** have a contract of insurance with the **Insurer**, Novus Underwriting Limited on behalf of Millennium Insurance Company Limited who agree to meet the type of claims set out above under 'What is Covered', that are made by the **insured** for the **products** occurring during the **period of cover**.

Your policy does not cover every eventuality. Please read the Terms and Conditions carefully for full details of what is covered, what is not covered and how to make a claim. This document contains all the Terms and Conditions which apply to this policy. If **you** have existing policies that give the same cover elsewhere, **you** will need to consider whether **you** may be paying for duplicate cover.

How to claim: Online at claim.castelangroup.com or call 03330 146 310

Policy Details:

Sample

IMPORTANT: If the actual delivery date of **your product** differs to that shown on this Certificate of Insurance, please notify the **administrator** at the point of claim or by emailing mypolicy@castelangroup.com quoting **your** Certificate Number and the actual delivery date of **your product**.

DEMANDS AND NEEDS: This insurance policy meets the demands and needs of those who wish to insure their **product** against **accidental staining, accidental damage** and **structural defects** for the **period of cover**.

INTENTION OF THIS INSURANCE

The intention of this insurance policy is to provide cover for specific individual accidental events that result in staining or damage to **your new product**. It is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time or is from normal everyday use.

As part of this insurance policy, **your** retailer will provide **you** with a mattress protector for use on the **product**. In the event of **accidental staining** or **accidental damage** to the mattress protector during the **period of cover**, **you** are entitled to a maximum of 5 replacement mattress protectors. Should the mattress protector fail to prevent **accidental staining** or **accidental damage** to the **product**, this insurance policy will provide cover for cleaning or repairs to the **product**. Where this is not possible, a replacement or credit note will be provided.

Furthermore, this insurance policy will also provide cover for **structural defects** or faults found outside of the **manufacturer's or retailer's guarantee period** but are not as a result of **wear and tear** through use of the **product**.

You and **your** family must take all reasonable precautions to safeguard the **product** and to avoid damage to it. This includes, but is not limited to, ensuring that the **product** is maintained in accordance with the manufacturer's instructions. If **you** fail to do so any claim **you** make may be rejected by the **administrator**.

INTRODUCTION

Accidental staining, accidental damage and **structural defects** insurance policy is arranged and administered by Castelan Limited and underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

Castelan Limited is registered in England and Wales under Company No. 7637133, with its registered office address at Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY. Castelan Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 572287).

This policy is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No. 82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Consilium Insurance Broker Ltd, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080).

Millennium Insurance Company Limited is regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA. (Firm Reference No. 82939).

The authorisation details of each firm can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling 0800 111 6768.

As the retailer ultimately acts as agent for the **insurer** under a delegated authority, monies paid to (or held by) the retailer in relation to the insurance contract are treated as having been paid to (or held by) the **insurer**.

HOW TO CLAIM

The easiest way to register **your** claim is online at claim.castelanguroup.com. **You** can also call the **administrator** on **03330 146 310**. Any claim should be made as soon as possible, but no longer than 28 days after noticing the damage. For more information, please see section 6 'Claim Process'.

1 DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold.

Accidental damage: A sudden and unforeseen accidental event resulting in damage to the **product(s)** or mattress protector not otherwise excluded under this policy.

Accidental staining: A sudden and unforeseen accidental event, resulting in a stain to the **product(s)** or mattress protector not otherwise excluded under this policy.

Administrator: Castelan Limited, appointed to administer this insurance policy on behalf of the **insurer**.

Data Controller: The **insurer** and **administrator**, who each determine the purposes and means of processing **your** personal data.

General Data Protection Regulations: The UK General Data Protection Regulation (UK GDPR), tailored by the Data Protection Act 2018.

Inflation: An amount added to the original purchase price using Retail Price Index data from the Office for National Statistics.

Insured, you, your: The person or persons whose name and address is shown under the 'Insured' section on **your** Certificate of Insurance.

Insurer, our, us, we: Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

Manufacturer's or retailer's guarantee period: As shown in the following table, a defined period of years from the start date of this policy, within which the manufacturer or retailer are responsible to remedy any faults or defects.

Product Group	Components covered under the manufacturer's or retailer's guarantee period (from delivery) for 20 years	Components covered under the manufacturer's or retailer's guarantee period (from delivery) for 2 years
Beds	Frames and springs	Motors, drawers, adjustable mechanisms and ottoman storage mechanisms.

Note: As the length of the 20 year **manufacturer's or retailer's guarantee period** provided for the components listed exceeds the expiry of this policy there is no cover for these components in this policy. These defects should, therefore, be reported to the retailer.

Period of cover: The period specified in the 'Policy Details' section on **your** Certificate of Insurance.

Product, products: The item(s) detailed under the 'Policy Details' section on **your** Certificate of Insurance.

Structural defects: Faults found outside of the **manufacturer's or retailer's guarantee period** that have occurred due to faulty or defective components not otherwise excluded under this policy.

Wear and tear: The gradual deterioration associated with normal use and age of the **product** or mattress protector.

2 ELIGIBILITY

You are eligible to take out this policy if **you** meet all of the following criteria:

- **you** are 18 or older at the date of purchase;
- **you** are resident in the UK, Channel Islands or Isle of Man;
- the price of the **product(s)** purchased has a value of no more than £20,000;
- the **product(s)** must be used for **your** own domestic purposes; and
- the **product(s)** must be new at the start date of this policy and free from damage.

3 PERIOD OF COVER

- Your** cover for **accidental staining** and **accidental damage** will start from the date shown in the 'Policy Details' section on **your** Certificate of Insurance;
- Your** cover for **structural defects** will start following the expiry of the **manufacturer's or retailer's guarantee period**;
- Your** insurance terminates as soon as any of the following events occur:
 - your** policy expires on the date shown in the 'Policy Details' section on **your** Certificate of Insurance;
 - you**, or anyone representing **you** defrauds or deliberately misleads **us** or the **administrator**; or
 - your** claim has been settled by replacement or credit note; or
 - the premium for this insurance is not paid; or
 - you** modify the **product**; or
 - you** or the **insurer** cancels the policy in accordance with section 8 'Cancellations and Refunds'

It is **our** intention that this insurance cannot be renewed.

4 WHAT IS COVERED

i) Accidental staining and accidental damage

You are covered under this insurance policy for a sudden and unforeseen accidental event that results in staining or damage to **your** mattress protector or **product**. In the event of **accidental staining** or **accidental damage** to the mattress protector during the **period of cover**, **you** are entitled to a maximum of 5 replacement mattress protectors.

Should the mattress protector fail to prevent **accidental staining** or **accidental damage** to the **product**, this insurance policy will provide cover for cleaning or repairs to the **product**. Where this is not possible, a replacement or credit note will be provided.

Examples of claims that would be covered by this policy include:

- ✓ Yesterday, **you** tripped and spill a drink and it has caused a stain on **your** mattress protector which has seeped through to **your** mattress.
- ✓ Last weekend, **you** were using hair straighteners and placed them on the mattress protector causing a burn which went through to the mattress.
- ✓ Earlier today, whilst moving a ladder, it caught the headboard and caused a tear to the fabric.
- ✓ 2 days ago, whilst vacuuming **you** caused damage to the material on **your** bed base.

These claims **would** be covered because they have happened suddenly and, for damage to the mattress, **your** mattress protector was in place.

Examples of claims that would not be covered by this policy include:

- × Last night **you** dropped a cup of hot chocolate on **your** mattress, however no mattress protector was in place at the time.
- × Over time, **you** have noticed a gradual change in colour to **your** mattress from general soiling, such as sweat and other bodily fluids.
- × Since owning **your** bed, **your** cat has, on numerous occasions, caused multiple areas of damage.

These would not be covered because the damage or staining has built up over a period of time or, for damage to the mattress, **your** mattress protector was not in place.

NOTE: Please report each claim as it happens. Cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time.

ii) Structural defects

You are covered under this insurance policy for defects or faults with **your product** found outside of the **manufacturer's or retailer's guarantee period**.

Note:

- **Structural defects** arising during the **manufacturer's or retailer's guarantee period** must be reported to the retailer from whom **you** purchased **your product** or mattress protector.
- As the length of the 20 year **manufacturer's or retailer's guarantee period** provided for the components listed (in the table on page 3) exceeds the expiry of this policy there is no cover for these components in this policy. These defects should, therefore, be reported to the retailer.

Examples of claims that would be covered by this policy include:

- ✓ Due to a defect, the leather on your headboard has started to peel.
- ✓ Due to poor workmanship during construction, the stitching has come undone.
- ✓ Due to poor construction, one of the drawers in the base has collapsed.

These claims would be covered because they are faults with the **product**, but must have occurred following the expiry of the **manufacturer's or retailer's guarantee period**.

Examples of claims that would not be covered by this policy include:

- × Due to the accumulation of natural bodily oils, the leather on the headboard has started to crack or peel.
- × Since owning the bed, **you** notice changes to the colour of **your** bed especially in areas that are in regular use.
- × Over time and through normal use, the mattress has settled and lost an expected amount of resiliency.

These would not be covered because the issue has arisen through normal use and wear.

5 WHAT IS NOT COVERED

Any claim for or resulting from the following will not be covered:

- 1 Damage caused deliberately by **you** or any person;
- 2 Any damage resulting from **wear and tear**;
- 3 Staining or damage to the mattress, accidental or otherwise, where the mattress protector was not in place;
- 4 Any damage resulting from neglect, abuse, or misuse of the **product**;
- 5 The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding, water damage from leaking pipes or corrosion upon the **product**;
- 6 **Structural defects** in **products** manufactured with a defective design or specification and subject to a manufacturer recall;
- 7 Changes in colour or damage to any part of the **product** caused by sunlight, perspiration, natural hair and body oils or **wear and tear**;
- 8 The gradual accumulation of damage or staining, accidental or otherwise;
- 9 **Accidental staining** or **accidental damage** caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- 10 The removal of any odour unless caused by a stain covered by this insurance policy;
- 11 Any damage caused during delivery, assembly or disassembly of the **product**;
- 12 Damage caused by pets that has accumulated over a period of time;
- 13 Damage caused by any animal other than **your** pet(s);
- 14 Natural characteristics of leather such as brands, bites, tick marks and opened scars;
- 15 Costs, expenses or any other financial loss, such as loss of earnings, other than the cost **we** agree for cleaning, repairing or replacing the **product**;
- 16 Use of the **product** in business premises or in residential premises which **you** let or sublet;
- 17 Use of the **product** outside the United Kingdom, Channel Islands and the Isle of Man;
- 18 **Structural defects** first discovered before the expiry of the **manufacturer's or retailer's guarantee period**;

19 Components covered by the retailer's 20 years guarantee;

- 20 Damage to, or failure of, the **product**, as a direct result of the failure of the components which are covered under the **manufacturer's or retailer's guarantee period**;
- 21 Damage not consistent with the original claim or misrepresentation of an occurrence;
- 22 War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
- 23 Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense), caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion;
- 24 Radiation: Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

6 CLAIM PROCESS

HOW TO MAKE A CLAIM

The easiest way to register **your** claim is online at claim.castelgroup.com. **You** can also call the **administrator** on 03330 146 310. Any claim should be made as soon as possible, but no longer than 28 days after noticing the damage. If **you** report a claim after 28 days **we** may not consider **your** claim. Claims outside of this timeframe will be considered on a case by case basis.

HOW WE WILL SETTLE CLAIMS:

Valid claims will be settled by cleaning or repairing the damaged **product**. If the **product** cannot be cleaned or repaired, **we** will provide a replacement or a credit note. If a repair can be made, it must be considered prior to a replacement being considered.

MATTRESS PROTECTOR:

Any claim where there is staining or damage to the mattress protector only, will be settled by issuing **you** with a replacement mattress protector (a maximum of 5 during the **period of cover**).

Other valid claims to the **product** will be settled by cleaning or repairing the damaged **product**. Where these claims have arisen from the mattress protector failing to protect the mattress, please do not dispose of the mattress protector as it may be required for inspection and doing so may invalidate **your** claim.

CLEANING:

In the event of a claim for **accidental staining**, the **administrator's** first response may be the despatch of a specialist cleaning product for **you** to use on the stain. If the cleaning product is unsuccessful in removing the stain, please follow the instructions provided with the cleaning product. The **administrator** may then arrange for an inspection of **your product** to decide upon the most economical method of settling **your** claim, which may involve **us** completing a repair.

REPAIRS:

Our technicians carry with them most of the equipment needed to complete cleaning or repairs in **your** home on **our** first visit, but on occasion **we** will need to order parts to complete the repair. Where leather and fabric parts are ordered it is important to note that over time the colour, shade and appearance of **your product** is likely to change and therefore, in the event new parts are required, **we** will supply them based on the original appearance of **your product**. Wherever possible **we** will try and limit any differences but **our** liability is to repair the **product** based on the original specification. **We** may decide to offer **you** the option of a cash settlement to the value of **our** repairs, in lieu of any repairs being carried out.

You can make an unlimited number of claims for cleaning and repairs, however at **our** discretion **we** may decide that cleaning or repairing **your product** is not the most appropriate resolution and will settle **your** claim with a replacement or credit note.

NOTE: If **we** arrange for a technician to attend **your** home to inspect the **product** and the technician is unable to gain access to the **product**, **you** will be responsible for the cost of the appointment before **we** will arrange for the technician to re-attend. The **administrator's** standard missed appointment fee is £20.

REPLACEMENT OR CREDIT NOTE:

If **we** are not able to clean or repair the damaged **product** satisfactorily **we** will arrange for a replacement product of the same specification. If this is not possible **we** will arrange a credit note to be used at the retailer where **you** originally purchased **your product**. If it is not possible to use this retailer, **we** will arrange for the credit note to be used at an alternative retailer of **our** choice. The value of either a replacement or credit note will be limited to the value **you** paid for **your product**, plus **inflation**.

If **we** provide **you** with a replacement or credit note, **we** reserve the

right to take sole ownership of the damaged **product**. If **we** choose to take ownership, the damaged **product** will be collected from **you**. If **we** choose not to collect the damaged **product**, the ownership of it and the responsibility for it (including disposing of it) will remain solely with **you**.

Where items are non-integral and therefore easily separated, such as a mattress, bed base, headboard and other accessories, they are treated as separate **products** in the event of a claim.

7 FRAUDULENT CLAIMS

You must not act in a fraudulent manner. If **you** (or anyone acting for **you**):

- i) make a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect;
- ii) make a statement in support of a claim knowing the statement to be false in any respect;
- iii) submit a document in support of a claim knowing the document to be forged or false in any respect; and/or
- iv) make a claim in respect of any loss or damage caused by **your** wilful act;

We may:

- a) not pay the claim or any other claim made under the insurance;
- b) declare the insurance void and not make any return of premium;
- c) be entitled to recover from **you** the amount of any claim already paid under the insurance; and/or
- d) inform the police of the circumstances.

8 CANCELLATION AND REFUNDS

You have 14 days from receipt of these terms and conditions in which to cancel this insurance policy if, for any reason, **you** decide that it does not meet **your** demands and needs.

To cancel this insurance policy, please return to the retailer where **you** bought this insurance policy together with **your** Certificate of Insurance and proof of purchase. On the condition that no claims have been made, or are pending, the retailer will refund **your** premium in full.

No refund of premium will be made if **you** have made a claim, if a claim is pending or if **you** cancel this insurance policy after 14 days from receipt of this insurance policy.

The **insurer** may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Provided the premium has been paid in full, **you** will be entitled to a pro rata refund of premium paid for the insurance policy based on the number of full months remaining on the **period of cover** less the value of any claims made under the insurance policy.

9 GENERAL ADMINISTRATION TERMS AND CONDITIONS

- i) The **administrator** will administer **your** insurance policy and settle all claims in accordance with these terms and conditions.
- ii) **You** are responsible for informing the **administrator** of a change of **your** address by emailing mypolicy@castelgroup.com.
- iii) **You** cannot transfer this insurance policy to another person.
- iv) This insurance policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or Wales.
- v) To improve the quality of **our** service, **we** will be monitoring and recording some telephone calls.
- vi) When **your** cover under the insurance policy ends, it will not have a cash or surrender value.
- vii) **We** may amend these Terms and Conditions for legal or regulatory reasons. Where this change benefits **you**, **we** will make the change immediately and notify **you** of the change within 28 days. In all other cases **we** will write to advise **you** of the change at least 28 days prior to any change taking effect. If **you** wish to cancel **your** policy, **you** may cancel it and **you** will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the **period of cover** after the value of any claim(s) have been deducted, where applicable.

10 COMPLAINTS PROCEDURE

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint.

If **you** have a complaint about how **your** claim has been handled, or how **your** policy has been administered, please contact the **administrator** by email at customer@castelgroup.com or by telephone on 03330 146 310

or by writing to: Castelan Ltd, Customer Care Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY, United Kingdom. In some cases the **administrator** may refer **your** complaint to Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London EC3M 7AT. Email: complaints@novusunderwriting.com

If **your** complaint is about the sale of this insurance policy the **administrator** may refer **you** to the retailer from whom it was purchased.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are **insured** in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Tel: 0300 123 9 123 or visit www.financial-ombudsman.org.uk. The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

11 FINANCIAL SERVICES COMPENSATION SCHEME

Millennium Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Millennium Insurance Company Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme PO Box 300, Mitcheldean, GL17 1DY.

12 DATA PROTECTION

We and the **administrator** are Data Controllers (as defined by the **General Data Protection Regulations**) for the data **you** provide to **us**. **We** and the **administrator** need to use **your** data in order to arrange **your** insurance and associated products.

We and the **administrator** may collect personal information about **you**, including:

- Name, address, contact details
- Financial information such as bank details
- Details of any claim

We and the **administrator** may also collect sensitive personal information about **your** health where **we** consider a change to **our** procedures will likely provide **you** with a better customer outcome. This will only be collected with **your** consent.

You are obliged to provide information without which **we** and the **administrator** will be unable to provide a service to **you**. Any personal information provided by **you** may be held by the **insurer** in relation to **your** insurance cover. It may be used by **our** relevant staff in making a decision concerning **your** insurance and for the purpose of servicing **your** cover. It may be held by the **administrator** for administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **you** from credit reference agencies, fraud prevention agencies and others to check **your** credit status and identity. The agencies will record **our** enquiries, which may be seen by other companies who make their own credit enquiries. If **you** provide false or inaccurate information and **we** suspect fraud, **we** will record this.

We, the **administrator** and other organisations may use these records to:

- a. Help make decisions on insurance proposals and insurance claims, for **you** and members of **your** household
- b. Trace debtors, recover debt, prevent fraud, and manage **your** insurance policies
- c. Check **your** identity to prevent money laundering, unless **you** furnish **us** with satisfactory proof of identity.

We and the **administrator** process all data in the **UK**, where either need to disclose data to parties outside the **UK**, **we** and the **administrator** will use appropriate safeguards to ensure the privacy of **your** data during such transfers. In the event that **your** data needs to be transferred back to **us** and the **administrator** from parties outside of the **UK**, then similar appropriate safeguards will be in place. In order to protect **our** legal position, **we** and will retain **your** data for a minimum of 7 years. The **administrator** will retain **your** data for the duration of **your** policy and a period of 5 years afterwards. **We** and the **administrator** have a Data Protection regime in place to oversee the effective and secure processing of **your** data. Under GDPR legislation, **you** can ask **us** and the **administrator** for a copy of the data **we** hold, have it corrected, sent to a third party or deleted (subject to **our** and the **administrator's** need to hold data for legal reasons). **We** and the **administrator** will not make **your** personal details available to any companies to use for their own marketing purposes.

If **you** wish to complain about how **we** have handled **your** data, **you** can contact **us** and **we** will investigate the matter. If **you** are not satisfied with **our** response or believe **we** are processing **your** data incorrectly **you** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

For more information about how the **administrator** uses **your** data, please see the **administrator's** privacy notice at www.castelgroup.com/privacy-notice.

For more information about how the **insurer** uses **your** data, please see the **insurer's** privacy notice at www.micinsurance.net/en/privacy-policy-and-terms-of-use.