

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 of Herrengasse 11, Vaduz, FL-9490 Liechtenstein is regulated by the Financial Conduct 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 provides cover for staining and accidental damage. Where Recliner Mechanism Top-Up is purchased, certain cover applies and commences upon expiry of the relevant manufacturers guarantee.



What is insured?

✓ **Accidental staining**

Fabric, Leather and Cabinet furniture: from any substance

✓ **Accidental damage**

- Fabric: Accidental damage resulting in a rip, tear or burn
- Leather furniture: Accidental damage resulting in a rip, tear, burn, scratch, puncture or scuff
- Cabinet furniture: Accidental damage resulting in a dent, burn, chip, scratch, heat ring(s) or breakage of glass components

✓ **Recliner Mechanism Top-up**

Recliner Mechanism cover applies if you have paid the appropriate premium

- Bending or breaking of any metal components associated with the mechanism
- Failure of any Electrical equipment associated with the mechanism
- Damage to other product components should the damage be directly linked to the failure of the mechanism which would be covered by this policy
- Broken handles, buttons and snapped cables



What is not insured?

- ✗ Wear and Tear
- ✗ Neglect, abuse or misuse
- ✗ Structural defects other than cover described in the Recliner Mechanism Top-up
- ✗ 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
- ✗ The gradual accumulation of stain or dye transfer or by accumulated multiple stains or by unidentifiable stain(s)
- ✗ Damage to, and failure of, the mechanism as a direct result of the failure of other furniture components not covered by this policy
- ✗ Fuses, Batteries and other consumable product.



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
- ! Your product must be new when this policy starts
- ! You cannot transfer this insurance to another person
- ! Pet damage is limited to only one incident during the period of cover.



Where am I covered?

- ✓ In the United Kingdom



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 staining and accidental damage starts from the date of delivery of the product. If purchased, the Recliner Mechanism Top-Up cover starts from the expiry of the manufacturers guarantee. The date that the cover ends can be found on the front of your certificate of insurance



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.