

# Furniture Warranty Insurance

## Insurance Product Information Document

Company: **Homeserve Furniture Repairs Limited**

Product: **Furniture Insurance**

Homeserve Furniture Repairs 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.



#### What is insured?

##### Depending on the level of cover?

✓ This Insurance will cover the cost of repairing Stain Damage to your Insured Item(s) resulting in stains caused by:

- food and beverages.
- human and pet urine, faeces, blood and vomit; cosmetics.
- hair gel, dye, spray, shampoo and conditioning products.
- grease, tar, soaps, inks, paints, dyes, wax and wax polish, glue.
- acid, bleach, caustic and corrosive solutions and substances.

✓ This Insurance will cover the cost of repairing Accidental Damage to your Insured Item(s) resulting in:

- rips, tears, burns,
- heat marks,
- scuffs, scratches,
- gouges, dents, chips, punctures,
- pet damage.



#### What is not insured?

- ✗ Damage caused prior to or during delivery.
- ✗ By lack of reasonable care, mishandling, abuse, neglect
- ✗ 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.
- ✗ The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding, leaks from roofs and conservatories or corrosion upon the product
- ✗ Accidental damage (including staining) caused by the use of incorrect or inappropriate cleaning products or cleaning methods.
- ✗ The removal of any odour even where caused by a stain.
- ✗ Any transit or delivery damage.
- ✗ Damage caused by any animal other than **your** pet(s).



#### Are there any restrictions on cover?

- ! Pet damage is limited to 3 incidents during the period of cover. Where there have been extensive 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.
- ! Any damage that is related to the breakage or failure of the structure or other internal mechanism of the Insured Item(s), including frames, springs, zips, loss of resilience, and stitching with the exception of Mechanisms as described under optional benefit.



#### 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.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Your premium can be paid in line with the retailer's payment methods.



## 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?

By telephone, email or post. If you cancel your policy within 14 days from the date of delivery and 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.

## Your Insurer

This policy is a contract between You and the Insurer, Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA (registered no. 96218) which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company on request.

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## Making a claim

**If you need to make a claim, please tell us no more than 14 days after discovering the damage by contacting us in one of the following ways;**

- Notifying us online at [www.myfurnitureinsurance.co.uk](http://www.myfurnitureinsurance.co.uk)
- Calling us on **01384 473017**

**On all correspondence, please tell us you are insured by Acasta European Insurance Company Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

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 can call, email or to write to us:

Complaints regarding the

### SALE OF THE POLICY:

Please contact the store/retailer who arranged the Insurance on your behalf.

### COMPLAINTS PROCEDURE

**We** will always try to give **You** a quality service. If **You** think **We** have let **You** down, please write to **Us**. To enable **Us** to deal with any concerns swiftly, **We** have made arrangements for these to be dealt with in the UK by the **Service Provider**.

Please write to:

Homeserve Furniture Repairs Limited, Unit 2, Delph Road, Brierley Hill, West Midlands, DY5 2UA.

Or **You** can either email the **Administrator** at [info@hfrclaims.co.uk](mailto:info@hfrclaims.co.uk) or phone the **Administrator** on 01384 4730017

Details of the HFR Administrations Complaints Handling process will be sent to **You** on request. If **You** are still not satisfied, **You** can contact the Insurance Division of the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower London E14 9SR **You** can also contact the Financial Ombudsman Service on 0800 023 4567. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Using this service does not affect **Your** right to take legal action.