

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 01235 444747, email policy.admin@guardsman.co.uk or write to Guardsman using the address below. Please ensure 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, accidental damage (resulting in rips, punctures, scuffs, burns, chips, or scratches), or structural faults. 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;
3. 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. handheld, wireless devices (including battery packs) used to operate functions, if these are not permanently attached to the item;

12. interior fibre fillings;

13. interior foam fillings not springing back to their original shape if within industry expected settlement which may occur over time, fraying upholstery and any issues with stitching, broken zips, loss of buttons, or separation of coats or layers of pigment, veneer or finishes;

14. 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.

Structural fault – cover starts at the end of the manufacturer's and retailer's guarantee and ends five years after the date the item was delivered. 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, Write to Guardsman at the address below.

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 Phone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

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

If you purchased your Furniture Protection Plan online, please note that 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 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 Limited, company number C84703. Registered office: The Reed Centre, Blue Harbour, Ta' Xbiex, Ta' Xbiex XBX1027, Malta. Fortegra are licenced and regulated by the Malta Financial Services Authority, Notable 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 Limited is covered by the Financial Services Compensation Scheme (FSCS). Further information is available from their website at 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 UK you live in. Any communication between the insurer and the administrator will be in English.

Guardsman is a registered trademark 810121 July 2019



5 Year Upholstery Protection Plan

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





Complete peace of mind for you to enjoy your furniture



It covers life's little accidents, such as food or drink spills, accidental damage or structural faults.



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



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 £15,000, whichever is the lowest.

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

So... what am I actually covered for?

We'll cover you for accidents to your fabric and leather furniture that result in damage and staining. We'll also cover you for structural faults once your manufacturer's warranty has expired.

Accidental stains such as...

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

Accidental damage such as...

- ✓ **Tears and rips** eg. caused by keys
- ✓ **Scuffs & scratches** (to covering leather)
- ✓ **Burns** eg. caused by cigarettes
- ✓ **Thread pulls** (to fabric upholstery)
- ✓ **Pet scratches** (not as a result of a build up)

Structural faults such as...

- ✓ **Recliner mechanisms**
- ✓ **Interior foam fillings not springing back to their original shape** (more than expected through general use)
- ✓ **Stitching coming undone**
- ✓ **Broken springs**
- ✓ **Frame breakage**
- ✓ **Peeling of leather**

We do not cover for:

- ✗ General cleaning
- ✗ Animal chewing
- ✗ Wear and tear
- ✗ Odours
- ✗ Colour change
- ✗ Damage caused by perspiration

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.

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 and structural faults for 5 years.

We handle over 8,000 claims a month, so we know how to repair even the worst damage.