

## ABOUT THIS DOCUMENT

This document provides you with the basic details of your protection plan. Please see the plan certificate for full terms and conditions.

## IMPORTANT INFORMATION - WHAT HAPPENS NEXT?

When your new furniture has been delivered, you will receive a certificate for your Guardsman Protection Plan, which contains the full terms and conditions, limits of cover and exclusions (things that are not covered). If you would like to see a copy of these before you purchase, please ask your retailer. If you do not receive the plan certificate within 28 days of your furniture being delivered, call Policy Administration on 01235 444747, email [policy.admin@guardsman.co.uk](mailto:policy.admin@guardsman.co.uk) or write to Guardsman using the address in the footer. Please make sure you have your invoice for the furniture to hand. The policy holder is the person named on the invoice. Only they can register claims and update contact information.

## IMPORTANT NOTICE - STATEMENT OF SUITABILITY

This is an important document which sets out the reasons why this 5 year Furniture Protection Plan is considered suitable for your particular needs, objectives and circumstances.

## WHAT IS COVERED

Your Guardsman Protection Plan covers you for singular incidents of **accidental staining** and **accidental damage** (resulting in rips, punctures, scuffs, burns, chips, or scratches) to the outer cover of the item.

Your furniture is only covered if you keep to the terms and conditions of the plan and have paid the premium. Your plan will cover you for the cost of carrying out repairs or removing stains according to the level of cover set out under the 'Your Coverage Includes' section on the front of your plan certificate.

## YOUR ITEM WILL BE COVERED IF:

- it was delivered to your home in satisfactory condition;
- you have used and cared for the item in line with the retailer/manufacturer's guidelines.

If appropriate, fabric furniture may be treated with a Guardsman stain-protector treatment. Ask your retailer for details. If the item cannot be repaired, we may choose to replace the damaged part or provide a replacement item (whichever we see fit). Or we may settle the claim by giving you a payment of up to the cost of a repair or replacement (up to the limit of indemnity). Cover applies only if the item is kept in a private home in the UK (not including the Channel Islands or the Isle of Man). It does not apply if the item is: in a property or room which you rent out; in any business premises; or on a boat/in a caravan.

## WHAT IS NOT COVERED

Your Guardsman Protection Plan will not cover you for the following:

1. an accumulation of multiple different stain types across multiple areas of the item;
2. deterioration of the products appearance through normal use or general soiling (for example wear on high areas of traffic e.g. arm rest, or a build-up of oils on a headrest and so on);
3. structural faults including textural changes, seam or stitching separation, interior fibre or foam fillings not springing back to their original shape (if within industry expected settlement which may occur over time); fraying of upholstery, broken zips, loss of buttons, separation of coats or layers of pigment, veneer or finishes;
4. damage caused by animals biting and/or chewing;
5. pet scratches where it is not a one off and sudden incident of damage;
6. staining or damage to the mattress if a Guardsman approved mattress protector is not used (bed plans);
7. staining and/or damage to the actual mattress protector (bed plans);
8. structural faults including broken frames, slats, legs and bed mechanisms (bed plans);
9. any natural characteristic of the covering of the item including leather cracking, fabric bobbling, swirls, cracks, splits or hairline marks to wooden or high gloss furniture;
10. damage or stains resulting from any cleaning substances being used incorrectly or using unsuitable cleaning materials;
11. any damage caused while the item is being transported or stored; damage caused by contractors; neglect, abuse or misuse; or by malicious damage;
12. colour loss, fading, fire, scorching, flood, burst pipes (including radiator leaks), the effects of sunlight, wind or weather, damage caused by leaking roofs and conservatories, theft or any other similar cause;
13. handheld, wireless devices (including battery packs) used to operate functions, if these are not permanently attached to the item;
14. any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Guardsman Protection Plan;
15. routine repair and cleaning, even if carried out by a Guardsman-approved repairer or cleaner;
16. any failure of repairs not carried out under this plan.

## PERIOD OF COVER

**Accidental staining** and **accidental damage** - cover starts on the date the item is delivered and lasts for 5 years. The plan will end if the item is replaced following a successful claim, as explained in the plan certificate.

## MAKING A CLAIM

Your retailer will register the purchase of your plan with us once they have delivered your furniture. Providing you have given a valid email address when you purchased your furniture, we will email you details of how to access our Customer Portal (<https://hub.guardsman.co.uk>) where you can register claims, view your policy and update any changes to your address and contact details.

Alternatively, you can also notify us of any claims by calling **0345 128 1240**.

All claims need to be reported to us as soon as possible, and always within 28 days of the event giving rise to a claim.

If there has been an accident which results in a stain, we will send you a stain removal wipe first to help prevent further damage. It is very successful, and in most cases will remove the stain completely, avoiding the inconvenience of you having to wait for one of our technicians to visit.

Please ensure you have a copy of your retailer invoice and/or your plan certificate to hand as they will be needed.

Further details of the claims process will be provided when you submit a claim.

## GUARDSMAN TERMS OF BUSINESS

### COMPLAINTS

If you are unhappy with our service, please contact Guardsman Complaints:

**Telephone:** 01235 444751

**Email:** [complaints@guardsman.co.uk](mailto:complaints@guardsman.co.uk)

**Post:** using the address in the footer

If you remain unhappy, you may contact the Financial Ombudsman Service:

**Online:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Telephone:** 0300 123 9123 or 0800 023 4567

**Post:** The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, Isle of Dogs, London, E14 9SR

Our complaints process is detailed in your terms and conditions.

## CANCELLATION

If you want to cancel your cover before your furniture is delivered, or within 30 days of it being delivered to your home, contact your retailer. If the furniture has been treated with a stain protector, you will only be entitled to a 75% refund of the price you paid for this protection plan. If you want to cancel 30 days or more after your furniture is delivered, please contact Guardsman Policy Administration. A £10 administration fee will be taken off any refund. Full details are given in your terms and conditions.

## THE INSURER AND ADMINISTRATOR

This product is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Malta Company Registration Number C 84703; UK Branch registration number BR021916) who is authorised and regulated by the Malta Financial Services Authority.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority under registration number 805770 and limited regulation by the Prudential Regulation Authority. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request.

The Plan will be administered by Guardsman Industries Limited which is authorised and regulated by the Financial Conduct Authority under registration number 311766. These details can be checked on the financial services register at [www.fca.gov.uk](http://www.fca.gov.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claims. For insurance you are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100.

## LAW APPLICABLE

Unless you and the insurer agree otherwise, the plan will be governed by the law that applies in the part of the country you live in. Any communication between the insurer and the administrator will be in English.

Guardsman Industries Limited is authorised and regulated by the Financial Conduct Authority.

Financial Services Registration number 311766.

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• 0345 128 1240 • [www.guardsman.co.uk](http://www.guardsman.co.uk)

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Existing policy holders: please note these are the *current* summary terms and conditions. Please see your individual full terms and conditions for clarification of your coverage.