

# 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, 10<sup>th</sup> 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.



### 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
- ✓ 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 (not as a result of an accumulation of damage)
- ✓ Broken glass (dining and cabinet policies)

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
- ✗ General cleaning
- ✗ Wear and tear
- ✗ Damage caused by perspiration
- ✗ Colour change
- ✗ Animal chewing
- ✗ Scratches to metal bed frames
- ✗ The mattress, if a Guardsman approved mattress protector is not in use



### 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.



### 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 furniture in line with the manufacturer's/retailer's guidelines.
- Cover applies if the mattress has been used with the Guardsman approved mattress protector purchased or included with the Furniture Protection Plan.



### 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.



### 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](mailto: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.