

Furniture Insurance

Insurance Product Information Document



Company: London General Insurance Company Limited **Product: Furniture Insurance**

London General Insurance Company Limited, registered number 1865673, incorporated in England and Wales (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

What is this type of insurance?

This insurance policy provides cover against structural damage and accidental damage for furniture items. In the event the furniture item is structurally or accidentally damaged, the furniture item will be repaired or replaced.



What is insured?

- ✓ **Structural defects:** The insured item is covered in the event it develops a structural defect after the expiry of the manufacturer's warranty. Examples of what we would consider to be structural damage include (but are not limited to):
 - warping and separation of the frame
 - foam cushion losing the ability to support
 - faulty recliner/sleep mechanism or swivel/rocker bases
 - faulty zips
- ✓ **Accidental damage:** The insured item is covered in the event it is damaged accidentally. Examples of what we would consider to be accidental damage include:
 - scratches, watermarks, heat rings or breakage of glass
 - staining
 - rips, tears or burns
- ✓ **Repair and replacement process:** If you make a claim under the insurance policy which is accepted, we will try to repair the insured item. If we can't repair the insured item, we will replace it with an identical item. If we cannot do this, you will be given a choice of models with an equivalent specification. Where a repair or replacement is not possible, we will contact you to discuss an alternative claim settlement.
- ✓ There is no excess charge for making a claim on the insurance policy.
- ✓ You are entitled to an unlimited number of repairs.



What is not insured?

- ✗ **Structural defects during the manufacturer's warranty period:** This insurance policy does not cover structural defects that develop during the manufacturer's warranty period.
- ✗ **Failure to follow the manufacturer's instructions:** This insurance policy does not provide cover where the insured item has been damaged as a result of failure to follow the manufacturer's instructions such as incorrectly or inadequately assembling the insured item and not routinely maintaining the insured item (e.g. cleaning).
- ✗ **Accidental damage as a result of not taking care of your insured item:** This insurance policy does not provide cover for damage as a result of not taking care of your insured item, for example, placing the insured item outdoors when it is not intended for outdoor use or overloading drawers or shelves.
- ✗ **Damage or structural defects caused by age or normal use:** This insurance policy does not provide cover for damage that naturally occurs due to normal use and ageing or for the insured item becoming gradually dirty and out of condition over time.
- ✗ **Damage caused by animals other than a domestic pet:** This insurance policy does not provide cover for the insured item where it has been damaged by any animal other than a domestic pet.
- ✗ **Unauthorised repairs:** This insurance policy does not provide cover for the insured item if, after being accidentally or structurally damaged, it has been repaired by you or a third party.

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



Are there any restrictions on cover?

- ! The value of the alternative claim settlement will be limited to the original purchase price of the insured item.
- ! You must be at least 18 years old and a resident in the United Kingdom (excluding the Isle of Man and the Channel Islands) to purchase this insurance policy.
- ! The insured item must be purchased from Shop Direct Home Shopping Limited.
- ! We cannot guarantee an exact match of colour and/or pattern when repairing the insured item.
- ! Cleaning is limited to spot cleaning of the damaged area only and blending it with the remainder of the upholstery.
- ! If the insured item is replaced by us (or you received an alternative claim settlement when we cannot repair or replace the insured item), the insurance policy will end.
- ! If the insured item is replaced by the manufacturer, the insurance policy will end.
- ! The insurance policy cannot be transferred to another item.

For full details on the restrictions of cover, please refer to the Terms and Conditions.



Where am I covered?

- ✓ United Kingdom (excluding the Isle of Man and the Channel Islands).



What are my obligations?

- **Prompt claim** - Please report any claim to us as soon as possible, but no later than 28 days after the incident has occurred. If you report the claim after 28 days, we may not consider the claim. Claims outside this timeframe will be considered on a case by case basis
- **Claims process** - Please make sure you keep the insured item safe and do not touch the damaged area as it may need to be inspected by our technicians. You may be required to dispose of the insured item once it has been replaced.
- **Reasonable Care** - You, or anyone acting on your behalf, must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of the insurance policy or the acceptance of the claim.
- **Manufacturer replacements** - If the manufacturer replaces your insured item, it is your responsibility to contact Shop Direct Finance Company Limited to cancel the insurance policy. The insurance policy will not transfer to the replacement item.
- **Looking after your insured item** - You should keep your insured item in a good state of repair and take all reasonable precautions to prevent accidental damage or structural damage.



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?

The insurance policy will start on the later of the following events:

- where you have purchased the insurance policy at the same time as the insured item, the insurance policy will start on the date the insured item is dispatched; or
- where you have bought the insurance policy after buying the insured item, the insurance policy will start on the date you buy the insurance policy.

The exact start date and term of the insurance policy is listed on your Certificate of Insurance. We realise that you may not receive the insured item for several days after placing your order. Any claims made towards the end of the term of the insurance policy will take this into consideration.

The insurance policy will end on the earlier of the following events:

- the date you return the insured item to Shop Direct Home Shopping Limited; or
- the date we or the manufacturer replaces the insured item; or
- the date this insurance policy is cancelled by you or the insurer; or
- the term of the insurance policy comes to an end.



How do I cancel the contract?

If, for any reason, you are not satisfied with the insurance policy you can cancel it by contacting Shop Direct Finance Company Limited by telephone on 0844 822 4676 or by writing to: Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH.

- If you cancel the insurance policy within the first 45 days, any premium you have paid for the insurance policy will be returned to you in full.
- If you cancel the insurance policy after the first 45 days, you will receive a pro-rata refund of the premium paid for the insurance policy based on the unexpired number of months remaining.