

FURNITURE CARE



FOR FURNITURE ITEMS



WE'LL GET YOU SITTING PRETTY AGAIN



This insurance is provided by Acasta European Insurance Company Limited and administered by Castelan Limited

Code_here



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For store use only: Order item FS2005V16. Valid from 27 January 2018.



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 the 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



STANDARD FURNITURE CARE

You can protect most of the furniture we sell with our Standard Furniture Care. Accidents can happen and we want to make sure your new furniture is not spoiled by household spills, rips, tears or burns. Furniture Care provides you with peace of mind that repair costs and stain removal are taken care of.

3 YEARS PROTECTION

What cover is provided?

- ✓ **Stain Cover** – Covers you against accidental household spills resulting in a stain on your fabric or leather upholstery
- ✓ **Accidental Damage Cover** – Guards against accidental damage resulting in a rip, tear or burn to your fabric or leather upholstery. Leather upholstery is also covered for accidental damage resulting in a scratch, puncture or scuff

An extra benefit of Furniture Care accidental damage cover is that you can also claim once for damage by a pet or deliberate damage by a child

- ✓ **Structural Defects Cover** – 3 years peace of mind on frames and structures. When your one year manufacturer's guarantee comes to an end we'll extend it and cover the cost of materials and labour for specific structural defects for 2 more years

Your Insurance Product Information Document (IPID) contains details of what is and what isn't covered by Argos Furniture Care. You can find it at the back of this booklet. We suggest that you read it carefully before making a purchase.

Here are some examples of what is covered:

Stains covered

Furniture Care will protect and restore your furniture even if it has been affected by any of the stains below.

- Drinks (including alcohol)
- Nail varnish & cosmetics
- Mineral oil & glue
- Corrosive substances
- Dye transfer
- Food (including turmeric)
- Paint & wax
- Soot & tar
- Bleach
- Shoe polish

Accidental damage covered

Furniture Care covers common household accidents resulting in:

Fabric and beds

- Rip
- Tear
- Burn

Leather

- Rip
- Scratch
- Tear
- Puncture
- Burn
- Scuff

Cabinet furniture

- Dent
- Scratch
- Breakage of glass components
- Burn
- Heat Ring(s)
- Chip

Structural defects covered (Standard Furniture Care only)

Structural defects limited to:

- Breakage or separation of frame components
- Springs
- Breaking/bending of metal mechanisms or other metal components
- Cushion Interiors and webbing

Exclusions

The following are not covered:

- Deliberate damage
- Neglect, abuse or misuse
- Wear and tear
- Commercial use

Remember, you've only got 45 days to protect your product with Furniture Care!

Furniture Care is only available 45 days from the date of product purchase. Protect your new furniture today and if your product is damaged by accident or, if you have Standard Furniture Care, has a structural defect after the manufacturer's guarantee has expired, it will be repaired. If we can't repair it you will get a brand new replacement or Argos vouchers for the amount you originally paid.

Please note, your product must be in good working order when you purchase Furniture Care.



ACCIDENTAL DAMAGE ONLY COVER FOR OUR PREMIUM FURNITURE

Our premium furniture brands have a longer manufacturer's warranty covering structural defects for 2 years, so on these products we only offer Accidental Damage Care. This gives you extra peace of mind to know you're protected for stains, rips, tears or burns and other accidental damage (as shown opposite).

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Policy terms and conditions

It is important for your benefit and protection that you read these. These terms apply for the full term of your Furniture Care policy. This leaflet contains a brief summary of cover. Please refer to the Certificate of Insurance for full Terms and Conditions, from the scheme administrator, Castelan Limited. This cover is governed by English Law, however EU residents may bring proceedings in their own courts. Furniture Care does not affect your statutory rights as a consumer.

Eligibility

To be eligible to purchase this Furniture Care policy the goods must be for residential use, in a property which is not let or sublet and you must be a resident of the United Kingdom, Channel Islands or Isle of Man.

Insurer

Castelan Limited is the administrator of this policy and not the insurer. The details of your insurer are in the Terms and Conditions, a copy of which can be obtained from Argos. Alternatively, your insurer will be confirmed on your Certificate of Insurance which you will be provided with following delivery of your goods.

Administrator

Policies are arranged and administered by Castelan Limited which is authorised and regulated by the Financial Conduct Authority in the United Kingdom. Their registration number is 572287. This can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling them on 0800 111 6768.

Claims Limit

You are covered for cleaning, repairs or replacement up to a maximum of £15,000 or up to the original purchase price of the damaged product, whichever is the lower in settling one claim or total claims.

Making a claim

Our primary objective in the event of a claim will be the restoration of your furniture. You can complete a claim form online at castelanguroup.com or you can contact us on 0370 320 0332 within 72 hours of discovery of an issue. Lines are open Monday-Friday 9.00am to 5.30pm (Calls cost the basic rate per minute from a BT landline, plus your phone company's access charge). We will then offer you a mutually convenient appointment for one of our experienced technicians to call and rectify the problem. Where the accident is likely to result in a stain please act immediately, remove any solid matter and soak up any moisture using a clean white cloth or absorbent tissue. Do not rub or use household cleaners or abrasives. Stains can be limited at this point using the blot and dab action.

Exclusions & Limitations

(A full list of exclusions can be found on the Certificate of Insurance under section 5).

Any claim for or resulting from the following will not be valid:

- 1 Damage caused deliberately by any person or child other than the first incident of deliberate damage by a child covered under this insurance;
- 2 Any damage resulting from wear and tear;
- 3 Neglect, abuse, or misuse of the product;
- 4 The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding or corrosion upon the product;
- 5 Structural defects in products manufactured with a defective design or specification;
- 6 Changes in colour of any part of the product caused by sunlight, perspiration; natural hair and body oils or wear and tear;

- 7 The gradual accumulation of stain or dye transfer or by accumulated multiple stains or by unidentifiable stain(s);
- 8 Stains caused by dye transfer unless resulting from sudden contact with clothing or newspaper and magazine print;
- 9 Accidental staining or accidental damage to products used in a food preparation area;
- 10 Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- 11 The removal of any odour even where caused by a stain;
- 12 Any transit damage;
- 13 Damage caused by pets after the first incident of pet damage covered under this insurance, (except accidental staining caused by pet fluids);
- 14 Damage caused by any animal other than your pet(s).
- 15 Natural characteristics of leather such as brands, bites, tick marks and opened scars;
- 16 Costs, expenses or any other financial loss, such as loss of earnings, other than the cost we agree for cleaning, repairing or replacing the product;
- 17 Use of the product in business premises or in residential premises which you let or sublet;
- 18 Use of the product outside the United Kingdom, Channel Islands and the Isle of Man;
- 19 Structural defects first discovered before the expiry of the manufacturer's guarantee;
- 20 Damage not consistent with the original claim or misrepresentation of an occurrence
- 21 Service costs where having arranged for the attendance of a service provider they are unable to gain access to the furniture. In such instances you will be responsible for the cost of the service request to the service provider before they will re-attend. The administrator's standard missed appointment fee is £20.

Complaints

If you have a complaint, please phone: 0370 320 0332 email customer.care@castelanguroup.com or write to Castelan Limited, Alpha House, Sunnyside Road North, Weston-super-Mare, BS23 3QY, United Kingdom. We will do our best to resolve this to your satisfaction but if you remain dissatisfied we will give you information about referring your complaint to the Financial Ombudsman Service.

Cancellation

You may cancel this insurance and receive a full refund of any premium you have paid by returning to the store where you bought the product together with the sales receipt or invoice and the Certificate of Insurance within 45 days of the date of purchase. Alternatively you can call 0345 640 2020. No refund of premiums will be made if you have made a claim or if you cancel the policy at a later date.

Compensation Scheme (UK residents only)

The insurer is covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if we are unable to meet our liabilities. You may be entitled to compensation in these circumstances depending on the details of any claim. Further information about the scheme arrangement is available from the FSCS.

Calls may be recorded for quality control and training purposes. This information is for advertising purposes – full terms and conditions are available on request.

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This information is available in large print, braille and audio on request.





DON'T WORRY

If we can't fix it, we'll replace it

Accidents happen. But don't worry, because if your furniture is damaged by accident or, if you have Standard Furniture Care, has a structural defect after the manufacturer's guarantee has expired simply call us on 0370 320 0332**.

You'll need to have the following items to hand:

- ✓ Your receipt for the product itself
- ✓ Your receipt for Argos Furniture Care

**Calls may be recorded and monitored for quality and training purposes. Lines are open from 8am to 8pm, 7 days a week.

ATTACH YOUR RECEIPTS HERE



Furniture Insurance

Insurance Product Information Document

Company: Acasta European Insurance Company Limited Product: Furniture Care Policy

Acasta European Insurance Company Limited Registered Office: PO Box 1338, 1st Floor, Grand Ocean Plaza, Gibraltar. 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