

Do I need a carpet protection plan?



- It covers life's little accidents, such as food or drink spills and accidental damage.



- When you have an accident, you simply claim on your plan by calling our UK call centre or go online and download a claim form.



- There are no excesses to pay or annual renewal costs.



- Our aim is to keep your carpet looking good and in full use in your home.



- Wherever possible our network of expert repair technicians and cleaning specialists always try to repair the damage.



- If we are unable to remove a stain or a repair is not possible, we would look to replace the carpet for you. If it is not available, we would invite you to reselect a new carpet.

*Complete peace of mind for you
to enjoy your carpet*

Any questions?

Don't hesitate to ask your sales advisor if you have any questions regarding the plan, or give the Guardsman advice line a call on **0345 120 32 37**



GUARDSMAN
Furniture Professionals

Providing furniture care since 1915

- UK team of trained experts.
- If our expert technician can't complete a repair or remove a difficult stain, we will replace the carpet covered under the plan. If your original carpet is unavailable, we'll invite you to reselect something similar.
- No limit to the number of claims up to the indemnity value of your plan.
- No excess.
- Cover parts, labour and replacement items up to the indemnity value of your plan. Your indemnity value is the price you originally paid for your furniture or £15,000, whichever is the lowest.

Guardsman • 152 Brook Drive, Milton Park, Abingdon, Oxfordshire OX14 4SD
• 0345 266 0626 • www.guardsman.co.uk



LEE LONGLANDS

5 Year Carpet Protection Plan



GUARDSMAN
Furniture Professionals

What am I actually covered for?

Carpet cover:

Accidental stains resulting from...

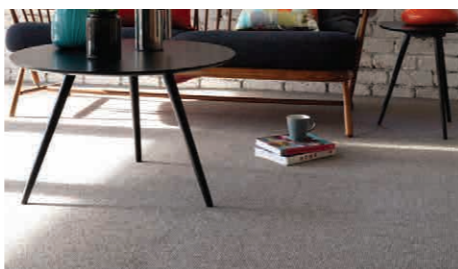
- | | |
|---|--|
| ✓ Drinks such as red wine or coffee | ✓ Make-up and toiletries |
| ✓ Food such as curry or pizza | ✓ Dye transfer from jeans or newspaper (not as a result of a build-up) |
| ✓ Human & animal bodily fluids such as blood or vomit | ✓ Oil-based stains such as grease or tar |
| ✓ Ink such as biro, felt tip or permanent marker | ✓ Adhesives and glues |
| ✓ Unidentifiable stains | ✓ Bleaches and other household cleaning products |
| ✓ Paint | ✓ Acidic liquids such as vinegar and lemon juice |

Accidental damage resulting from...

- | | |
|---|--|
| ✓ Rips caused by keys, metal buckles, and heels | ✓ Burns caused by cigarettes and sparks from fires |
|---|--|

Not covered...

- | | |
|--------------------|--------------------------|
| ✗ General cleaning | ✗ Animal chewing |
| ✗ Wear and tear | ✗ Damage to the underlay |
| ✗ Colour change | ✗ Fitting costs |



The legal bit

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, or the most suitable, for your particular needs, objectives and circumstances.

Important information – what happens next?

This is only a list of the main details of the cover. See the plan certificate for full terms and conditions. When your new carpet 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). Ask your retailer if you would like to see a copy of these before purchase.

If you do not receive the plan certificate within 28 days of your carpet being delivered, phone Policy Administration on 01235 444774, email policy.admin@guardsman.co.uk or write to Guardsman using the address below. Please make sure you have your invoice for the carpet to hand. The policy holder is the person named on the invoice. Only they can register claims and update contact information.

What is covered

Your Guardsman Protection Plan covers you for sudden incidents of accidental staining or damage (resulting in rips and burns). Your carpet 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 carpet will be covered if:

1. it was delivered and fitted in your home in satisfactory condition;
2. you have used and cared for the carpet in line with the retailer/manufacturer's guidelines.

If the carpet cannot be repaired, we may choose to provide a replacement carpet or we may settle the claim by giving you a payment up to the cost of a repair or replacement (whichever we see fit) up to the limit of indemnity.

Cover applies only if the carpet is fitted in a private home in the UK (not including the Channel Islands or the Isle of Man). It does not apply if the carpet 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:

1. Damage or stains resulting from any cleaning substances being used incorrectly or using unsuitable cleaning materials;
2. Any odours resulting from stains (to the carpet or underlay);
3. Any natural characteristic of the carpet (such as splitting, knots, bobbles or shading);
4. Any damage caused; while the carpet is being transported or stored; damage caused by contractors; neglect, abuse or misuse; or by malicious damage;
5. Damage caused by pets biting or chewing the carpet;
6. Scratching the item where it is not a one-off and sudden incident of damage; deterioration of the products appearance through normal use or general soiling (for example wear on high areas of traffic);
7. 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;
8. Any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Guardsman Protection Plan.
9. Routine repair and cleaning even if carried out by a Guardsman-approved repairer or cleaner;
10. Any failure of repairs not carried out under this plan;
11. Stretching or shrinking of the carpet or the loosening of threads;
12. Staining or damage to grass, reed, sisal or hessian type matting, rugs (including oriental or whipped edge carpets);
13. Any carpet that is not fitted by a professional fitter;
14. Any fitting costs associated with resolving the damage;
15. Staining or damage to carpets laid in kitchens or bathrooms;
16. An accumulation of multiple different stains on the carpet across multiple areas of the carpet.

Period of cover

Accidental staining/damage – cover starts on the date the carpet is delivered/fitted and lasts for 5 years.

Making a claim

If you need to make a claim under this plan, phone us within 28 days on 0345 128 1240. Please have your plan certificate to hand.

When you call we will explain the claims process.

Guardsman terms of business

Complaints procedure

If you are not happy with how we have dealt with you, contact the Guardsman Complaints team. Phone: 01235 444751 Email: complaints@guardsman.co.uk or write to Guardsman at the address below.

You may also be able to ask the Financial Ombudsman Service (FOS) to review your case:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Phone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Full details of these procedures are given in your plan certificate.

If you purchased your Furniture Protection Plan online, please note you can also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service is available to residents in the European Union (EU) who purchased goods and services online. You can access the ODR platform by visiting <http://ec.europa.eu/consumers/odr/>.

Making a complaint will not affect your legal rights.

Cancellation

If you want to cancel your cover before your carpet is delivered/fitted, or within 30 days of it being delivered/fitted in your home, contact your retailer. If you want to cancel 30 days or more after your carpet is delivered/fitted, please contact Guardsman Policy Administration. A £25 administration fee will be taken off any refund. Full details are given in your plan certificate.

The insurer and administrator

Your Guardsman Furniture Protection Plan is underwritten by Fortegra Europe Insurance Company Limited, company number CB4703. Registered office: The Reed Centre, Blue Harbour, Ta' Xbiex Marina, Ta' Xbiex XBX 1027, Malta. Fortegra are licenced and regulated by the Malta Financial Services Authority, Notabile Road, Attard, BKR3000, Malta

The Plan will be administered by Guardsman 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 or by contacting the Financial Conduct Authority on 0800 111 6768.

Protection for customers

Fortegra Europe Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). Further information is available from their website: www.fscs.org.uk

Law applicable

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