

PREMIERCARE  
for furniture

staining  
damage  
defects

## Important information

Whilst PremierCare offers extremely wide benefits, there are some things that we do not cover and a summary of these are:

- Commercial use
- Deliberate damage
- Wear and Tear
- Gradual build-up of damage

### Key documents you need to read!

This leaflet gives some of the key benefits of Furniture Protection but it does not cover every eventuality so it is important you receive and read the following documents:

- **Insurance Product Information Document (IPID)** – this shows you the key benefits and exclusions of the insurance as well as other important information. You must read this before purchasing the insurance and take this document home with you.
- **Important Information Document** – this provides you with information on what demands and needs this insurance will meet as well as other important information. You must read this document, tick the necessary boxes if they apply to you, and then sign the document.
- **Terms & Conditions (T&Cs)** – these give you the full terms of your insurance policy and other important information. You should read these carefully to make sure the cover is right for you. You will be sent these following the delivery of your furniture.

### CANCELLATION

You can cancel your insurance and receive a full refund during the 14 days from receiving your Terms and Conditions. Full information can be found in the documents detailed above.

### YOUR DATA

The Retailer of the Furniture Protection share your information with the scheme administrators and the insurer for the purpose of arranging and administering your policy and handling your claim.

Further information on how both firms handle your personal data can be found in your Terms and Conditions and also in their Data Protection notices which can be found on their respective websites. Privacy notices can also be requested in writing.

### ADMINISTRATOR & INSURER

Policies are arranged and administered by Castelan Limited whose details are shown below. Information on the insurer can be found in the IPID and Terms and Conditions as can further information on Castelan Limited.



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This leaflet is for marketing purposes only. On the back of this leaflet 'Key documents you need to read' will direct you to the information you need to know before buying this insurance.

## Protecting your investment

Life is for the living and furniture is for using - but accidents happen and things go wrong. PremierCare is designed to ensure that, having invested in your new furniture, you can keep it looking like new for as long as possible.

One off payment for the whole 5yr term

National network of technicians

Online claim service 24/7

Clean  
Repair  
Replace

5  
YEAR  
PROTECTION

No call out fees




No excess charges

£0

## Products covered

### Upholstery




Fabric and Leather (including recliners and sofa beds)

-  Accidental Staining
-  Accidental Damage
-  Structural defects




### Cabinet furniture

Lounge, Dining and Bedroom

-  Accidental Staining
-  Accidental Damage
-  Structural defects






### Carpets

-  Accidental Staining






### Mattress protector

-  Accidental Staining
-  Accidental Damage
-  5 Up to 5 replacement protectors if stained or damaged



### Beds

Mattresses and Bed frames

-  Accidental Staining
-  Accidental Damage
-  Structural defects

## Summary of cover

### Accidental staining

Cover starts from when your furniture is delivered and any stain or spill that happens suddenly or unexpectedly is included. Everyday spills such as (but not limited to):

- |  |  |   |
|--|--|---|
|  Tea/coffee/hot chocolate |  Blackcurrant & orange juice  |  Dye transfer                          |
|  Shoe polish              |  Human & animal bodily fluids |  Chocolate & confectionery             |
|  Wine, beer and spirits   |  Cola & other fizzy drinks    |  Corrosive substances                  |
|  Cosmetics                |  Mineral oil & glue           |  Bleach                                |
|  Tomato ketchup           |  Curry & pizza                |  Odours to interiors caused by a stain |
|  Soap products            |  Tar                          |  Paint                                 |
|  Milk                     |  Grease from foodstuffs       |   |

### Accidental damage

Again, cover starts from the moment your furniture is delivered so you can start enjoying it with confidence. Cover for sudden and unexpected accidents includes (but is not limited to):

- |  |   |  |
|--|---|--|
|  Rips       |  Scratches                           |  Breakage of frame components |
|  Tears      |  Dents                               |  Pet Damage                   |
|  Burns      |  Chips                               |  Transit Damage               |
|  Punctures |  Breakage of glass, stone or marble |  |
|  Scuffs   |   |  |

### Structural defects (where this cover is selected)

Your new furniture has been made to the highest possible standards but sometimes things go wrong. PremierCare is here to ensure that, once your manufacturers guarantee has ended, you are covered for any defects that may arise – things such as (but not limited to):

- |   |   |  |
|---|---|--|
|  Breakage or separation of frame components                        |  Defective mechanical and electrical recliner mechanisms |  Peeling of leather and peeling/lifting of veneer         |
|  Warping   |  Cushion interiors and webbing                           |  Unstitching of buttons or failure of any stitching.      |
|  Breaking or bending of metal mechanisms or other metal components |  Fascias   |  Electronic equipment such as USB's, fridges and speakers |
|   |  Broken zips   |  |
|   |  Broken castors  |  |

# Furniture Insurance

## Insurance Product Information Document

Product: Furniture Care Policy

Company: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Direct Insurance Group Plc, which is authorised and regulated by the Financial Conduct Authority, Firm Reference No. 306080. Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein is authorised by the Liechtenstein Financial Market Authority. Firm Reference No. 454140.

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 and accidental damage. 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

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;
- ✗ Any faults or defects with the product;
- ✗ 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);
- ✗ Natural characteristics of leather such as brands, bites, tick marks and opened scars.

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. 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.