

# Furniture Insurance

## Insurance Product Information Document

Product: Very Protect - Furniture 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. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein is authorised by the Financial Market 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. In addition, it covers certain structural defects upon expiry of the manufacturer's guarantee.



### What is insured?

Accidental staining and accidental damage provides cover for specific accidental events.

Accidental staining from any substance including, but not limited to:

- ✓ Food
- ✓ Drinks
- ✓ Cosmetics
- ✓ Ink
- ✓ Paint

Accidental damage including, but not limited to:

- ✓ Rips
- ✓ Tears
- ✓ Burns
- ✓ Scratches
- ✓ Punctures
- ✓ Scuffs
- ✓ Dents
- ✓ Chips
- ✓ Heat ring(s)
- ✓ Breakage of glass components
- ✓ Breakage of frame components

Structural defects including, but not limited to:

- ✓ Defects to frames
- ✓ Defects to fabric materials such as fraying
- ✓ Peeling of the finish on solid wood
- ✓ Bending and breakage to metal components
- ✓ Excessive loss of resilience to cushion interiors
- ✓ Defects to mechanical, electric recliners and components
- ✓ Broken zips, castors, and buttons
- ✓ Separation of seams and stitching
- ✓ Lifting or peeling of leather and vinyl
- ✓ Broken springs and excessive stretching of webbing

Valid claims will be settled by cleaning or repairing the damaged product. If the product cannot be cleaned or repaired, we will provide an alternative settlement.



### What is not insured?

- ✗ Damage caused deliberately by any person;
- ✗ Any damage resulting from wear and tear;
- ✗ The gradual accumulation of staining or dye transfer;
- ✗ Structural defects in products manufactured with a defective design or specification;
- ✗ Changes in colour to any part of the product caused over time by sunlight, perspiration; natural hair and body oils or wear and tear;
- ✗ Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- ✗ Damage caused by any animal other than your pet(s);
- ✗ Structural defects first discovered before the expiry of the manufacturer's guarantee.

This is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time.

For full details of all exclusions, please refer to the Terms and Conditions.



### Are there any restrictions on cover?

- ! You must be 18 or older at the date of purchase.
- ! You purchased your product from the retailer Shop Direct Home Shopping Limited trading as Very.
- ! The product must be used for domestic purposes.
- ! You are resident in the United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands) ("UK").
- ! You cannot transfer this insurance to another person.
- ! The value of a repair, or any alternative settlement, shall not exceed the amount you originally paid for the product.



### Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands) ("UK").



### What are my obligations?

- To take all reasonable precautions to safeguard the product and to avoid 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 will pay for the insurance policy by making a one-off payment when you buy it.
- You can make this one-off payment by using a credit or debit card or by using your credit account with Shop Direct Finance Company Limited.



## When does the cover start and end?

Your cover for accidental staining and accidental damage will start as follows:

- Where you have purchased this policy at the same time as your product, your cover will start on the date your product is despatched.
- Where you have purchased this policy after buying your product, your cover will start on the date you purchase your policy.

Your cover for structural defects will start:

- Following the expiry of the manufacturer's guarantee.

Your insurance will end as soon as any of the following alternatives occur:

- Your policy expires.
- You return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy.
- Your claim has been settled by an alternative settlement.
- You or the insurer cancels the policy.
- You modify the product.



## How do I cancel the contract?

To cancel your policy, please contact the administrator, quoting your certificate number by emailing [mypolicy@castelgroup.com](mailto:mypolicy@castelgroup.com) or writing to Finance Administration, Castelan Group, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY explaining your reasons for wanting to cancel your policy.

Where premium is due to be returned to you, this will be refunded through your original method of payment.