

# Carpet Protection Plan Insurance

## Insurance Product Information Document

Company: Acasta European Insurance Company Limited

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, 10<sup>th</sup> Floor, London E14 5HU. Guardsman is authorised and regulated by the Financial Conduct Authority under registration number 311766.

This product is underwritten by 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 Regulations Authority for the conduct of UK business. Details about the extent of our regulation by the Prudential Regulation Authority are available from the underwriter on request.

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 Carpet Protection Plan which provides cover for individual incidents of accidental staining and accidental damage for 5 years from the date you receive the carpet. Please use the information below to establish if this policy is right for you. If you have existing policies elsewhere that give the same or similar cover, you will need to consider whether you may be paying for duplicate cover.



### What is insured?

Valid claims of damage as details below will be settled by cleaning or repairing the damaged product. 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 subject to the terms and conditions.

#### A single incident of accidental staining from any substance including but not limited to:

- ✓ Food and drink
- ✓ Human and animal bodily fluids
- ✓ Ink
- ✓ Unidentifiable stains
- ✓ Paint
- ✓ Make-up
- ✓ Dye Transfer
- ✓ Oil based stains
- ✓ Adhesives
- ✓ Bleach
- ✓ Acidic liquids

#### A single incident of accidental damage such as:

- ✓ Rips
- ✓ Burns (caused by cigarettes and sparks from fires)

Please refer to the policy terms and conditions for specific limitations regarding coverage.

All plans are subject to a limit of indemnity which is the price you paid for your carpet (less any discounts applied) or £15,000, whichever is the lowest.

Whilst there are no limitations to the number of claims you can make subject to the indemnity value on your plan, each claim will reduce any potential future settlement option. We will not be able to accept any further claims once the indemnity level has been exhausted.



### What is not insured?

- ✗ General cleaning or gradual accumulation of damage or staining
- ✗ Wear and tear
- ✗ Colour change
- ✗ Animal chewing
- ✗ Damage to the underlay
- ✗ Fitting costs
- ✗ Damage caused deliberately by you or any responsible person

Please refer to the policy terms and conditions for specific limitations regarding coverage.



### Are there any restrictions on cover?

- ! Cover applies only if the carpet 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 to carpet kept in a caravan or on a boat or any building not physically attached to the main residence.
- ! Cover does NOT apply for damage that occurs naturally due to normal use and ageing or for your carpet 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).



### 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 carpet in line with the manufacturer's / retailer's guidelines.
- You must make any claim as soon as possible, and always within 28 days of the event giving rise to a claim.



### When and how do I pay?

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



### When does the cover start and end?

Cover starts on the date you receive your carpet and lasts for 5 years. The policy will also end on the date we replace your carpet, you have exhausted your indemnity or your plan has been cancelled.



### How do I cancel the contract?

There is a 30 days cooling-off period from the date you receive your carpet, during which you may cancel your policy at any time and receive a full refund if you have not made a claim. The only exception to this is if your carpet 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 want to cancel your policy prior to delivery or within 30 days of receiving your carpet, please contact your retailer.

If you want to cancel your policy after 30 days from the date you receive your carpet, 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.

If you want to cancel your policy please email [policy.admin@guardsman.co.uk](mailto:policy.admin@guardsman.co.uk), or call 01235 444747, or write to the Policy Administration Department, Guardsman, 152 Brook Drive, Abingdon, Oxfordshire, OX14 4SD.