

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 is subject to the limited regulation by the Financial Conduct Authority under reference number 805770; and in the Republic of Ireland is regulated by the Central Bank of Ireland, depending on where the cover was bought, for conduct of business rules. This retailer is an intermediary selling Furniture Protection Plans on behalf of Guardsman.

This is a summary of the key information. Full information on this product, including the complaints procedure, how to make a claim, information about the underwriter and the Financial Services Compensation Scheme (UK), or Central Bank of Ireland, depending on where the cover was bought, 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 a build up)

Accidental Damage such as:

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

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

- ✓ Mechanism failure (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 £25,000/€28,000, whichever is the lowest.



What is not insured?

- ✗ Structural damage
- ✗ General cleaning
- ✗ Wear and tear
- ✗ Damage caused by perspiration
- ✗ Colour change
- ✗ Animal chewing
- ✗ The mattress



Are there any restrictions on cover?

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



Where am I covered?



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



What are my obligations?

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



When and how do I pay?

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



When does the cover start and end?

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



How do I cancel the contract?

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