PREMIER**CARE**
for furniture

Important information

Whilst PremierCare offers extremely wide benefits, there are some things that we do not cover and a summary of these are:

- Commercial use
- Deliberate damage
- Wear and Tear
- Gradual build-up of damage

Key documents you need to read!

This leaflet gives some of the key benefits of Furniture Protection but it does not cover every eventuality so it is important you receive and read the following documents:

- **Insurance Product Information Document (IPID)** – this shows you the key benefits and exclusions of the insurance as well as other important information. You must read this before purchasing the insurance and take this document home with you.
- **Important Information Document** – this provides you with information on what demands and needs this insurance will meet as well as other important information. You must read this document, tick the necessary boxes if they apply to you, and then sign the document.
- **Terms & Conditions (T&Cs)** – these give you the full terms of your insurance policy and other important information. You should read these carefully to make sure the cover is right for you. You will be sent these following the delivery of your furniture.

CANCELLATION

You can cancel your insurance and receive a full refund during the 14 days from receiving your Terms and Conditions. Full information can be found in the documents detailed above.

YOUR DATA

The Retailer of the Furniture Protection share your information with the scheme administrators and the insurer for the purpose of arranging and administering your policy and handling your claim.

Further information on how both firms handle your personal data can be found in your Terms and Conditions and also in their Data Protection notices which can be found on their respective websites. Privacy notices can also be requested in writing.

ADMINISTRATOR & INSURER

Policies are arranged and administered by Castelan Limited whose details are shown below. Information on the insurer can be found in the IPID and Terms and Conditions as can further information on Castelan Limited.

CASTELAN
GROUP

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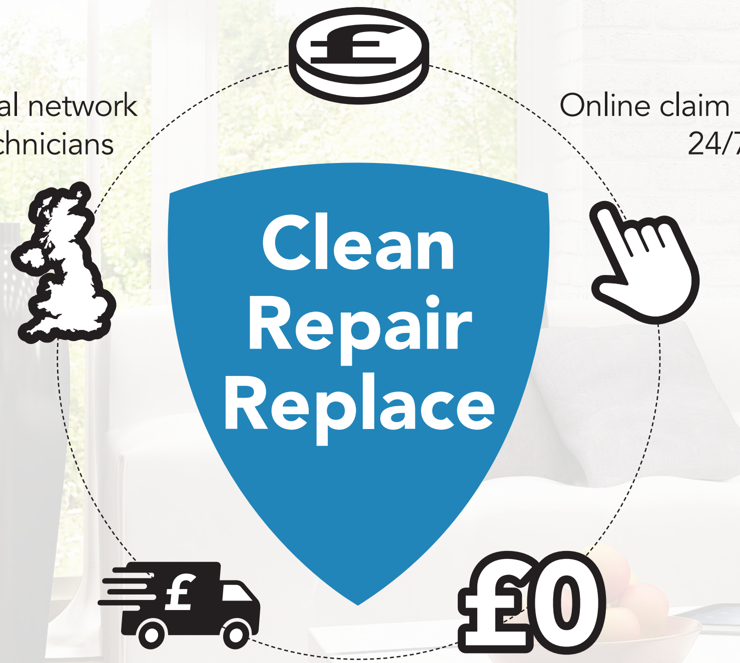
Furniture protection

This leaflet is for marketing purposes only. On the back of this leaflet **'Key documents you need to read'** will direct you to the information you need to know before buying this insurance.

Protecting your investment

Life is for the living and furniture is for using - but accidents happen and things go wrong. PremierCare is designed to ensure that, having invested in your new furniture, you can keep it looking like new for as long as possible.



Products covered

Upholstery
Fabric and Leather (including recliners and sofa beds)

- Accidental Staining
- Accidental Damage
- Structural defects

Carpets

- Accidental Staining

Cabinet furniture
Lounge, Dining and Bedroom

- Accidental Staining
- Accidental Damage
- Structural defects

Mattress protector

- Accidental Staining
- Accidental Damage
- 5 Up to 5 replacement protectors if stained or damaged

Beds
Mattresses and Bed frames

- Accidental Staining
- Accidental Damage
- Structural defects

Summary of cover

Accidental staining

Cover starts from when your furniture is delivered and any stain or spill that happens suddenly or unexpectedly is included. Everyday spills such as (but not limited to):

- Tea/coffee/hot chocolate
- Shoe polish
- Wine, beer and spirits
- Cosmetics
- Tomato ketchup
- Soap products
- Milk
- Blackcurrant & orange juice
- Human & animal bodily fluids
- Cola & other fizzy drinks
- Mineral oil & glue
- Curry & pizza
- Tar
- Grease from foodstuffs
- Dye transfer
- Chocolate & confectionery
- Corrosive substances
- Bleach
- Odours to interiors caused by a stain
- Paint

Accidental damage

Again, cover starts from the moment your furniture is delivered so you can start enjoying it with confidence. Cover for sudden and unexpected accidents includes (but is not limited to):

- Rips
- Tears
- Burns
- Punctures
- Scuffs
- Scratches
- Dents
- Chips
- Breakage of glass, stone or marble
- Breakage of frame components
- Pet Damage
- Transit Damage

Structural defects (where this cover is selected)

Your new furniture has been made to the highest possible standards but sometimes things go wrong. PremierCare is here to ensure that, once your manufacturers guarantee has ended, you are covered for any defects that may arise – things such as (but not limited to):

- Breakage or separation of frame components
- Warping
- Breaking or bending of metal mechanisms or other metal components
- Defective mechanical and electrical recliner mechanisms
- Cushion interiors and webbing
- Fascias
- Broken zips
- Broken castors
- Peeling of leather and peeling/lifting of veneer
- Unstitching of buttons or failure of any stitching.
- Electronic equipment such as USB's, fridges and speakers