

The legal bit

Important Notice – Statement of Suitability

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

Important information – what happens next?

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

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

If you do not receive the plan certificate within 28 days of your furniture being delivered, call Policy Administration on +44 (0)1235 444747, email policy.admin@guardsman.co.uk or write to Guardsman using the address below. Please make sure you have your invoice for the furniture to hand.

The policy holder is the person named on the invoice. Only they can register claims and update contact information.

What is covered

Your Guardsman Protection Plan covers you for sudden incidents of accidental staining to the outer cover of the item or damage (resulting in rips, punctures, scuffs, burns, chips, or scratches).

Your furniture is only covered if you keep to the terms and conditions of the plan and have paid the premium.

The mattress is only covered if a Guardsman approved mattress protector is in use at the time of the incident.

Your plan will cover you for the cost of carrying out repairs or removing stains according to the level of cover set out under the 'Your Coverage Includes' section on the front of your plan certificate. Your item will be covered if it was delivered to your home in satisfactory condition; you have used and cared for the item in line with the retailer/manufacturer's guidelines.

If the item cannot be repaired, we may choose to replace the damaged part or provide a replacement item (whichever we see fit). Or we may settle the claim by giving you a payment up to the cost of a repair or replacement (up to the limit of indemnity). Cover applies only if the item is kept in a private home in the UK or the Republic of Ireland (not including the Channel Islands or the Isle of Man). It does not apply if the item is in a property or room which you rent out; in any business premises; or on a boat/in a caravan.

What is not covered

Your Guardsman Protection Plan will not cover you for:

1. structural faults including; broken frames, legs and mechanisms, interior fibre fillings, interior foam fillings not springing back to their original shape if within industry expected settlement which may occur over time, fraying, broken zips and stitching, loss of buttons, or separation of coats or layers of pigment, veneer or finishes;
2. damage or stains resulting from any cleaning substances being used incorrectly or using unsuitable cleaning materials;
3. any natural characteristic of the covering of the item including leather cracking or fabric bobbling, swirls, cracks, splits or hairline marks to wood or high gloss finishes;
4. damage caused while the item is being transported or stored; damage caused by contractors; neglect, abuse or misuse; or by malicious damage;
5. damage caused by pets biting or chewing the item;
6. pet scratching the item, where it is not a one off incident of damage;
7. deterioration of the products appearance through normal use or general soiling (for example wear on high areas of use, or a build-up of oils on a head-board and so on);
8. colour loss, fading, fire, scorching, flood, burst pipes (including radiator leaks), the effects of sunlight, wind or weather, damage caused by leaking roofs and conservatories, theft or any other similar cause;
9. any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Guardsman Protection Plan;
10. routine repair and cleaning, even if carried out by a Guardsman-approved repairer or cleaner;
11. any failure of repairs not carried out under this plan;
12. any damage or fault to electronic and audio-visual equipment that are attached or form part of your furniture (including battery packs), such as iPod docking stations, televisions, and speakers;
13. accidental staining and/or damage to the mattress protector

bought in conjunction with a the Protection Plan or damage to the mattress if a Guardsman approved mattress protector is not in use at the time of the incident;

14. an accumulation of multiple different stain types across multiple areas of the item;

15. only furniture items listed are covered under the Protection Plan. Lighting, mirrors, rugs, electricals and home furnishings are not included in the coverage.

Period of cover

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

Making a claim

If you need to make a claim under this plan, phone us within 28 days on (UK) 0345 128 1240 or (ROI) 1800 818 608. Please have your plan certificate to hand. When you call we will explain the claims process.

Guardsman Terms of Business

Costs and Charges ROI Policy Holders only:

The appropriate Stamp Duty has been or will be paid in accordance with the provisions of the Stamp Duties Consolidation Act 1999.

Insurance Act 1936

All monies which become or may become due and payable to the insurer under the policy shall, in accordance with Section 93 of the Insurance Act 1936 become payable and paid in the Republic of Ireland.

Complaints procedure

If you are not happy with how we have dealt with you, contact Guardsman Complaints. Phone: +44 (0)1235 444751, Email: complaints@guardsman.co.uk, Write to Guardsman at the address below.

UK Policy Holders: 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, United Kingdom. Phone: +44 (0)800 023 4567 or +44 (0)300 123 9123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk.

ROI Policy Holders: You have the right to refer your complaint to the Financial Services Arbitrator, 1st Floor, St Calcedonius Square, Florina FRN 1530, Malta. Telephone number: +356 8007 2366 or +356 21 249245 or Email complaint.info@financialarbitrator.org.mt

Full details of these procedures are given in your plan certificate. If you purchased your Furniture Protection Plan online, please note you can also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service is available to residents in the European Union (EU) who purchased goods and services online. You can access the ODR platform by visiting: <http://ec.europa.eu/consumers/odr/>. Making a complaint will not affect your legal rights.

Cancellation

If you want to cancel your cover before your furniture is delivered, or within 30 days of it being delivered to your home, contact your retailer. If the furniture has been treated with a stain protector, you will only be entitled to a 75% refund of the price you paid for this protection plan. If you want to cancel 30 days or more after your furniture is delivered, please contact Guardsman Policy Administration. A £25/€25 administration fee will be taken off any refund. Full details are given in your plan certificate.

The insurer and administrator

Your Guardsman Furniture Protection Plan is underwritten by Fortegra Europe Insurance Company Limited, company number C84703. Registered office: The Reed Centre, Blue Harbour, Ta' Xbiex Marina, Ta' Xbiex XBX 1027, Malta. Fortegra are licenced and regulated by the Malta Financial Services Authority, Notabile Road, Attard, BKR3000, Malta

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 or by contacting the Financial Conduct Authority on 0800 111 6768.

Protection for Customers

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

Law applicable

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

Guardsman is a registered trademark. 810143 - October 2020



5 Year Elite Furniture Protection Plan

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

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.

Visit www.safeclean.co.uk to find your local technician and obtain a free quotation



GUARDSMAN
AN AMYNTA COMPANY
FURNITURE PROFESSIONALS



Complete peace of mind for 5 years



It covers life's little accidents, such as food or drink spills and accidental damage to your furniture.



When you have an accident, simply claim by downloading a claim form online or calling our UK call centre.



There are no excesses to pay or annual renewal costs.



Wherever possible, our expert technicians always try to repair the damage.



If it can't be repaired, we will replace the damaged part/item or offer a cash settlement up to the cost of the repair or replacement.



Claims can be made at any point throughout the 5 years, up to the indemnity value of your plan. This is the price you originally paid for your furniture or £25,000/€28,000, whichever is the lowest.

A Protection Plan is essentially 'no excess' furniture insurance;

So what am I actually covered for?

Fabric and Leather Upholstered furniture is covered against:

Accidental stains such as...

- | | |
|---|---|
| ✓ Drinks eg. red wine or coffee | ✓ Make-up and toiletries |
| ✓ Food eg. curry or pizza | ✓ Dye transfer eg. from jeans or newspaper (not as a result of a build up) |
| ✓ Human & animal bodily fluids eg. blood or vomit | ✓ Oil based eg. grease or tar |
| ✓ Ink eg. ball point pen, felt tip or permanent marker | ✓ Adhesives and glues |
| ✓ Unidentifiable stains | ✓ Bleaches and other household cleaning products |
| ✓ Paint | ✓ Acidic liquids eg. vinegar and lemon juice |

Accidental damage such as...

- | | |
|---|--|
| ✓ Tears and rips caused by keys and belt buckles | ✓ Thread pulls |
| ✓ Burns caused by cigarettes | ✓ Pet scratches (not as a result of a build up) |

Recliner Mechanisms and Headrests are covered against:

Recliner Mechanism coverage includes:

- | | |
|--|--|
| ✓ Mechanism - Failure, breaking or bending | ✓ Wires - Breakages and cuts |
| ✓ Electrical - Failure of control box, transformers and motor | ✓ Switches - Breakage, jamming or failure |

Dining and Bedroom furniture is covered against:

Accidental stains such as ...

- | | |
|---|--|
| ✓ Food eg. curry and pizza | ✓ Dye transfer eg. from jeans (not as a result of a build up) |
| ✓ Drinks eg. red wine and coffee | ✓ Wax eg. hair, candle and polish |
| ✓ Human and animal bodily fluids eg. blood and vomit | ✓ Adhesives and glues |
| ✓ Ring marks | Paint |
| ✓ Ink eg. ball point pen, felt tip or permanent marker | ✓ Bleach and other household cleaning products |
| ✓ Make-up and toiletries | ✓ Acid liquids eg. vinegar and lemon juice |
| ✓ Shampoo | |

Accidental damage such as...

- ✓ **Rips to chair upholstery** caused by keys and metal buttons
- ✓ **Scratches or chips**
- ✓ **Burns** caused by cigarettes and sparks from fires
- ✓ **Pet scratches** (not as a result of a build up)
- ✓ **Broken glass** caused by dropped items

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

A Protection Plan will not cover for...

- | | | | |
|---------------------------|------------------------|--|------------------------|
| ✗ General cleaning | ✗ Wear and tear | ✗ Damage caused by perspiration | ✗ Colour change |
| ✗ Animal chewing | ✗ Odour | ✗ Damage to the mattress if a Guardsman approved mattress protector is not in use | |