Furniture Warranty Insurance

Insurance Product Information Document

Company: Staingard Furniture Care **Product: Furniture Insurance.**

This insurance policy is administered by Staingard Furniture Care, a trading name of Orwell Insurance Services who are authorised and regulated by the Financial Conduct Authority and whose firm number is 311566.

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 insurance will provide cover for cleaning, repairing, or replacing your item of furniture in the event of it being accidentally damaged or the failure of the structure of the furniture in your residential property.

What is insured?

Upholstery

Where shown on Your Policy Schedule, Stains on fabric or leather Furniture which are sudden and accidental resulting from:

- ✓ Food and beverages;
- ✓ Ink, paint and dye;
- ✓ Human and pet bodily fluids;
- ✓ Cosmetics, soap and shampoo;
- ✓ Wax and wax polish;
- ✓ Glue and superglue;
- ✓ Dye transfer;
- ✓ Acids, bleaches, caustic and corrosive solutions and substances.

Where shown on Your Policy Schedule, Structural defects to Furniture, mattresses (including mattress protectors) following the expiry of the supplier's warranty caused by:

- ✓ Defects to frames caused by breakage or becoming warped;
- ✓ Defects of mechanical, electric recliners and components;
- ✓ Bending and breakage of metal components;
- ✓ Broken zips, castors, and buttons;
- ✓ Separation of seams and stitching;
- ✓ Lifting or peeling of the hide on leather Furniture;
- ✓ Loss of resilience to foam and fibre interiors.

Where shown on Your Policy Schedule, Accidental Damage on Furniture, mattresses & mattress protectors caused by:

- ✓ Rips;
- ✓ Tears;
- ✓ Burns;
- ✓ Scuffs, scratches and punctures;
- ✓ Pet Damage;
- ✓ Breakage;
- ✓ Structural breakage.

Cabinets, Beds & Mattresses

Where shown on Your Policy Schedule, Stains to cabinet Furniture, bed frames and mattresses which is sudden and accidental resulting from:

- ✓ Food and beverages;
- ✓ Ink, paint and dye;
- ✓ Human and pet bodily fluids;
- ✓ Cosmetics, soap and shampoo;
- ✓ Wax and wax polish;
- ✓ Glue and superglue;
- ✓ Dye transfer;
- ✓ Acids, bleaches, caustic and corrosive solutions and substances.

Where shown on Your Policy Schedule, Structural defects to Furniture, mattresses (including mattress protectors) following the expiry of the supplier's warranty caused by:

- ✓ Defects to frames caused by breakage or becoming warped;
- ✓ Peeling of the finish on solid wood, veneered or laminate Furniture;
- ✓ Defects of mechanical, electric recliners and components;
- ✓ Bending and breakage to metal components;
- ✓ Broken zips, castors, and buttons;
- ✓ Separation of seams and stitching;
- ✓ Lifting or peeling of the hide on leather bed frames and dining Furniture

Where shown on Your Policy Schedule, Accidental Damage on Furniture, mattresses & mattress protectors caused by:

- ✓ Rips & tears;
- ✓ Burns;
- ✓ Scuffs, scratches and punctures;
- ✓ Dents, chips & scratches;
- ✓ Breakage, scratches of glass or mirrors;
- ✓ Pet damage;
- ✓ Breakage;
- ✓ Structural breakage;

What is not insured?

- × Any damage (structural or otherwise), soiling or staining caused:
  a. Prior to or during delivery;
  b. By fire, fire damage, smoke, ash, flood, wind, lightning, the act of sunlight, oxidisation, or any other natural disaster
- × Structural defects first discovered during the manufacturer's warranty period
- × Stains and damage that are consistent with wear and tear
- × Variations in batches of dyes, where a part is replaced the colour match will be within a commercial tolerance;
- × Consequential loss of any kind and or loss of use;
- × Damage not consistent with the original claim or misrepresentation of an occurrence.
- × Repairs carried out by a technician not assigned by the service provider, or damage caused by a third party contractor
- × Damage to insured items used for rental / sublet or commercial purposes, or furniture in storage or transit;

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Are there any restrictions on cover?

- ! Claims up to the original purchase price of the goods or up to a maximum of £20,000, whichever is the lowest.
- ! This policy will be rendered void if you make any modifications to your furniture,
- ! This policy will not cover furniture used in holiday lets, rented properties that are not your primary residence, or any furniture used for commercial purposes.
- ! You must be 18 years old or over,
- ! A resident in the UK

Where am I Covered?

- ✓ The policy will cover use of the furniture within the United Kingdom.

What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answer will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

- ✓ You can pay your premium as a one-off payment, or in monthly instalments dependant on the retailers payment methods.

When does the cover start and end?

- ✓ Cover for staining and accidental damage starts from the date of delivery for 5 years. Structural defects cover starts after 12 months or upon expiry of the manufacturers guarantee. The date the cover ends can be found on the front of your policy schedule.

How do I cancel the contract?

- ✓ If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the administrator of the policy..