



## Expert repair service to keep your bed protected

### If we can't fix it, we won't let you down!



- When accidents happen we have a team of trained furniture experts ready to repair damage and remove stains



- If our expert technician can't complete a repair or remove a difficult stain, we will replace either the part or individual item of furniture. If your original model is unavailable, we'll invite you to reselect something similar



- Claim for as many incidents as you need over 5 years. There is no excess and you'll have cover for parts, labour and replacement items up to the indemnity value of your plan. Your indemnity value is the price you originally paid for your furniture or £15,000, whichever is the lowest

We've been providing furniture care since 1915 and handle over 8,000 claims a month, so we know how to repair even the worst damage

## The legal bit

### Important information – what happens next?

**This is only a list of Key Features**, refer to the Plan certificate for full terms and conditions.

Following delivery of your new furniture, you will receive a certificate for your Guardsman Protection Plan. This will contain the terms and conditions, limitations and exclusions. Please see below for a list of key features.

If after 28 days of delivery of your furniture you have not received your plan certificate, you must call the Guardsman Policy Administration Dept on 01235 444747, email [policy.admin@valspareurope.com](mailto:policy.admin@valspareurope.com) or write to the Policy Administration Department, Guardsman, 152 Brook Drive, Abingdon, Oxfordshire OX14 4SD. Please ensure you have your retailer invoice to hand.

**The Intention of the cover** - This Plan provides cover for individual incidents of accidental staining and/or accidental damage and/or structural damage (depending on the coverage selected) it does not provide cover for damage that naturally occurs due to normal use and ageing or for your product becoming gradually dirty and out of condition over time.

#### What is covered:

Your Guardsman Protection Plan covers you in the event of sudden and unintentional Accidental Damage (resulting in rips, punctures, scuffs, burns, chips, or scratches) and sudden and unintentional Stains. Your product(s) is only covered if you follow the terms & conditions of this plan and have paid the required premium. Your plan will cover you for the cost of repair or stain removal according to the coverage purchased and detailed under the "Your Coverage Includes" section on the front of Your Guardsman Plan Certificate.

Your product(s) will be covered:

1. once it has been delivered in satisfactory condition to your home
2. if the cause of the damage can be identified
3. if it has been used and cared for in line with the manufacturer's guidelines
4. if it has been used with the mattress protector purchased in conjunction with this Guardsman Bed Protection Plan

If a repair cannot be achieved, we may choose to replace the damaged part. In the event of this not being possible, Guardsman may at its sole discretion provide a replacement product(s). Alternatively, Guardsman may at its sole discretion settle the claim by a cash payment instead of a repair or replacement. Any cash settlement will be limited to the equivalent cost of repair or replacement by Guardsman.

Cover applies only if the item is kept in a private residence in the UK (excluding the Channel Islands and Isle of Man) and does not apply to use in any property or room which you rent out or any commercial property.

#### What is not covered:

Your Guardsman Furniture Protection Plan will not cover you for:

1. the incorrect use or application of any cleaning substances or use of inappropriate cleaning materials;
2. any natural characteristic to the covering of the item;
3. damage during transit or storage, caused by contractors, neglect, abuse, misuse or malicious damage of the product(s);
4. domestic pet damage caused by biting or chewing and any scratching which is not limited to a single incident;
5. any gradually occurring stain(s) or damage, gradual wear and tear, or your product becoming gradually dirty and out of condition over time;
6. colour loss, fading, fire, scorching, flood, burst pipes (including radiator leaks and spillages), sunlight, wind or weather; leaking roofs and conservatories, theft or any other similar external cause;
7. any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Guardsman Furniture Protection Plan;
8. routine repair/cleaning whether carried out by a Guardsman approved repairer/cleaner or another party;
9. any failure of repairs not undertaken as part of this plan;

10. handheld, wireless devices used to operate furniture functions that are not permanently attached to your insured product(s);
11. loss of resilience of interior fillings, fraying (including fraying of zips), delamination or loss of buttons;
12. any damage or fault to electronic and audio-visual equipment that are attached or form part of your bed, such as iPod docking stations, televisions, and speakers; and
13. accidental staining and/or accidental damage to the mattress protector bought in conjunction with this Guardsman Bed Protection Plan.

#### Duration

Accidental Damage and Accidental Staining – cover starts on the date of delivery of the item and lasts for 5 years. The plan will end if the item(s) is replaced following a successful claim, as detailed in the Protection Plan.

#### Complaints Procedure

If your expectations are not met in the first instance please write to the Complaints Team at Guardsman, 152 Brook Drive, Milton Park, Abingdon, Oxfordshire, OX14 4SD, email [complaints@guardsman.co.uk](mailto:complaints@guardsman.co.uk) or call 01235 444751. 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. Telephone number: 0800 023 4567 or 0300 123 9123 or Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Full details of these procedures are included on your plan certificate.

Making a complaint will not affect your legal rights.

#### Making a Claim

In the event of a possible claim under this Plan please contact Guardsman within 28 days 0345 266 0626 or 01235 448844. Please have Your Guardsman Furniture Protection Plan document to hand. Guardsman will explain the process and provide information to help your claim.

#### Cancellation

Guardsman operates a comprehensive cancellation policy which includes a 30 day cooling-off period. You may cancel cover at any time and receive a premium refund if you have not made a claim. Full terms, timings, refunds, deductions and administration fees are detailed on your Plan certificate. If you wish to cancel, and it is prior to the delivery of your furniture, or it is within 30 days of placing your order please contact your retailer. After this time, please contact Guardsman. Contact details can be found in the Important Information Section.

#### The insurer and administrator

Your Guardsman Furniture Protection Plan is underwritten by AmTrust Europe Limited registered in England and Wales under number 01229676. Registered office: Market Square House, St James's Street, Nottingham, NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202189.

The Plan 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](http://www.fca.gov.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

#### Protection for Customers

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). Further information is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk)

#### Law applicable

Unless you and the insurer both agree otherwise, the Plan will be governed by the law and courts applicable to the part of UK in which you live.

Guardsman is a registered trademark of the Valspar corporation 87013 October 2015



## Accidents can happen

Relax, we've got you covered with our 5 year Bed Protection Plan



# WHAT IS A GUARDSMAN PROTECTION PLAN?



“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”

Andrew, Upholstery expert  
Furniture Village Hove



## What is a Guardsman Protection Plan?



- It covers lifes little accidents, such as food or drink spills and accidental damage to your furniture



- When you have an accident, you simply claim on your plan by calling our UK call centre or go online and download a claim form



- There are no excesses to pay or annual renewal costs



- Our aim is to keep your furniture looking good and in full use in your home



- Wherever possible our network of expert repair technicians and cleaning specialists always try to repair the damage



- If a repair isn't possible, we will source new parts for you, or if they are not available, a replacement item.



It is important to note that 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.

## So what am I actually covered for

We'll cover you for accidents to your **bed and mattress** that result in damage and staining

### Bed and Mattress Elite Plan

#### Accidental stains resulting from ...

- ✓ **Drinks** such as tea or coffee
- ✓ **Food** such as chocolate
- ✓ **Human and animal bodily fluids** such as blood or vomit
- ✓ **Ink** such as biro, felt tip or permanent marker
- ✓ **Wax** such as hair, candle and polish
- ✓ **Paint**
- ✓ **Make-up** and toiletries
- ✓ **Dye transfer** from jeans or newspaper (not as a result of a build up)
- ✓ **Paint**, tar and oil
- ✓ **Adhesives** and glues
- ✓ **Acids** and corrosives

#### Accidental damage resulting in ...

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

We'll cover you for accidents to your **bed frame** that result in damage

### Bed Frame Plan

#### Accidental damage resulting in ...

- ✓ **Scratches** caused by keys and jewellery
- ✓ **Burns** caused by cigarettes
- ✓ **Rips** caused by belt buckles and metal buttons
- ✓ **Pet scratches** (not as a result of a build up)
- ✓ **Dents** caused by dropped items
- ✓ **Chips**

- [The Bed Frame Plan](#) covers the bed frame or divan and headboard (if purchased at the same time). **It does not cover the mattress**
- [The Bed and Mattress Elite Plan](#) covers the mattress against accidental staining if the Guardsman mattress protector is in place at the time of the accident
- When you purchase a Bed Plan from Furniture Village you will receive a free Guardsman Mattress Protector or Furniture Care Kit, depending on the plan purchased.

We do not cover for			
✗ General cleaning	✗	Wear and tear	✗ Damage caused by perspiration
✗ Colour change	✗	Animal chewing	