Furniture Insurance

Insurance Product Information Document

Product: Furniture Care Policy

Company: Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd, UK Branch.

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Complete pre-contractual and contractual information on the insurance product is provided in the terms and conditions.

What is this type of insurance?

This insurance policy is designed for those who wish to insure their furniture against accidental staining, accidental damage and structural defects. It is a stand-alone policy and you should use the information below to establish if this policy is right for you. If you have existing policies that give the same cover elsewhere, you will need to consider whether you may be paying for duplicate cover.

What is insured?

Accidental staining and accidental damage provides cover for specific accidental events.

Accidental staining from any substance including, but not limited to:

✔ Food ✔ Drinks ✔ Cosmetics ✔ Ink ✔ Paint ✔ Shoe polish

✔ Dye transfer ✔ Human and animal bodily fluids

✔ Odours to interiors caused by a stain.

Accidental damage including, but not limited to:

✔ Rips ✔ Tears ✔ Burns ✔ Scratches ✔ Punctures

✔ Scuffs ✔ Dents ✔ Chips ✔ Heat ring(s) ✔ Pet damage

✔ Breakage of glass, stone or marble

✔ Breakage of frame components

Structural defects including, but not limited to:

✔ Defects to frames

✔ Defects to fabric materials such as fraying

✔ Peeling of the finish on solid wood

✔ Bending and breakage to metal components

✔ Excessive loss of resilience to cushion interiors

✔ Defects to mechanical, electric recliners and components

✔ Broken zips, castors, and buttons

✔ Separation of seams and stitching

✔ Lifting or peeling of leather and vinyl

✔ Broken springs and excessive stretching of webbing

Valid claims will be settled by cleaning or repairing the damaged product. If parts are required, these will be sourced using the original specification of the product. If the product cannot be cleaned or repaired, we will provide an alternative settlement.

What is not insured?

✘ Damage caused deliberately by you or any person;

✘ Any damage resulting from wear and tear;

✘ The gradual accumulation of damage or staining, accidental or otherwise;

✘ Structural defects in products manufactured with a defective design or specification and subject to a manufacturer recall;

✘ Changes in colour or damage to of any part of the product caused by sunlight, perspiration, natural hair and body oils or wear and tear;

✘ Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods;

✘ Damage caused by any animal other than your pet(s);

✘ Structural defects first discovered before the expiry of the manufacturer's guarantee period.

This is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time.

For full details of all exclusions, please refer to the Terms and Conditions.

Are there any restrictions on cover?

! You are 18 or older at the date of purchase;

! You are resident in the UK, Channel Islands or Isle of Man;

! The price of the product(s) purchased has a value of no more than £20,000;

! The product must be used for your own domestic purposes;

! Your product must be new at the start of this policy and free from damage;

! You cannot transfer this insurance to another person;

! The value of a repair, or any alternative settlement, shall not exceed the amount you originally paid for the product.

Where am I covered?

✔ In the United Kingdom, Channel Islands and Isle of Man.

What are my obligations?

- To take all reasonable precautions to safeguard the product and to avoid loss or damage to it
- To maintain the product in accordance with the manufacturer's instructions
- To make a claim as soon as possible, but no longer than 28 days after noticing the damage, as shown in your terms and conditions
- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.

When and how do I pay?

You must pay the total premium in one full payment before the policy starts.

When does the cover start and end?

Cover for accidental staining and accidental damage starts from the date of delivery of the product. Structural defects cover starts after 12 months or upon expiry of the manufacturer's guarantee if longer than 12 months. The date that the cover expires will be shown on your Certificate of Insurance. There are some circumstances where the policy will end prior to this and these can be found within your policy terms and conditions which will be sent to you.

How do I cancel the contract?

You can cancel this policy at any point, up to 14 days from receipt of your certificate of insurance, and receive a full refund. No refund of premium will be made if you have made a claim or if you cancel the policy after 14 days from receipt of your certificate of insurance. To cancel your policy please return to the retailer where you bought the product together with the sales receipt or invoice.