

Furniture Insurance

Insurance Product Information Document

Product: Furniture Care Policy

Company: Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

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 Consilium Insurance Broker Ltd, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080). Millennium Insurance Company Limited is regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA. (Firm Reference No. 82939).

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 provides cover for accidental staining and accidental damage. In addition, it covers certain structural defects upon expiry of the manufacturer's guarantee. 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

Leather, Fabric, Cabinet furniture, Carpets and Beds: from any substance such as:

- ✓ Food ✓ Drinks ✓ Cosmetics ✓ Shoe polish ✓ Paint
- ✓ Corrosives* ✓ Bleach *

*Applicable to any leather product and applicable to fabrics that have been subject to the application of a pre-approved protector

Accidental damage

Fabric and beds: ✓ rips ✓ tears ✓ burns

Leather Furniture: ✓ rips ✓ tears ✓ burns ✓ scratches
✓ punctures ✓ scuffs

Cabinet furniture: ✓ dents ✓ burns ✓ chips ✓ scratches

✓ heat ring(s) ✓ breakage of glass components

Structural defects limited to:

- ✓ breakage or separation of frame components
- ✓ breaking or bending of metal mechanisms or other metal components ✓ springs, cushion interiors and webbing ✓ broken zips
- ✓ peeling of leather and lifting/peeling of veneer
- ✓ unstitching of buttons or failure of any stitching ✓ warping ✓ fascias ✓ broken castors
- ✓ Defective mechanical and electrical recliner mechanisms



What is not insured?

- ✗ Wear and Tear
- ✗ Neglect, abuse or misuse
- ✗ Changes in colour caused by sunlight, perspiration, natural hair and body oils or wear and tear
- ✗ Stains caused by dye transfer unless resulting from sudden contact with clothing or newspaper and magazine print
- ✗ Deliberate Damage
- ✗ Commercial use
- ✗ Structural defects arising within the manufacturer's guarantee period
- ✗ The gradual accumulation of stain or dye transfer or by accumulated multiple stains or by unidentifiable stain(s)
- ✗ 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 must be at least 18 years old
- ! The product must be used for domestic purposes
- ! You must be resident in the UK, Channel Islands or Isle of Man
- ! Your product must be new when this policy starts
- ! You cannot transfer this insurance to another person
- ! Pet damage and deliberate damage by a child are limited to only one incident each during the period of cover



Where am I covered?

- ✓ In the United Kingdom, Channel Islands or 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 follow our claims procedure when making a claim 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 ends can be found on the front of 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.