

Furniture Insurance

Insurance Product Information Document

Company: Homeserve Furniture Repairs

Product: Furniture Policy



Homeserve Furniture Repair Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 502001.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This Insurance will provide cover for cleaning, repairing, or replacing your item of furniture in the event of it being accidentally damaged or structural defects following the expiry of the manufacturer's warranty period.



WHAT IS INSURED?

Accidental staining which is sudden and unforeseen resulting from:

- ✓ Food & Beverages,
- ✓ Ink Paint & Dye,
- ✓ Human & Pet Bodily Fluids,
- ✓ Cosmetics, Soap & Shampoo,
- ✓ Wax & Wax Polish,
- ✓ Glue & Superglue,
- ✓ Dye transfer from clothing & Newspaper Print,
- ✓ Acids, bleaches, caustic & corrosive solutions & substances.

Accidental damage which is sudden and unforeseen resulting from:

- ✓ Rips,
- ✓ Tears,
- ✓ Burns,
- ✓ Scuffs, Scratches & Punctures,
- ✓ Pet Damage,
- ✓ Breakages, chips & Dents.



WHAT IS NOT INSURED

- ✗ Damage caused deliberately by any person,
- ✗ Cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time or is from normal everyday use,
- ✗ Any damage resulting from wear and tear,
- ✗ The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding or corrosion upon the product,
- ✗ Any transit damage,
- ✗ Damage caused by any animal other than **your** pet(s),
- ✗ Accidental damage (including staining) caused by the use of incorrect or inappropriate cleaning products or cleaning methods.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! Pet damage is limited to 3 incidents during the period of cover. Where there have been multiple incidents of pet damage this policy will not respond to any such damage.
- ! This policy will be rendered void if you make any modifications to your furniture
- ! This policy will not cover furniture used in business premises or in residential premises which you let or sublet.
- ! To claim within 14 days of an incident.



WHERE AM I COVERED?

- ✓ The policy will cover use of the furniture within the United Kingdom, Channel Islands, and the Isle of Man.



WHAT ARE MY OBLIGATIONS

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



WHEN AND HOW DO I PAY?

- You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or with a credit or debit card.



WHEN DOES THE COVER START AND END?

- Your cover will start and end on the dates stated in your Certificate of Insurance.



HOW DO I CANCEL THE CONTRACT?

- If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.