

Furniture Warranty Insurance

Insurance Product Information Document

Company: Staingard Limited Product: Furniture Warranty Policy

Staingard Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 511581



This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Dependent upon the level of cover provided by your retailer, you may be covered for the removal of stains, or repairs to damage caused accidentally. In addition, you may also be covered for an extension of the manufacturers warranty



What is insured?

Depending on the level of cover?

- ✓ **Upholstered furniture mattresses & mattress protectors: Staining & Accidental damage resulting in:**
 - Staining • Rip or tear • Burn • Scratch
 - Puncture • Scuff • Pet Damage.
- ✓ **Carpet: Staining only.**
- ✓ **Upholstered furniture mattresses & mattress protectors: Structural defects resulting from:** 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.
- ✓ **Cabinet & Dining Furniture: Staining & Accidental damage resulting in a:** Water, liquid or heat marks from items in normal household use;
 - Breakage, dents, chips, scratches which have penetrated through the surface finish; or
 - Breakage, scratches and chips of glass or mirrors occurring during normal household use.
- ✓ **Cabinet & Dining Furniture: Structural defects resulting from:** Defects to frames caused by breakage or becoming warped; • Cracking of solid wood furniture; • Peeling of the finish on solid wood;
 - Bending and breakage to metal components.
 - Excessive loss of resilience.



What is not insured?

- ✗ Damage caused deliberately by any person.
- ✗ Cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time or is from normal everyday use, such as an accumulation of dye transfer.
- ✗ Any damage resulting from wear and tear.
- ✗ The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding or corrosion upon the product.
- ✗ Accidental damage (including staining) caused by the use of incorrect or inappropriate cleaning products or cleaning methods.
- ✗ The removal of any odour even where caused by a stain.
- ✗ Any transit or delivery damage.
- ✗ Damage caused by any animal other than **your** pet(s).



Are there any restrictions on cover?

- ! Pet damage is limited to 3 incidents during the period of cover. Where there has been extensive incidents of pet damage this policy will not provide cover for any such damage.
- ! This policy will be rendered void if you make any modifications to your furniture.
- ! This policy will not cover furniture used in business premises or in residential premises which you let or sublet.
- ! All incidents must be reported within 14 days of the incident occurring.



Where am I covered?

The policy will cover use of the furniture within the United Kingdom, Channel Islands and the Isle of Man.



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 answers 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. You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Your premium can be paid in line with the retailer's payment methods.



When does the cover start and end?

Your cover will start on the date specified on your certificate. The policy will end either on the date specified on the certificate or if the maximum level of indemnity is reached. Misrepresentation and fraud will result in your policy being terminated immediately.



How do I cancel the contract?

By telephone, email or post. You can cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later by contacting either your retailer or the administrator. Your premium will be refunded in full on the condition that no claims have been made or are pending. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This policy is a contract between You and the Insurer, Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, 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 Regulation Authority for the conduct of UK business. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company on request.

Making a claim

If you need to make a claim, please tell us no more than 14 days after discovering the damage by contacting us in one of the following ways;

- Notifying us online at www.myfurniturewarranty.co.uk
- Calling us on **01384 473017 Monday to Friday 9am-5pm**

On all correspondence please tell us you are insured by Acasta European Insurance Company Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

SALE OF THE POLICY

Please contact your agent who arranged the Insurance on your behalf.

COMPLAINTS PROCEDURE

We will always try to give You a quality service. If You think We have let You down, please write to us
Please write to: Homeserve Furniture Repairs Limited, Unit 2, Delph Road, Brierley Hill, West Midlands, DY5 2UA.
Or You can either email the Administrator at info@hfrclaims.co.uk or phone the Administrator on 01384 4730017
Details of the HFR Administrations Complaints Handling process will be sent to You on request. If You are still not satisfied, You can contact the Insurance Division of the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR, You can also contact the Financial Ombudsman Service on 0800 023 4567.
Website: www.financial-ombudsman.org.uk Using this service does not affect Your right to take legal action.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service Exchange Tower, London E14 9SR. Tel: 0800 023 4 567 or 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk,

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Acasta European Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.