



Furniture Summary Terms and Conditions...

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 01235 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 accidental **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.

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:

1. it was delivered to your home in satisfactory condition;
2. you have used and cared for the item in line with the retailer/manufacturer's guidelines.

If appropriate, fabric furniture may be treated with a Guardsman stain-protector treatment. Ask your retailer for details. 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 of 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 (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 the following:

1. damage or stains resulting from any cleaning substances being used incorrectly or using unsuitable cleaning materials;
2. any natural characteristic of the covering of the item including leather cracking or fabric bobbling, swirls, cracks, splits or hairline marks to wooden or high gloss furniture;
3. any damage caused while the item is being transported or stored; damage caused by contractors; neglect, abuse or misuse; or by malicious damage;
4. damage caused by pets biting or chewing the item;
5. pets scratching the item where it is not a one off and sudden incident of damage;
6. deterioration of the products appearance through normal use or general soiling (for example wear on high areas of traffic e.g. arm rest, or a build-up of oils on a head rest and so on);
7. 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;
8. any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Guardsman Protection Plan;
9. routine repair and cleaning, even if carried out by a Guardsman-approved repairer or cleaner;
10. any failure of repairs not carried out under this plan;
11. structural faults or damage
12. an accumulation of multiple different stain types across multiple areas of the item.

Period of cover

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

The plan will end if the item is replaced following a successful claim, as explained in the plan certificate.

Making a claim

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

Guardsman Terms of Business

Complaints procedure

If you are not happy with how we have dealt with you, contact Guardsman Complaints. Phone: 01235 444751, email: complaints@guardsman.co.uk or write to Guardsman at the address below. You may be able to contact the Financial Ombudsman by submitting your claim online www.financial-ombudsman.org.uk or email complaint.info@financial-ombudsman.org.uk or telephone 0207 964 1000 or write to The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, Isle of Dogs, London, E14 9SR. The Guardsman Complaints Team will advise you.

Full details of the complaints procedures are given in your plan certificate.

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 £10 administration fee will be taken off any refund. Full details are given in your plan certificate.

The insurer and administrator

Your Guardsman 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 subject to limited regulation by the Financial Services Authority under reference number 805770. Fortegra are licensed 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

Fortegra Europe Insurance Company Ltd 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 that applies in the part of the country you live in. Any communication between the insurer and the administrator will be in English.

Existing policy holders: please note these are the current summary terms and conditions. Please see your individual full terms and conditions for clarification of your coverage.

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 Corporation Service Company (UK) Limited, 5 Churchill Place, 10th Floor, London E14 5HU. 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 subject to limited regulation by the Financial Conduct Authority under reference number 805770.

This is a summary of the key information. Full information on this product, including the complaints procedure, how to make a claim and information about the underwriter and the Financial Services Compensation Scheme (UK), 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 (not as a result of an accumulation of damage)
- ✓ Make-up
- ✓ Dye Transfer (not as a result of an accumulation of damage)

Accidental Damage such as:

- ✓ Tears and rips
- ✓ Scuffs, scratches and chips (leather or dining and cabinet policies)
- ✓ Burns
- ✓ Pet scratches, bites or chews (not as a result of an accumulation of damage)
- ✓ Broken glass (dining and cabinet policies)

Motion furniture 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 £15,000 (£25,000 for beds), whichever is the lowest. Your limit of indemnity will reduce after each claim.



What is not insured?

- ✗ Structural damage including textural changes, seam or stitching separation, fraying and interior softening
- ✗ General cleaning
- ✗ Wear and tear
- ✗ Colour change
- ✗ Animal damage that has been allowed to accumulate
- ✗ Animal damage to internal components of the furniture
- ✗ The mattress, if a Guardsman approved mattress protector is not in use
- ✗ Scratches to metal bed frames
- ✗ Power surges causing damage to the electrics



Are there any restrictions on cover?

- ! Cover applies only if the item is kept in a private residence in the UK 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.
- ! Cover applies if the mattress has been used with the Guardsman approved mattress protector purchased or included with the Furniture Protection Plan.
- ! For pet damage, where the damage is to internal elements, we may request that you pay for additional parts to allow us to complete a full repair or pay the cash equivalent.



Where am I covered?

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



What are my obligations?

- You must pay the required premium.
- You must follow the terms and conditions of this plan.
- Cover applies if the mattress has been used with the Guardsman approved mattress protector purchased or included with the Furniture Protection 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. Motion furniture coverage begins from the expiry of the manufacturer's/retailer's guarantee.



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 Guardsman Policy Administration via policy.admin@guardsman.co.uk, or write to Policy Administration, Guardsman, 152 Brook Drive, Abingdon, Oxfordshire, OX14 4SD or call 01235 444747.

You will be entitled to a refund of a proportion of the premium you have paid. It will be based on the number of complete months of the plan remaining from the date you ask us to cancel it. You will also have to pay a £10 administration fee which we will take from your refund.