



ULTIMATE PROTECTION

PROTECTION FOR YOUR SOFA, PEACE OF MIND FOR YOU

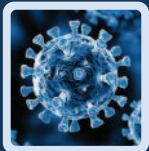


5 Year protection

Welcome to Premium Sofa Guard

Premium Sofa Guard is a complete package designed to protect your new sofa and keep it looking great.

The environmentally friendly, water-based spray helps to protect against bacteria and its harmful effects. Plus you're covered for everyday accidental damage like stains, rips and burns, giving you total peace of mind.



What's covered?

Accidental Damage Cover

Guards you against accidental damage resulting in a rip, tear or burn to your fabric and/or leather upholstery. Leather upholstery is also covered for accidental damage resulting in a scratch, puncture or scuff.

Stain Cover

Covers you against accidental household spills resulting in a stain on your fabric and/or leather upholstery.

Stains covered

Premium Sofa Guard will protect and restore your furniture even if it has been affected by any of the stains below:

- Tea, coffee or hot chocolate
- Red or white wine
- Alcohol
- Tomato ketchup
- Milk
- Blackcurrant or orange juice
- Cola or other fizzy drinks
- Curry or pizza
- Spaghetti bolognese
- Grease from foodstuffs
- Shoe polish
- Chocolate & confectionery
- Nail varnish
- Cosmetics
- Soap products
- Paint or wax
- Human or animal bodily fluid
- Mineral oil & glue
- Soot
- Tar
- Corrosive substances
- Bleach
- Dye transfer

Accidental damage covered

Premium Sofa Guard covers common household accidents resulting in a:

- Rip
 - Tear
 - Burn
- For leather add:
- Scratch
 - Puncture
 - Scuff

Pet damage is limited to one incident during the Period of Cover.

What's not covered

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



Motion furniture top-up

What's covered?

Faults first identified outside of the retailer's guarantee period that have occurred due to faulty or defective components, specifically:

- Bending or breaking of any metal components associated with the mechanism
- Failure of any electrical equipment associated with the mechanism
- Damage to other furniture components should the damage be caused by the failure of a mechanism which would be covered by this policy
- Broken handles
- Snapped cables

Caring for your furniture

To keep it looking great, clean your furniture regularly and rotate the cushions where possible. This will maintain the appearance of your furniture, help with its performance and extend its durability. Place your furniture away from direct sunlight and out of dry or humid areas. Avoid using silicone polishes, detergents and abrasive cleaners as they could damage your furniture. If there is a spillage, blot with a clean, dry, white cloth straight away. We recommend that upholstered furniture is professionally cleaned every 12 to 18 months.

Make sure your furniture looks newer for longer

You can care for your new furniture by using our Leather Master and Textile Master range of care and maintenance kits developed by Dr. Tork. They'll protect your fabric and leather from the day it's delivered and keep it looking great.

Check your Insurance Policy Information Document for a full list of all the exclusions.



Protection for your furniture, peace of mind for you

Important information

These terms apply for the full 5 years of your Premium Sofa Guard policy. This leaflet contains a brief summary of cover. Please refer to the Insurance Policy Information Document for full Terms and Conditions, a copy of which is available from your retailer or direct from the scheme administrator, Castelan Limited. This cover is governed by English Law, however EU residents may bring proceedings in their own courts. Premium Sofa Guard does not affect your statutory rights as a consumer.

ELIGIBILITY

To be eligible to purchase this Premium Sofa Guard 5 year policy the goods must be for your own residential use and you must be a resident of the United Kingdom, Channel Islands or Isle of Man.

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 www.fca.org.uk/firms/systems-reporting/register 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

The easiest, and quickest, way to claim is online at claim.castelanguard.com and follow the instructions. You can also call 01934 423 774 and you should claim as soon as possible and within 72 hours of the damage happening. Our primary objective, in the event of a claim, will be the restoration of your furniture. We will discuss the most appropriate action with you and this may mean one of our experienced technicians will visit to assess 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 Insurance Policy Information Document under section 5).

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

- 1 Damage caused deliberately by any person;
- 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, or wear and tear;
- 6 Changes in colour of any part of the product caused by sunlight, perspiration, natural hair and body oils;
- 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 damage (including staining) to products used in a food preparation area;
- 10 Accidental damage (including staining) 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 your pets which is not from a single incident and 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 Damage not consistent with the original claim or misrepresentation of an occurrence;
- 20 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 01934 423 774, email customer.care@castelanguard.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 contacting SCS on 0191 731 3300 or emailing customersupport@scs.co.uk within 14 days from receipt of your Certificate. 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.

MOTION FURNITURE TOP-UP IMPORTANT INFORMATION

In order to purchase this Recliner Mechanism Policy you must also have agreed to purchasing the 5 year Stain and Accidental Damage Plan. If you require details of this, please speak with your salesperson.

This is a 4 year plan which provides you with extended cover on any recliner mechanisms within your furniture. The Recliner Mechanism Policy starts on the expiry of the 1 year guarantee provided by the manufacturer.

Calls may be recorded for quality control and training purposes. Available in large print, braille and audio on request. This information is for advertising purposes. Full terms and conditions are available on request.

