

# 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 and by the Central Bank of Ireland in the Republic of Ireland.

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 accidental staining and accidental damage.



#### What is insured?

✓ **Accidental staining**

**Leather:** from any substance

**Fabric, Cabinet furniture, Carpets and Beds:** from any substance subject to the application of a pre-approved protector or from any substance except corrosive substances and bleach without the application of a pre-approved protector

✓ **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



#### What is not insured?

- ✗ Wear and Tear
- ✗ Neglect, abuse or misuse
- ✗ Structural defects
- ✗ 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
- ✗ 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 or ROI
- ! Your product must be new when this policy starts
- ! You cannot transfer this insurance to another person
- ! 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 and Republic of Ireland



## What are my obligations?

- To take all reasonable precautions to safeguard the product and to avoid loss or 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 must pay the total premium in one full payment before the policy starts.



## When does the cover start and end?

Cover for accidental staining and accidental damage starts from the date of delivery of the product. The date that the cover ends can be found on the front of your certificate of insurance.



## How do I cancel the contract?

You can cancel this policy at any point, up to 14 days from receipt of your certificate of insurance, and receive a full refund. No refund of premium will be made if you have made a claim or if you cancel the policy after 14 days from receipt of your certificate of insurance. To cancel your policy please return to the retailer where you bought the product together with the sales receipt or invoice.