



Bed Summary Terms and Conditions...

Important Notice – Statement of Suitability

This is an important document which sets out the reasons why this 5 year Bed Protection Policy 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 policy certificate for full terms and conditions. When your new bed has been delivered, you will receive a certificate for your Guardsman Protection Policy, 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 policy certificate within 28 days of your bed 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 bed 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 Policy covers you for sudden incidents of accidental **staining** to the outer cover of the bed or **damage** (resulting in rips, punctures, scuffs, burns, chips, or scratches). Your bed is only covered if you keep to the terms and conditions of the policy 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 policy 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 policy certificate. Your bed 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 bed 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 (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 Policy will not cover you for:

1. structural faults including; broken frames, slats, legs and mechanisms, fraying upholstery and stitching, broken zips, 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, metal or high gloss finishes;
4. any 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. pets 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);
8. colour loss, fading, fire, scorching, flood, burst pipes (including radiator leaks), the effects of sunlight, wind or weather, damage caused by leaking roofs (including roof windows) 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 Policy;
10. routine repair and general cleaning, even if carried out by a Guardsman approved repairer or cleaner;
11. any failure of repairs not carried out under this policy;
12. handheld, wireless devices (including battery packs), used to operate functions, if these are not permanently attached to the bed;
13. accidental staining and/or damage to the mattress protector bought or provided in conjunction with this Guardsman Bed Protection Policy;
14. damage to the mattress if a Guardsman approved mattress protector is not in use at the time of the incident;
15. browning or yellowing to the outer surface of the mattress;
16. power surges which cause damage to the electrics.

Period of cover

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

Making a claim

If you need to make a claim under this policy, phone us within 28 days on 0345 128 1240. Please have your policy 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 also be able to contact the Financial Ombudsman Service 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, London E14 9SR. The Guardsman Complaints Team will advise you. Full details of these procedures are given in your policy certificate. Making a complaint will not affect your legal rights.

Cancellation

If you want to cancel your cover before your bed is delivered, or within 30 days of it being delivered to your home, contact your retailer. If the bed has been treated with a stain protector, you will only be entitled to a 75% refund of the price you paid for this protection policy. If you want to cancel 30 days or more after your bed is delivered, please contact Guardsman Policy Administration. A £10 administration fee will be taken off any refund. Full details are given in your policy certificate.

The insurer and administrator

Your Guardsman Protection Policy 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 licenced and regulated by the Malta Financial Services Authority, Notabile Road, Attard, BKR3000, Malta.

The Policy 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 policy 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.

