

# Furniture Insurance

## Insurance Product Information Document

Company: Acasta European Insurance Company Limited

Product: Furniture Care Policy

Acasta European Insurance Company Limited Registered Office: 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA. Company reg. 96218. Acasta European Insurance Company Limited 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.

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, for Argos Standard Furniture, it covers certain structural defects upon expiry of the manufacturers guarantee.



### WHAT IS INSURED?

- ✓ **Accidental staining** from any substance

NOTE: Fabric and leather is limited to cover for sudden and accidental dye transfer from newspaper print and/or clothing only

- ✓ **Accidental damage**

- Fabric and beds: Accidental damage resulting in a rip, tear or burn
- Leather Furniture: Accidental damage resulting in a rip, tear, burn, scratch, puncture or scuff
- Cabinet furniture: Accidental damage resulting in a dent, burn, chip, scratch, heat-ring(s) or breakage of glass components

NOTE: Pet damage and deliberate damage by a child are limited to only one incident each during the period of cover

- ✓ **Structural defects** limited to breakage or separation of frame components, breaking or bending of metal mechanisms or other metal components, springs, cushion interiors and webbing

NOTE: Structural defects arising during the manufacturer's guarantee must be reported to the retailer from whom you purchased your product and will be dealt with under the manufacturer's guarantee



## WHAT IS NOT INSURED?

- ✗ Wear and Tear
- ✗ Neglect, abuse or misuse
- ✗ Changes in colour caused by sunlight, perspiration; natural hair and body oils or wear and tear
- ✗ Stains caused by dye transfer unless resulting from sudden contact with clothing or newspaper and magazine print;
- ✗ Deliberate Damage
- ✗ Commercial use
- ✗ Structural defects arising within the manufacturer's guarantee period
- ✗ The gradual accumulation of stain or dye transfer or by accumulated multiple stains or by unidentifiable stain(s)



## ARE THERE ANY RESTRICTIONS ON COVER?

- ! You must be at least 18 years old
- ! The product must be used for domestic purposes
- ! You must be resident in the UK
- ! Your product must be less than 45 days old when this policy starts
- ! Your product must have been bought from Argos



## WHERE AM I COVERED?

- ✓ In the United Kingdom



## WHAT ARE MY OBLIGATIONS?

- 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 must pay the total premium in one full payment before the policy starts



## WHEN DOES COVER START AND END?

Cover for staining and accidental damage starts from the date of purchase. Structural defects cover starts after 12 months or upon expiry of the manufacturer's guarantee. The date that the cover ends can be found on the front of your certificate of insurance



## HOW DO I CANCEL THE CONTRACT?

To cancel your policy please return it to the store or call 0345 640 2020 with the sales receipt or invoice within 45 days from the date of purchase. No refund of premium will be made if you have made a claim or if you cancel the policy after 45 days from the date of purchase