

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?

Your obligations are to show a duty of care to your furniture and carpets and follow the manufacturers guidelines on usage and maintenance. In the event you make a claim, you must notify us within 14 days of the event occurring with all details relevant to your claim. 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 claim and your policy.



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 insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

Making a claim

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

- Notifying us online at www.myfurniturewarranty.co.uk
- Calling us on 0800 011 4230

On all correspondence please tell us your unique policy number from your certificate of insurance. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us: Complaints regarding the SALE OF THE POLICY

Please contact the store who arranged the Insurance on your behalf. If your complaint about your claim cannot be resolved by the end of the third working day, your complaint will pass it to: Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

Complaints regarding CLAIMS Homeserve Furniture Repairs Limited Unit 2, Delph Road, Brierley Hill, West Midlands, DY5 2UA Tel: 01384 473000 Email: info@hfrclaims.co.uk

In either case, if your complaint cannot be resolved by the end of the third working day, it will be passed to:

Customer Relations Department UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ Tel: 0345 218 2685 Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to 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?

Great Lakes Insurance SE 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.