POLICY SCHEDULE

This policy provides cover for accidental staining and accidental damage to the outer surface of the item. Depending on the level of cover purchased, it may also include protection for exterior and interior elements, mechanisms, or furniture with additional technology.

The Policy does not include cover for general cleaning or maintenance of the furniture or for damage that naturally occurs due to normal use and ageing or for Your product becoming gradually dirty and out of condition over time.
Please make sure You read the exclusions explained in section 4 – Policy Coverage and Exclusions.

RETAILER GUARANTEE PERIOD:
Minimum of 12 months, please refer to Your Retailer guarantee for full details.

YOUR COVERAGE INCLUDES

Dependent on the Policy purchased, as detailed below, the following may apply:

Staining - this means a sudden and unintentional incident to the outer cover of the furniture of food, drinks, human & domestic pet bodily fluids, cosmetics, dyes, tar, inks, glue, soaps, wax, paints and caustic solutions which result in a stain.

Damage - this means a sudden and unintentional incident resulting in rips, punctures, scuffs, burns, chips or scratches to the external surface of the furniture.

Exteriors - drawer runners, bed slats, broken zips, broken or breaking stitching, seams splitting, broken buttons and hinges are covered once the manufacturers or retailer's warranty has expired. Cover will be excluded where drawers or Ottoman bases are damaged due to overfilling or excessive force being used.

Interiors - Excessive Loss of Resilience (ELOR) of interior seat foam fillings is covered under this plan once the manufacturers or retailer's warranty has expired.

Mechanism plan if purchased - This includes pistons in Ottomans; any mechanism which moves the bed. Cover is excluded from damage to the mattress when the bed mechanism used to raise and lower the bed is continually used or the mattress is damaged by folding. Cover commences once the manufacturer's or retailer's warranty has expired.

Technology plan if purchased - this includes coverage for the failure in intended and expected use of USBs, any type of charger including hidden charging mats; heated or cooling seats; any cupholders. All of which are covered once the manufacturer's or retailer's warranty has expired. Televisions are not covered under any Plan.

In return for **Your** premium, Acasta European Insurance Company Limited, will cover the furniture in line with the following terms and conditions. **Guardsman** Industries Ltd is authorised to sign and issue this certificate on behalf of Acasta European Insurance Company Limited.

Signed by

Russell Philpott
Managing Director
Authorised signatory for Guardsman Industries Limited

TERMS AND CONDITIONS OF INSURANCE

WHAT TO DO IN THE EVENT OF A SPILL

In the event of a spill, You should act immediately.
Blot liquid spills or remove solids with a clean, dry white cloth or paper towel and work towards the centre of the spill. Do not rub as this will damage Your furniture and do not use products or wipes that are not appropriate for furniture such as baby or household wipes.

HOW TO MAKE A CLAIM

Guardsman recommend checking that what You are claiming for is covered by this Policy.
If You are satisfied that it will be, then visit hub, guardsman.co.uk to make Your claim using their easy-to-use Customer Portal.
For further information see Section 5 – Claim Procedure

INTRODUCTION

Thank You for choosing Guardsman Industries Limited to provide Your Furniture Protection Policy. We hope that You enjoy Your new purchase to the fullest, however should You need to make a claim under Your Policy please follow the process detailed under Section 5: Claims Procedure.
This document sets out the benefits, conditions and exclusions of Your Guardsman Furniture Protection Policy. Please read this document carefully to make sure You understand the cover provided. Your furniture is only covered if You follow the terms & conditions and claims procedure of this Policy and have paid the required premium.

Important information

Subject to the level of cover provided, details of which can be found on Your Policy Schedule, We will indemnify You against the costs of removing accidental spot staining and accidental damage relating to Your Furniture in accordance with the terms and conditions shown below, provided the premium (which includes Insurance Premium Tax) has been paid for the cover selected. For further information on Limits of Cover, see section 2.9 below.
Your Policy Administrator is Guardsman Industries Limited (Guardsman), an insurance intermediary, whose registered address is Corporation Service Company (UK) Limited, 5 Churchill Place, 10th Floor, London E14 5HU. Guardsman Industries Limited is authorised and regulated by the Financial Conduct Authority under registration number 311766. These registration details can be checked on the United Kingdom's Financial Conduct Authority's Financial Services Register.
Your Policy Insurer is: Acasta European Insurance Company Limited UK Branch, a branch of Acasta European Insurance Company Limited (Financial Services registration number 805770).
Acasta European Insurance Company Limited, Unit 1, 124 Irish Town, Gibraltar, GX11 1AA (registered no. 96218), which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. It is Your responsibility to ensure that the Plan meets Your needs.
Acasta European Insurance Company Limited do not have any direct or indirect holding in Guardsman and neither does Guardsman have any direct or indirect holding in Acasta European Insurance Company Limited.
It is Your responsibility to ensure that the Policy meets Your needs. Acasta European Insurance Company Limited or Guardsman does not provide advice or a personal recommendation about the suitability of this Policy. Please check that the information contained in Section 1 – Policy Schedule, are correct and that it meets Your requirements. If it doesn't, please contact Guardsman.
Please read these terms and conditions carefully, in conjunction with the Insurance Policy Information Document (IPID), and make sure You understand and fully comply with them, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the insurance becoming void.
If this Policy is not suitable for Your needs, You may cancel it within 30 days after the delivery of Your furniture, please see Section 2.1 Your right to Cancel.

2.1 YOUR RIGHT TO CANCEL

1. If You want to cancel this Policy within 30 days of delivery of the furniture being delivered please contact the Retailer You bought the furniture from.
2. As long as You have not made any claims with Guardsman, Your Retailer will issue You with a full refund of Your premium. The only exception to this is if Your furniture has been treated with a stain protector as part of the Policy, in which case, Your Retailer will issue You with a refund of 75% of Your premium.
3. If You want to cancel this Policy after 30 days of the furniture being delivered, please contact Guardsman's Policy Administration by email policy.admin@guardsman.co.uk, telephone +44 (0) 1235 444747 or write to Guardsman, Innovation Centre, 99 Park Drive, Milton Park, Abingdon, Oxfordshire, OX14 4RY. As long as You have not made a claim, You will be entitled to a pro-rata refund of Your premium. The refund amount will be calculated based on the number of complete months remaining on the Policy from the date You asked Guardsman to cancel it.
4. If You have made a claim under this Policy, regardless of the outcome, You will not be entitled to a refund of Your premium.
5. If there has been an incident likely to give rise to a claim, You will not be entitled to a refund until Guardsman have decided whether they should settle that claim. If Guardsman decide not to settle the claim, the date of cancellation will be the date You asked Us to cancel this Policy.
6. Any Policy cancellations are also subject to a cancellation fee of £20 which will be deducted from Your refund. If the furniture has been treated with a stain protector as part of the Policy, We will take a further £10 from any refund.
7. Cancellations will not be backdated.

2.2 NOTICE TO CUSTOMERS

Guardsman Industries Ltd may monitor or record any phone calls You make in connection with this Policy in order to check the accuracy of the information, help with staff training and ensure that the Insurer and Guardsman's procedures meet all relevant regulatory requirements. If You have any disability that makes communication difficult, please contact Guardsman as detailed in section 2.1.3

2.3 FINANCIAL SERVICES COMPENSATION SCHEME

If We are unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 741 4100.

2.4 SANCTIONS

The Insurer shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

2.5 THIRD PARTY RIGHTS

Except where otherwise required by law, You and the Insurer have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this Policy; and You and the Insurer can rescind or vary the terms of this contract without the consent of any third party to this Policy, who might seek to assert that they have rights under this Policy.

2.6 PRIVACY STATEMENT

2.6.1 Who is collecting Your data?: For the purposes of the General Data Protection Regulation (UK GDPR) and/or the Data Protection Act (2018) (collectively referred to as the "Data Protection Laws"), Acasta European Insurance Company Limited (the Insurer) and Guardsman Industries Limited (the Intermediary) are Joint Data Controllers (as defined under the Data Protection Laws) for any personal information You provided when You purchased Your Policy. Below is a summary of the main ways in which We process Your personal data. The full Acasta Privacy Policy and the full Guardsman Privacy Policy are available by accessing the links provided below.
2.6.2. How We received Your data: Guardsman Industries Ltd received Your personal information (data) from the Retailer from whom You bought Your Policy.
2.6.3 How We use Your personal data: Guardsman Industries Ltd will use the personal data they hold about You for the purposes of performing Your contract of insurance, this includes providing insurance that You request of Us and administering the same; including handling claims and any other related purposes, including the underwriters (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. Guardsman Industries Ltd may also use Your data to safeguard against fraud and money laundering and to meet the Insurers general legal and regulatory obligations.
2.6.4. We will not use your data in automated decision making.
2.6.5.Disclosure of Your personal data: Guardsman Industries Ltd may disclose Your personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These include Our group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law. Guardsman will share Your data with their network of cleaning specialists.
2.6.6 International Transfers of Data: Guardsman Industries Ltd may transfer Your Personal data to destinations outside the UK or the European Economic Area ("EEA"). Where We transfer Your personal data outside of the UK or EEA, We will ensure that it is treated securely and in accordance with the Data Protection Laws.
2.6.7 Your Rights: You have the right to ask Us not to process Your data for marketing purposes, to see a copy of the personal information We hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of Your data, to ask Us to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.
2.6.8 Retention: Your data will not be retained for longer than is necessary and will be managed in accordance with Our data retention Policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the Policy, or Our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.
2.6.9 Complaints: If You believe Guardsman Industries Ltd are not processing Your personal data in accordance with the law You can complain to the Information Commissioner's Office (ICO): Telephone 0303 123 1113 or visit www.ico.org.uk or contact Guardsman by email datarequests@guardsman.co.uk
If You require more information or have any questions concerning use of Your personal data the full Acasta European Insurance Company Limited Privacy Policy can be found at www.acastainsurance.gi/privacy-policy/
Alternatively, please contact The Data Protection Officer, Acasta European Insurance Company Limited, Unit 1, 124 Irish Town, Gibraltar, GX11 1AA or email dpo@acastaeurope.co.uk Guardsman's full privacy Policy can be found at www.guardsman.co.uk/privacy-policy

2.7 TRANSFER OF OWNERSHIP OF THE POLICY

You can transfer this insurance policy to another named party (subject to the payment of a £20.00 administration fee) by returning the document to the Administrator and supplying the full name and address of the new owner.

2.8 GOVERNING LAW:

This contract of insurance is governed by the law of England and Wales.

2.9 LIMITS OF COVER

1. The Insured Value/Limit of indemnity/Furniture item Insured
2. The item(s) is only covered if:
   a. it always remains within the United Kingdom
   b. it is used in a private residence
   c. it is not used in commercial premises
   d. it is not in a property You rent out, including rented rooms within Your main residence, and Airbnb or similar
3. Furniture accessories (in addition to the main furniture) are limited to a maximum Indemnity of their purchase price as detailed individually on the Retailer's invoice, or up to a maximum of 10% of the total retail value whichever is the lower amount.
4. Cover is limited to pre-assembled furniture only. This means this policy does not cover self-assembly or flat pack furniture. Furniture that is assembled by a delivery team is accepted.

3. DEFINITIONS

3.1 ACCIDENTAL DAMAGE DEFINITIONS:

a. Accidental stain – a sudden and unexpected one-off spillage that happened at a specific time, was not deliberate and was caused by an identifiable incident which resulted in a stain or bleaching to the outer covering (for fabric and leather items) or surface finish (if bedroom furniture). **For example: • food & drink • human & domestic pet bodily fluids • cosmetics and toiletries • dye • ink, glue and paint • bleach**

b. Accidental damage – a sudden and unexpected one-off incident that happened at a specific time, was not deliberate and was caused by an identifiable incident which resulted in damage greater than 1.5 mm deep to the outer covering (for fabric and leather items) or surface finish (for living, dining and bedroom furniture). **For example: • Rips or puncture • Cigarette burn • Scuff or scratch • Chip or dent**

c. Pet Damage - Pet damage refers to a sudden, unexpected incident that occurs at a specific moment in time. Ongoing or repeated damage affecting multiple areas would not be covered.

3.2 FURNITURE DEFINITIONS

a. **Motion furniture** - furniture designed with mechanisms that allow movement and adjustability. Examples of motion furniture include recliners, lift or adjustable beds.
b. **Motion furniture faults** - Breaking or bending of motion mechanisms, pistons, motors, transformers, cabling, handles or switches.
c. **Technology features** – furniture designed with additional electronic features built in such as USBs, chargers, heating or cooling appliances.
d. **Surface exterior** - The external elements of furniture which form the outwardly visible and tactile components contributing to its appearance, comfort, and overall presentation.
e. **Surface Interior** – The internal elements of furniture which form the structural and supportive components contained within, which are not visible during normal use but are essential to its function, comfort, and durability.
f. **Structure faults** - faulty or defective components which are not the result of an accident
g. **Build-up** – a gradual but noticeable mark or stain which is not as a result of a sudden incident but has been allowed to deteriorate over time.
h. **wear & tear / general soiling**– marks and deterioration that naturally occur as a result of normal wear and use.
i. **Bedroom furniture** – this type of furniture typically includes freestanding items constructed primarily from rigid panels or solid materials. Typical examples include wardrobes, chest of drawers, sideboards, display units, bookcases and occasional furniture. Typical finishes include natural wood veneers, laminate, painted or stained finishes, solid wood, glass, metal, high gloss or stone

3.3 POLICY WORDING DEFINITONS

a. Policy holder (You/Your) – the person who purchased the policy and who is named in Section 1 - Policy Schedule, also referred to as Claimant or the Insured person.
b. User – the user of the furniture who is different to the person named in Section 1 – Policy Schedule. The Policy Holder will be required to give Guardsman permission to discuss any element of this policy.
c. Insured value / Limit of Indemnity – the maximum amount that can be claimed under the policy. It is equal to the price shown on the Retailer's invoice, or £25,000 whichever is the lower amount.
d. Main residence – permanent structure where You live. This includes purpose-built garden rooms and conservatories. It does not include boats, mobile caravans or outbuildings e.g. a garage or shed.
e. Manufacturer guarantee period – this lasts a minimum 12 months following delivery of the furniture. During this period, structural issues that are not the result of an incident should be reported directly to the Retailer. Some manufacturer's warranty period may be longer than 12 months, please check with Your Retailer the length of their warranty period.
f. Retailer – the store where the insured furniture and this policy was purchased.
g. Insurer - the Policy Insurer is Acasta European Insurance Company Limited, Unit 1, 124 Irish Town, Gibraltar, GX11 1AA registered no. 96218),
h. Guardsman we/us/our – the Policy is administered on behalf of the insurer by Guardsman Industries Limited (Guardsman), an insurance intermediary. Financial Services registration number 311766. Further details can be found in Section 2 – Introduction**.**

4. POLICY COVERAGE AND EXCLUSIONS

4.1 WHAT IS COVERED:

1. Where shown on your Policy Schedule, the cost of repairs resulting from one, or a combination of the following, depending on the type of cover You have: a. accidental staining as per the definition, b. accidental damage as per the definition, c. exterior and interiors surfaces – from the end of the manufacturer's warranty. d. motion features – from the end of the manufacturer's warranty, if purchased as an additional extra. e. technology features - from the end date of the manufacturer's warranty, if purchased as an additional extra.
2. Your furniture will be covered if: a. it has been delivered/received to Your Main residence in an undamaged condition. If Your furniture is delivered/received damaged, You must inform Your Retailer straight away. b. it has been used and cared for in line with the Retailer's guidelines; c. You adhere to all terms and conditions of this Policy, including when making a claim. See Section 5, Claim Procedure.
3. Where shown on Your Policy Schedule, Accidental Staining (as per Section 3. Definitions) on fabric, leather or wood items, mattresses (including mattress protectors) which is a sudden unexpected one-off spillage resulting from; • Food and beverages; • Ink, paint and dye; • Human and pet bodily fluids; • Cosmetics, soap and shampoo; • Water, liquid or heat marks from items in normal household use
4. Where shown on Your Policy Schedule, Accidental Damage (as per Section 3. Definitions) on fabric or leather items, mattresses (including mattress protectors) which is sudden an unexpected one-off incident resulting from; • Rips, • Burns; • Scuffs; • 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 and • accidental damage to frames.
5. Where shown on Your Policy Schedule, Exterior defects to fabric or leather items, mattresses (including mattress protectors) following the expiry of the manufacturer's warranty including: • Broken pistons; • Broken drawer runners; • Broken Hinges or slats
6. Where purchased and shown on Your Policy Schedule, Mechanism faults following the expiry of the manufacturer's warranty including: • Breaking or bending of the mechanisms; • Cabling, transformer; • Handle or switch; •Swivel mechamisms and • sofa bed mechanism
7. Where purchased and shown on Your Policy Schedule, Technology failures following the expiry of the manufacturer's warranty caused by; • Failure in intended and expected use of USBs; • Any type of charger including hidden charging mats; • Any cup holders;
8. Interior faults which are limited to excessive Loss of Resilience (ELOR) of interior seat foam fillings is covered under this plan once the manufacturer's or retailer's warranty has expired. ELOR refers to collapsing, deformation, or sagging of the foam where: the loss of foam height exceeds 70% under normal use by an average adult, or the level of support varies by more than 30% compared to another acceptable seat of the same specification within the same group, or to the showroom model (if available or known). Please note that fibre and other non-foam interiors are excluded from this coverage.
9. If a repair cannot be achieved, Guardsman may replace the damaged part / item. If this is not possible, We may at Our discretion, provide a replacement product(s) or provide a store credit voucher instead of a repair or replacement (up to the limit of indemnity). In the rare event of any claim resulting in a cash settlement, this will be at the Insurers discretion, and will be limited to up to 50% of the indemnity value less any previous claim costs paid.
10. Where purchased and shown on Your Policy Schedule, peeling or cracking of leather as a result of a defect.

The type of cover You have is shown in Section 1 - Policy Schedule. Please read it carefully.

4.3 - WHAT IS NOT COVERED: ALL POLICIES

Your furniture is not covered for:

1. Deterioration of the furniture's appearance through normal use or general soiling, For example: a. wear on areas of high use/traffic - for example on the edge of a mattress; b. a build-up of staining on the headrest/headboard - for example, You continually sit in the same area and hair/ head grease is allowed to accumulate. This would not be treated as an accidental stain; c. Build-up of food staining over a period of months; d. Dye transfer which has been allowed to build-up - for example You continually sit on the same area whilst wearing dark coloured clothing which gradually leaves a dark mark. This would not be treated as an accidental stain; e. An accumulation of multiple stains or damage across multiple areas of the item; f. Damage to the mattress when the bed mechanism used to raise and lower the bed is continually used or the mattress is damaged by folding;
2. Colour loss, fading and any natural characteristic to the covering of the item including a) splitting, cracking, scars, knots, bobbles, swirls and shading; b. hairline marks (less than 1.5mm) which are naturally occurring in wood or high gloss finishes, or formed during the manufacturing process;
3. General soiling or wear and tear which is not the result of an accidental stain or accidental damage;
4. Interior fibre fillings (all types) not springing back to their original shape;
5. Structural issues including: a) fraying; b) separation of coats or layers of pigments, veneer or finishes;
6. Animal damage not caused by a sudden and unexpected incident, or damage to multiple areas;
7. Staining or damage caused by the inappropriate use of cleaning products that are not intended for use on furniture – for example baby wipes or washing up liquid;
8. Odours if not as a result of a stain;
9. Staining to interiors;
10. Any stain or damage caused when the furniture was being transported by any third party;
11. Leather peeling if caused by normal wear and tear, build-up, accumulated body oils, misuse or exposure to sunlight;
12. Damage caused by the incorrect assembly of furniture, whether assembled by You or a third party;
13. Routine repair maintenance or cleaning;
14. Any failure of repairs not undertaken as part of this Policy;
15. Any other costs indirectly caused by the event which led to Your claim;
16. Handheld, wireless devices used to operate functions (including battery packs) that are not permanently attached to Your Insured furniture;
17. Any damage or fault to electronic and audio-visual equipment that are attached or form part of Your furniture for example massage, heat or cooling functions, televisions or speakers (except where the additional coverage was purchased and specified in Your Policy Schedule);
18. Power surges which damage the electrical components of Your furniture;
19. Any stain or damage caused by contractors;
20. Any stain or damage resulting from neglect, abuse, misuse, malicious damage, theft, fire, scorching, flood, burst pipes (including radiator leaks), sunlight, wind, weather, leaking roofs and windows or leaking conservatories;
21. War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
22. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
23. Any stain or damage caused during the process of, or whilst preparing to decorate Your property, unless the furniture was protected with a covering specifically designed to protect it from this type of damage. (Proof of purchase for the covering may be requested to substantiate a valid claim).

SECTION 5 – CLAIM PROCEDURE

1. The easiest and quickest way to claim on Your Policy is by using the Guardsman online Customer Portal. Visit hub.guardsman.co.uk. Alternatively, You can telephone Guardsman on 01235 448820.

NOTE: Guardsman can only accept claims made by the Policy Holder, unless We have been authorised to speak to Your named person(s) or User.

2. You must make any claim as soon as possible, and always within 28 days of the event giving rise to a claim. Any delay may mean that Guardsman will not pay the claim, or that We will reduce the claim or the amount of cover. Guardsman may ask to inspect the furniture to help assess Your claim.

3. In order to efficiently assess Your claim, Guardsman will ask You to provide photographs of the following:
   a. the accidental stain / accidental damage / motion fault / broken part
   b. Your Retailer invoice
   c. furniture batch ID label (often found underneath the seat cushion)

4. Once the technician has booked/confirmed an appointment with You, if You need to change/cancel the appointment You must give at least 24 hours' notice. Failure to do so may result in You having to pay Guardsman a cancellation charge of £20. This cancellation charge may be taken from Your final settlement unless payment is made at the time You cancel/change.
5. If You miss a confirmed appointment, You may have to pay a missed appointment fee of £20 to Guardsman before a new appointment is scheduled. This cancellation charge may be taken from Your final settlement unless payment is made at the time You cancel/change.

6. Accidental Stain claims only:
   a. our first response may be to send You a specially formulated stain removal wipe for You to try on the stain for You to try and remove the accidental stain Yourself.

7. Accidental damage or wipe not working
   a. if Your claim is for accidental damage, or in the event that our stain removal wipe does not fully remove the stain, We will appoint a repair technician or stain removal specialist to visit Your home.

8. If Our technician cannot remove the staining or repair the item(s), We will replace the part(s).

9. If replacement part(s) are not available, We will replace the complete item(s). The following will then apply:
   a. where possible, replacement part(s) are sourced from the original manufacturer of Your furniture. Delays can sometimes occur and Guardsman has no control over manufacturer lead times. We will provide You with an estimated date of arrival and inform You of any delays.
   b. if Guardsman agree to replace the furniture or part of it, We may take possession of the original item or part;
   c. Guardsman do not guarantee that any repair or replacement will be an exact match of grain, sheen, pattern or colour.
   d. if, Guardsman have provided You with replacement item(s), but do not take possession of the original damaged item(s), You will be responsible for its disposal;
   e. if Guardsman replace the furniture, that replacement will not be covered under this Policy;
   f. You must co-operate with Us when We arrange any delivery or collection with You;
   g. any replacement will be of a similar standard, specification and style as Your original furniture, if the insured value/limit of indemnity allows this;
   h. You may be given a mandate to use in the store where You originally purchased Your furniture, this is not transferrable to alternative retailers; and
   i. if You already have an ongoing claim with Guardsman, any new damage will need to be separately reported. The technician will be instructed to only carry out the repair needed for each reported claim.
10. If, when You make a valid claim under this Policy, there is another insurance Policy in force which covers the same damage or expense, Guardsman may seek to recover some or all of the cost from the other insurer. You must give Us any information We may need to assist with this.

SECTION 6 - GENERAL CONDITIONS

6.1 GENERAL CONDITIONS

1. You should always look after the furniture to prevent any staining or damage and maintain it in line with the retailers' guidelines;

2. The law which applies will be that which applies to the country the Policy was purchased in.

3. You must tell Guardsman if You change address.

4. You may transfer this Policy to another person. To do so, please contact Policy Administration
   a. by email: policy.admin@guardsman.co.uk or
   b. by telephoning +44 (0) 1235 444747;

They will require the following information:
   a. the full name and address of the person You wish to transfer the Policy to;
   b. the date You want the transfer to take place;
   c. Guardsman will require You to pay a £20 administration fee before the transfer to be effective

5. You will have to pay any costs not covered by this Policy.

6. We will only change the terms of this Policy if We have to under any law or regulation. We will give You at least 60 days' written notice of any change

7. In the unfortunate event of the death of the Policy holder, the notifying person should contact Guardsman's Policy Administration department by email Policy.admin@guardsman.co.uk or by telephone +44 (0)1235 444747 at the earliest opportunity. They will require the following information:
   a. the deceased name and address
   b. a copy of the death certificate

6.2 - WHEN COVER ENDS

All cover under this Policy will automatically end:
1. Five years after the furniture is delivered to Your home;

2. On the date Guardsman replace the complete item(s) of furniture or pay claim(s) equal to the Insured Value/ Limit of Indemnity as set out in Section 1 Policy Schedule.

3. On the date Guardsman cancel Your Policy because You have made a fraudulent claim; or
4. On the date You cancel Your Policy as per Section 2.1, Your Right to Cancel

REQUEST A LARGE PRINT VERSION OF THESE TERMS & CONDITIONS BY CALLING 01235 444 747

SECTION 7 – COMPLAINTS

If Your expectations are not met or You are dissatisfied in some way, We would like to know. The following guidelines will ensure Your complaint is dealt with as efficiently as possible.

1. If You wish to make a complaint about the conduct of the sale of this Policy, including any information provided as part of the sale, please contact the Retailer who sold You the Policy (if and where applicable).

2. Guardsman handles complaints under this Policy on the insurer's behalf. If You wish to make a complaint of this nature, please contact the Complaints Team at Guardsman Industries Ltd by using one of the options below:
a. by writing to: Guardsman Industries Ltd, Innovation Centre, 99 Park Drive, Milton Park, Abingdon, Oxfordshire OX14 4RY
b. by emailing: complaints@guardsman.co.uk
c. by telephone: +44 (0)1235 444751

Please quote Your Policy reference number or claim number so that Your enquiry can be dealt with quickly.

We will conduct a full investigation into Your complaint, giving it careful consideration and ensuring it is handled fairly.

We strive to resolve all complaints on receipt and if we are able to address Your concerns within three business days of us receiving Your complaint, we will send You a Summary Resolution Communication to confirm the complaint is resolved.

If we are unable to resolve Your complaint within three business days, we will:
a. send You an acknowledgement letter within five business days of us receiving Your complaint;
b. conduct a thorough investigation;
c. keep You updated on the progress of Your complaint; and;
d. write to You with our findings and final response within 8 weeks of receiving Your complaint.

In some cases we may need to spend a little longer investigating Your complaint and may require more than 8 weeks, if this is the case we will keep You updated and let You know when we expect to be able to give You our findings and final response.

Financial Ombudsman Service
We will do everything we can to resolve Your complaint internally; however, if You are still unhappy with our response to Your complaint, or we have not resolved it within 8 weeks, You have the right to refer Your complaint to the Financial Ombudsman Service.
The Financial Ombudsman Service offers a free independent service to help with financial services complaints.

If You want the Financial Ombudsman Service to investigate Your complaint, You must refer it to them within six months of the date of our final response.

You can contact them at:
The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Tel: 0800 023 4567 (Monday to Friday – 8am to 8pm; Saturday – 9am to 1pm)
Email: complaint.info@financial-ombudsman.org.uk

Further information regarding the Financial Ombudsman Service is available at www.financial-ombudsman.org.uk

IMPORTANT: The Financial Ombudsman Service will expect You to have followed the above procedure before they accept Your case.
The complaints handling arrangements above is without prejudice to Your right to commence a legal action in accordance with Your contractual rights. Please remember to include Your full name and full postal address in all correspondence.