KEY FACTS & FEATURES

This is only a list of key facts and features, please refer to the certificate of insurance for the full terms and conditions. Following delivery of your new furniture, you will receive a certificate for your insurance. This will contain the terms and conditions, limitations and exclusions. Please see below for a list of key features.

If, after 28 days from delivery of your furniture you have not received your plan certificate, you must call Staingard Furniture Care on 01244 888658 or email admin@staingard.co.uk. Alernatively, you can write to Staingard, Unit 9 Telford Road, Ellesmere Port, CH65 SEU.

The intention of the cover: this plan provides cover for individual incidents of accidental staining and/or accidental damage, subject to the level of cover selected. It does not provide cover for damage that occurs due to regular use and ageing, or your product becoming gradually dirty and out of condition over time.

WHAT IS COVERED

Your Staingard Furniture Care policy covers you in the event of sudden and unintentional accidental damage, sudden and unintentional stain damage. Your product(s) are only covered if you follow the Terms & Conditions of this plan and have paid the required premium. Your plan will cover you for the cost of repair or stain removal according to the coverage purchased and detailed under the "Level of Cover" section on the front of your policy schedule/ certificate.

WHAT IS NOT COVERED

The plan is not intended to replace the day-to-daycare of your furniture. Our insurance plan will deal with any sudden and accidental damage, all we ask is that you help us identify any stains. This plan is not a maintenance contract. We do not cover wear and tear, deliberate damage, and accumulation of stains. This is a summary only. Please refer to your policy schedule/ certificate for full terms and conditions.

DURATION

Accidental damage and accidental staining cover starts on the date of delivery of the item and lasts for 5 years. The plan will end if the item(s) is replaced following a successful claim, as detailed in the Terms & Conditions.

COMPLAINTS PROCEDURE

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the Complaints Procedure below:
Sale of the Policy: Please contact the retailer who arranged the Insurance on your behalf. CLAIMS, MB&G Insurance Services Limited, Cobalt Business Centre, Cobalt Park Way, Newcastle, NE28 9NZ Email: CVT@mbginsurance.com Tel: 0191 258 8102

MAKING A CLAIM

Simply notify us as soon as you become aware of the incident leading to the claim. Visit our website staingard.co.uk which is available 24 hours a day or email staingard@mbginsurance.com

CANCELLATION

We hope you are happy with the cover this policy provides. However, if you decide that for any reason this policy does not meet your insurance needs, please return it to your retailer within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later. On the condition that no claims have been made or are pending, we will refund your premium in full.

THE INSURER AND ADMINISTRATOR

Your Care Plan begins on the date your furniture is delivered and subject to the terms and conditions will continue for 5 years. Any Structural defects will only be covered if they occur after the first 12 months. This insurance is provided by Staingard Furniture Care (A trading name of Rai Insurance Services Limited) which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Accredited Insurance (UK) Limited. For details of your insurer, please see the Terms and Conditions on your Certificate of Insurance that will be provided to you following delivery, a copy of which can be obtained from your Sales Consultant.

PROTECTION FOR CUSTOMERS

Staingard Furniture Care will be administered by Rai Insurance Services Limited. (FCA firm number 430213). This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk.

LAW APPLICABLE

Unless you and the insurer both agree otherwise, this insurance policy will be governed by the law and courts applicable to the part of UK in which you live.

YOUR DEMANDS AND NEEDS OF THIS INSURANCE PLAN

By purchasing this insurance, you confirm that you have reviewed the Insurance Product Information Document (IPID) and that it meets your demands and needs. You confirm you do not want to incur costs to restore your furniture in the event of an accidental stain or if it becomes accidentally damaged, that you do not wish to use your home insurance as you may incur an excess and a potential impact on premiums when renewed, and that you understand Staingard Furniture Care is not a general cleaning contract but a policy that provides cover.

Here at The Cotswold Company, we pride ourselves on crafting timeless furniture that's built to last. Always. Confident in the time and care taken to produce every piece of our upholstery, we offer a five-year guarantee across the entire range. Allowing you to enjoy your new purchase with the comfort of knowing that it's protected.

Our Upholstery Care Plan offers:

- 5 years of insurance protection to cover your chosen sofa, armchair, footstool or bed
- A 'Clean, Repair or Replace' policy
- Claims of up to the original purchase price
- No excess charges or annual renewal costs

Simply add the care plan to your order in store or go online and select 'Upholstery Care Plan' at the checkout.

CLEAN, REPAIR, OR REPLACE

When accidents happen, our team of expert furniture technicians are here to help with our 'Clean, Repair, Replace' policy:

- A specialist will visit you at home to repair or remove the stain
- This may include sourcing new parts or furniture items
- In the case of your furniture being severely damaged, we will replace the item all together
- You will be covered for parts, labour and replacements up to the original furniture price

UPHOLSTERY COVER

Our Upholstery Care Plan covers staining and accidental damage, such as:

STAINING

- All food and drink
- Ink, paint and dye
- Human and pet fluids
- Cosmetics, soap and shampoo
- Wax and wax polish
- Glue
- Dye transfer from clothing
- Acids, bleaches, corrosive solutions and substances

ACCIDENTAL

- Cuts, rips, tears and scuffs
- Punctures and burns
- Scratches, chips, dents, heat rings & water marks
- Pet damage

MAKING A CLAIM

For claim enquiries, simply notify us as soon as you become aware of the incident leading to the claim. Visit our website staingard.co.uk which is available 24 hours a day or email staingard@mbginsurance.com