

# Argos Furniture Insurance

## Insurance Product Information Document

Product: Furniture Care Policy

Company: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

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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 and Habitat furniture with a 1-year manufacturer's guarantee, it covers certain structural defects upon expiry of the manufacturer's guarantee.



#### WHAT IS INSURED?

**Accidental staining** from any substance such as:

✓ Food ✓ Drinks ✓ Cosmetics ✓ Shoe polish ✓ Paint

#### Accidental damage

**Fabric and beds:** ✓ rips ✓ tears ✓ burns

**Leather Furniture:** ✓ rips ✓ tears ✓ burns ✓ scratches  
✓ punctures ✓ scuffs

**Cabinet furniture:** ✓ dents ✓ burns ✓ chips ✓ scratches  
✓ heat ring(s) ✓ breakage of glass components

**All furniture:** ✓ breakage of frame components

**Structural defects** limited to:

✓ breakage or separation of frame components (including failure of any stitching) ✓ breaking or bending of metal mechanisms or other metal components ✓ peeling and lifting of leather ✓ springs ✓ broken zips  
✓ warping ✓ broken castors ✓ cushion interiors and webbing ✓ fascias

Note: Structural defects cover does not apply where furniture has a manufacturer's guarantee of 2 years or more and you will not have been charged for this cover.



## 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
- ✘ 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 or Habitat
- ! Pet damage and deliberate damage by a child are limited to only one incident each during the period of cover



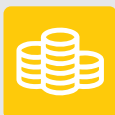
## WHERE AM I COVERED?

- ✓ In the United Kingdom



## WHAT ARE MY OBLIGATIONS?

- To take all reasonable precautions to safeguard the product and to avoid loss or damage.
- 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 which will be posted to you.



## HOW DO I CANCEL THE CONTRACT?

To cancel your policy within 45 days from the date of purchase, please return to any Argos or Habitat store or call 0345 640 2020 with the sales receipt or invoice. If you wish to cancel your policy after the 45 day cooling-off period and, on the condition that no claims have been made or are pending, the administrator will refund the premium paid by you for the remaining full months of your policy. Full details of how to cancel your policy can be found on your certificate of insurance.