

# Furniture Protection Plan Insurance

## Insurance Product Information Document

**Company:** Guardsman Industries Ltd.

**Status:** Intermediary

**Product:** Furniture Protection Plan

This Protection Plan is administered by Guardsman Industries Ltd, an Intermediary whose registered office is at 152 Brook Drive, Milton Park, Abingdon, Oxfordshire, OX14 4SD, United Kingdom. Guardsman is authorised and regulated by the Financial Conduct Authority under registration number 311766. This retailer is an intermediary selling Furniture Protection Plans on behalf of Guardsman.

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, can be found in the information leaflet and in the Terms and Conditions. This Protection Plan is underwritten by AmTrust Europe Limited, registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

### 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 a build up)

##### 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 a build up)
- ✓ 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, whichever is the lowest.



#### What is not insured?

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



#### 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.



## 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.



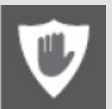
## When and how do I pay?

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.

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 the Guardsman Policy Administration Department via [policy.admin@guardsman.co.uk](mailto:policy.admin@guardsman.co.uk), write to the Policy Administration Department, Guardsman, 152 Brook Drive, Abingdon, Oxfordshire, OX14 4SD, or call on 01235 444747.