

**Insured:**

**Certificate No:**

**What is covered:**

This policy wording confirms that, in return for the premium **you** have paid and subject to the terms and conditions of this policy, **you** have a contract of insurance with the Insurer, Novus Underwriting Limited on behalf of Millennium Insurance Limited who agree to meet the type of claims set out above under 'What is Covered', that are made by the **insured** for the **products** occurring during the **period of cover**.

**Your** Certificate does not cover every eventuality. Please read the Terms and Conditions carefully for full details of what is covered, what is not covered and how to make a claim. This document contains all the Terms and Conditions which apply to this insurance.

**How to claim: Online at [claim.castelanguroup.com](http://claim.castelanguroup.com) or call 01934 423 774**

**Product(s) covered**

**INTRODUCTION**

This insurance is arranged by Castelan Limited and underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Limited. Castelan Limited are authorised and regulated by the Financial Conduct Authority. This policy is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No. 82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Consilium Insurance Broker Ltd, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080).

Millennium Insurance Limited is regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA. (Firm Reference No. 82939).

The authorisation details of each firm can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling 0800 111 6768.

As the retailer ultimately acts as agent for the insurer under a delegated authority, monies paid to (or held by) the retailer in relation to the insurance contract are treated as having been paid to (or held by) the **insurer**.

## HOW TO CLAIM

Register **your** claim online at [claim.castelanguroup.com](http://claim.castelanguroup.com) or telephone the **administrator** on 01934 423 774 within 72 hours of discovering the damage. The **administrator** will then decide if **your** claim meets the criteria stated in this Certificate. The **administrator** may despatch a specialist cleaning **product** in the event of a stain claim or inspect the **product** to help them assess **your** claim and may require **you** to complete a claim form. **We** use highly skilled and experienced engineers to assess the **product** and the **administrator** will act on the advice of the engineer when assessing whether any claim is valid, and selecting the most appropriate method of settlement.

Please read this document carefully as there are conditions and exclusions which limit **your** cover, **we** do not wish **you** to discover after an incident has occurred that **you** are not **insured**. If **you** have any queries, please call the **administrator** on 01934 423 774.

## 1 DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold.

i) Definitions of cover types:

**Accidental damage** (including staining): The sudden and unforeseen damage to the **product(s)** or the sudden and unforeseen contact between the **product(s)** and a substance resulting in a stain to the **product(s)** subject to the exclusions listed under Section 5 What is not Covered.

ii) Definitions of coverage:

**Administrator**: Castelan Limited, appointed to administer this insurance on behalf of the **insurer**. Their registered address is Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY. Registered number: 7637133.

**Cabinet furniture**: Dining, bedroom, home office and occasional furniture typically made of wood and glass.

**Data Controller**: The **Insurer** and **Administrator**, who determines the purposes and means of processing **your** personal data.

**Fabric**: a man-made material including **leather** look materials.

**Insured, you, your**: The person or persons whose name and address is shown under 'INSURED'

shown on the front of this Certificate of Insurance.

**Insurer, our, us, we**: Novus Underwriting Limited on behalf of Millennium Insurance Limited.

**Leather**: a material made from the skin of an animal.

**Maximum liability**: **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 lower in settling any one claim or all claims in total made during the **period of cover**.

**Period of cover**: the period specified on the front of this Certificate of Insurance.

**Product, products**: The item(s) detailed under 'PRODUCT(S) COVERED' shown on the front of this Certificate of Insurance.

**Transit damage**: Damage caused to the **product** when it is moved between properties.

**Wear and tear**: the gradual deterioration associated with normal use and age of the **product**.

## 2 PERIOD OF COVER

- i) **Your** insurance for **accidental damage** (including staining) will start from the date shown on the front of this Certificate of Insurance;
- ii) **Your** insurance terminates as soon as any of the following alternatives occur:
  - a) **Your** policy expires;
  - b) **You**, or anyone representing **you** defrauds or deliberately misleads **us** or the **administrator**; or
  - c) The **maximum liability** is reached (as stated above); or
  - d) **Your** claim has been settled by credit note or cash settlement; or
  - e) The premium for this insurance is not paid; or
  - f) **You** modify the **product**.

It is **our** intention that this insurance cannot be renewed.

## 3 ADMINISTRATION TERMS AND CONDITIONS

- i) The **administrator** will arrange and administer **your** insurance, cover and settle all claims in accordance with the service standards provided by this insurance.
- ii) **You** are responsible for informing the **administrator** of a change of **your** address by phoning 01934 416 614 or by writing to Castelan Ltd, Administration Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY, United Kingdom.
- iii) **You** must co-operate with **us** in obtaining reimbursement of any costs **we** incur under the terms of this cover, which may have been caused by the action of a third party, against whom **you** have a legal right of action.
- iv) **We** may amend these Terms and Conditions for legal or regulatory reasons or for reasons relating to the availability of the **product**. Where this change benefits **you**, **we** will make the change immediately and notify **you** of the change within 28 days. In all other cases **we** will write to advise **you** of the change at least 28 days prior to any change taking effect. Where the changes do not benefit **you** and if **you** wish to terminate **your** policy, **you** may terminate **your** cover and **we** will refund **your** premium for the remainder of the **period of cover** shown on **your** Certificate of Insurance, unless a claim has been made.

## 4 WHAT IS COVERED

Each cover type described below only applies if **you** have paid the appropriate premium and is shown on the front of this Certificate of Insurance within the section 'What is Covered'.

i) **ACCIDENTAL DAMAGE** (including staining)

**Fabric: Accidental damage** (including staining) resulting in a:

- Rip or tear
- Burn
- Staining from any substance

**Leather: Accidental damage** (including staining) resulting in a:

- Rip or tear
- Burn
- Scratch
- Puncture
- Scuff
- Staining from any substance

**Cabinet Furniture: Accidental damage** (including staining) resulting in a:

- Dent
- Burn
- Chip
- Scratch
- Heat-ring(s)
- Breakage of glass components
- Staining from any substance

In the event **your** furniture consists of a mixture of materials, the appropriate sections above will apply to the respective furniture components.

**Accidental damage** (including staining): Pet damage is limited to only one incident during the **period of cover**. Where there have been multiple incidents of pet damage this policy will not respond to any such damage.

**Please note that this policy provides cover for specific accidental events and stains and is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time or is from normal everyday use.**

## 5 WHAT IS NOT COVERED

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;
- 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 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.
- 21 War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- 22 Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- 23 Radiation: Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter
- 24 Electronic Data: Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

## 6 CLAIM PROCESS

For details on how to make a claim please see the front of this certificate.

**HOW WE WILL SETTLE CLAIMS:** Valid claims will be settled by cleaning, repairing or replacing the damaged **product**. If a repair can be made, it must be considered prior to a replacement being considered. Neither the value of repairs or replacement shall exceed the **maximum liability**.

Over time the colour, shade and appearance of **your product** is likely to change and therefore in the event new covers are required **we** will supply parts based on the original appearance of **your product**. Wherever possible **we** will try and limit any differences but **our** liability is to repair the **product** based on the original specification.

**We** may decide to offer **you** a cash settlement in lieu of a repair for the value of **our** repair. **We** may also choose to provide an offer of cash settlement in lieu of replacement, this will be lower than the value of the **product** and takes into account any discounts **we** may have received when arranging a replacement **product**. The damaged **product** will remain **your** property in its current condition.

In the event of a stain claim the **Administrator's** first response may be the despatch of a specialist cleaning **product** for **your** stain along with a claim form. If the cleaning **product** is unsuccessful in removing the stain then please complete the claim form and the **Administrator** may then arrange for an inspection of **your** furniture to decide upon the most economical method of settling **your** claim.

Where **we** are not able to clean, repair or replace the damaged **product** satisfactorily **we** will issue a credit note for use at the same retailer from which **you** originally purchased the **product**. If the retailer has ceased to trade or has moved, **we** will issue a credit note for use at a similar retailer of **our** choice that is local to **you**. The value of the credit note will be the amount **you** paid for the **product** less any previous claim costs, subject to the **maximum liability**.

**We** may choose to provide an offer of cash settlement instead of a credit note, this will be lower than the value of the credit note and takes into account any discounts **we** may have received by issuing a credit note. The damaged **product** will remain **your** property in its current condition.

Where items are non-integral and therefore easily separated, such as a sideboard and chest of drawers or arm caps, scatter cushions and other accessories, they are treated as separate **products** in the event of a claim. If **your** claim is settled by credit note **we** reserve the right to take sole ownership of the defective **product**. If **we** chose to take ownership, the defective **product** will be collected following the delivery of the replacement **product**. If **we** choose not to collect the defective **product** as above, the ownership of it and the responsibility for it will remain solely with **you**.

## 7 FRAUDULENT CLAIMS

**You** must not act in a fraudulent manner. If **you** (or anyone acting for **you**):

- i) Make a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect;
- ii) Make a statement in support of a claim knowing the statement to be false in any respect;
- iii) Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- iv) Make a claim in respect of any loss or damage caused by **your** wilful act;

**We:**

- a) May not pay the claim or any other claim made under the insurance;
- b) May declare the insurance void and not make any return of premium;
- c) May be entitled to recover from **you** the amount of any claim already paid under the insurance; and
- d) May inform the police of the circumstances.

## 8 CANCELLATION AND REFUNDS

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to the store where **you** bought the **product** together with the sales receipt or invoice and Certificate of Insurance within 14 days from receipt of **your** Certificate of Insurance. On the condition that no claims have been made or are pending, the retailer will then refund **your** premium in full. 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.

The **insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Provided the premium has been paid in full **you** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## 9 CONSUMER INSURANCE (DISCLOSURE & REPRESENTATIONS) ACT 2012

**You** are required by the provisions of the Consumer Insurance (Disclosure & Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

## 10 GENERAL TERMS AND CONDITIONS

- i) **You** cannot transfer this Certificate of Insurance to another person.
- ii) **You** and **your** family must take all reasonable precautions to safeguard the **product** and to avoid loss or damage to it. This includes, but is not limited to, ensuring that the **product** is maintained in accordance with the manufacturer's instructions. If **you** fail to do so any claim **you** make may be rejected by the **administrator**.
- iii) Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.
- iv) To improve the quality of **our** service, **we** will be monitoring and recording some telephone calls.
- v) When **your** cover under the policy ends it will not have a cash or surrender value.

## 11 COMPLAINTS PROCEDURE

If **you** have a complaint, please phone: 01934 416 614 or email [customer@castelgroup.com](mailto:customer@castelgroup.com) or write to: Castelan Ltd, Customer Care Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY, United Kingdom. In some cases the **administrator** may refer **your** complaint to Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London EC3M 7AT. Email: [complaints@novusunderwriting.com](mailto:complaints@novusunderwriting.com).

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are **insured** in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Tel: 0300 123 9 123 or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## 12 FINANCIAL SERVICES COMPENSATION SCHEME

Millennium Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Millennium Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk). **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme PO Box 300, Mitcheldean, GL17 1DY.

## 13 DATA PROTECTION

**We** and the **Administrator** are the Data Controllers (as defined by the General Data Protection Regulations) for the data **you** provide to **us**. **We** and the **Administrator** need to use **Your** data in order to arrange **Your** insurance and associated **products**.

**We** and the **Administrator** may collect personal information about **you**, including:

- Name, address, contact details
- Financial information such as bank details
- Details of any claim

**We** and the **administrator** process all data in the UK but, where **we** need to disclose data to parties outside the UK, **we** and the **administrator** will take reasonable steps to ensure the privacy of your data during such transfers. In the event that your data needs to be transferred back to us and the **administrator** from the EU, then EU laws on data transfers will apply.

**You** are obliged to provide information without which **we** and the **Administrator** will be unable to provide a service to **you**. Any personal information provided by **you** may be held by the **Insurer** in relation to **your** insurance cover. It may be used by **our** relevant staff in making a decision concerning **your** insurance and for the purpose of servicing **your** cover. It may be held by the **Administrator** for administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **you** from credit reference agencies, fraud prevention agencies and others to check **your** credit status and identity. The agencies will record **our** enquiries, which may be seen by other companies who make their own credit enquiries. If **you** provide false or inaccurate information and **we** suspect fraud, **we** will record this.

**We**, the Administrators and other organisations may use these records to:

- a. Help make decisions on insurance proposals and insurance claims, for **you** and members of **your** household
- b. Trace debtors, recover debt, prevent fraud, and manage **your** insurance policies
- c. Check **your** identity to prevent money laundering, unless **you** furnish **us** with satisfactory proof of identity.

**We** and the **administrator** process all data in the UK, where either need to disclose data to parties outside the UK, **we** and the **administrator** will use appropriate safeguards to ensure the privacy of **your** data during such transfers. In the event that **your** data needs to be transferred back to **us** and the **administrator** from parties outside of the UK, then similar appropriate safeguards will be in place.

In order to protect **our** legal position, **we** and will retain **your** data for a minimum of 7 years. The **Administrator** will retain **your** data for the duration of **your** policy and a period of 5 years afterwards. **We** and the **Administrator** have a Data Protection regime in place to oversee the effective and secure processing of **your** data. Under GDPR legislation, **you** can ask **us** and the **Administrator** for a copy of the data **we** hold, have it corrected, sent to a third party or deleted (subject to **our** and the **Administrator's** need to hold data for legal reasons). **We** and the **Administrator** will not make **your** personal details available to any companies to use for their own marketing purposes.

If **you** wish to complain about how **we** have handled **your** data, **you** can contact **us** and **we** will investigate the matter. If **you** are not satisfied with **our** response or believe **we** are processing **your** data incorrectly **you** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

For more information about how the **insurer** uses **your** data, please see the **insurer's** privacy notice at [www.micinsurance.net/en/privacy-policy-and-terms-of-use](http://www.micinsurance.net/en/privacy-policy-and-terms-of-use).

For more information about how the **administrator** uses **your** data, please see the **administrator's** privacy notice at [www.castelgroup.com/privacy-notice](http://www.castelgroup.com/privacy-notice).

## RECLINER MECHANISM TOP UP

Recliner Mechanism cover applies if **you** have paid the appropriate premium and is shown on the front of this Certificate of Insurance within the section 'What is Covered' as 'Structural'. All other terms shown within this document still apply with the inclusion of the following terms which specifically relate to the recliner mechanisms only.

### 2 PERIOD OF COVER (Continued...)

- iii) **Your** recliner mechanism top up insurance will start one calendar year on from the date shown on the front of this Certificate of Insurance.

### 4 WHAT IS COVERED? (Continued...)

- ii) Faults first identified outside of the retailers 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 **product** components should the damage be directly linked to the failure of the mechanism which would be covered by this policy,
  - Broken handles, buttons and snapped cables

### 5 WHAT IS NOT COVERED? (Continued...)

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

- 25 Damage to, and failure of, the mechanism as a direct result of the failure of other furniture components not covered by this policy;
- 26 Electrical failure to the mechanism as a result of power supply issues;
- 27 Fuses, Batteries and other consumable **product**;
- 28 Frayed cabling;
- 29 Worn rivets;
- 30 **Accidental Damage**.