

Furniture Insurance

Insurance Product Information Document

Company: Homeserve Furniture Repairs Limited

Product: Furniture Policy



Homeserve Furniture Repairs Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 502001

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 terms and conditions.

What is this type of insurance?

This insurance provides cover for staining and accidental damage. In addition, and dependant on the level of cover this insurance can provide structural defect cover upon expiry of the manufacturer's guarantee.



WHAT IS INSURED?

DEPENDING ON THE LEVEL OF COVER PROVIDED.

Accidental Staining to on fabric or leather furniture, mattresses (including mattress protectors) and carpets which are sudden and accidental resulting from:

- ✓ Food
- ✓ Drinks
- ✓ Cosmetics
- ✓ Ink, paint and dye
- ✓ Human and pet bodily fluids
- ✓ Wax and wax polish
- ✓ Glue and superglue
- ✓ Dye transfer from clothing and newspapers
- ✓ Acids, bleaches, caustic and corrosive solutions and substances.

Accidental Damage to fabric, leather furniture, beds & mattresses such as:

- ✓ Rips
- ✓ Tear
- ✓ Burn
- ✓ Scuff
- ✓ Scratch
- ✓ Puncture
- ✓ Pet Damage

Structural defects to fabric or leather furniture, mattresses (including mattress protectors) following the expiry of the supplier's warranty caused by:

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

Accidental Staining & Accidental Damage to cabinet furniture, bed frames & mattresses which is sudden and accidental resulting from:

- ✓ Water, liquid or heat marks from items in normal household use
- ✓ Breakage, dents, chips, scratches which have penetrated through the surface finish
- ✓ Breakage, scratches and chips of glass or mirrors occurring during normal household use

Structural Defects to cabinet furniture, bed frames & mattresses which is sudden and accidental resulting from:

- ✓ 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 chairs



WHAT IS NOT INSURED?

- ✗ Damage caused deliberately by any person or child
- ✗ Cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time
- ✗ 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 odours 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 and does not cover extensive pet damage
- ! This policy is rendered as void if you make any modifications to the furniture
- ! This policy will not cover furniture used in a business premises or in residential premises which you let or sublet
- ! To claim within 14 days of an incident
- ! Any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by Cyber Loss



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?

The premium can be paid in line with the retailers' payments methods.



WHEN DOES THE COVER START AND END?

Your cover will start and end on the dates stated on the front of your Certificate of Insurance



HOW DO I CANCEL THE CONTRACT?

By telephone, email, or post. If you 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. 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 organisation from whom you bought your policy.