

# Furniture Warranty Insurance

## Insurance Product Information Document

**Company: Emmiera Group Limited**

**Product: Furniture Insurance.**

Emmiera Group Limited who are registered in England, No. 05042667 and authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 502001.

Financial & Legal Insurance Company Limited who are registered in England, No. 03034220 and authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915.

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 will provide cover for cleaning, repairing, or replacing your item of furniture in the event of it being accidentally damaged.



### WHAT IS INSURED?

#### **Upholstered furniture, mattresses & mattress protectors: Staining & Accidental damage resulting in:**

- ✓ Staining,
- ✓ Rip or tear,
- ✓ Burn,
- ✓ Scratch,
- ✓ Puncture,
- ✓ Scuff,
- ✓ Pet Damage.

#### **Upholstered furniture, mattresses & mattress protectors: Structural defects resulting from:**

- ✓ Defects to frames caused by breakage or becoming warped,
- ✓ Defects of mechanical, electric recliners and components,
- ✓ Bending and breakage of metal components,
- ✓ Broken zips, castors, and buttons,
- ✓ Separation of seams and stitching,
- ✓ Lifting or peeling of the hide on leather furniture,
- ✓ Loss of resilience to foam and fibre interiors.

#### **Cabinet & Dining Furniture: Staining & Accidental damage resulting in a:**

- ✓ Water, liquid, or heat marks from items in normal household use,
- ✓ Breakage, dents, chips, scratches which have penetrated through the surface finish; or
- ✓ Breakage, scratches and chips of glass or mirrors occurring during normal household use.

#### **Cabinet & Dining Furniture: Structural defects resulting from:**

- ✓ Defects to frames caused by breakage or becoming warped,
- ✓ Cracking of solid wood furniture,
- ✓ Peeling of the finish on solid wood,
- ✓ Bending and breakage to metal components,
- ✓ Excessive loss of resilience.



## WHAT IS NOT INSURED

- ✗ Damage caused deliberately by any person,
- ✗ 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,
- ✗ Any damage resulting from wear and tear,
- ✗ The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding or corrosion upon the product,
- ✗ Any transit damage,
- ✗ Accidental damage (including staining) caused by the use of incorrect or inappropriate cleaning products or cleaning methods.



## ARE THERE ANY RESTRICTION ON COVER?

- ! Pet damage is limited to 3 incidents during the period of cover. Where there have been multiple incidents of pet damage this policy will not respond to any such damage,
- ! This policy will be rendered void if you make any modifications to your furniture,
- ! This policy will not cover furniture used in business premises or in residential premises which you let or sublet,
- ! To claim within 14 days of an incident,
- ! You must be at least 18 years old,
- ! You must be resident in the UK.



## WHERE AM I COVERED?

- ✓ The policy will cover use of the furniture within the United Kingdom, Channel Islands, and the Isle of Man.



## WHAT ARE MY OBLIGATIONS

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



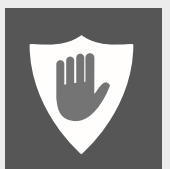
## WHEN AND HOW DO I PAY?

- You can pay your premium as a one-off payment, annually or in monthly instalments dependant on the retailers payment methods.



## WHEN DOES THE COVER START AND END?

- Cover for staining and accidental damage starts from the date of delivery. Structural defects cover starts after 12 months or upon expiry of the manufacturers guarantee. The date the cover ends can be found on the front of your certificate of insurance.



## HOW DO I CANCEL THE CONTRACT?

- If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

