



5 YEAR PLATINUM PROTECTION

for

UPHOLSTERY,
CABINETS AND DINING
FURNITURE



BARKER AND
STONEHOUSE



5
YEARS
PROTECTION

**COMPLETE PEACE OF
MIND FOR YOU TO**
enjoy your furniture

Our 5 Year Platinum Furniture Protection Plan provides you with the peace of mind, knowing your cabinets and fabric or leather upholstery are protected from those everyday accidents.

- It covers accidental stain damage from any foods and drinks, accidental damage such as rips, tears and burns along with structural defects.
- When you have an accident, you simply visit www.myfurnitureinsurance.co.uk or call us for further assistance. All we ask is that you help us identify the stain.
- There is no excess to pay or annual renewal costs.
- Wherever possible our network of expert furniture technicians and cleaning specialists will always try to repair the damage or remove the stain.
- If a repair or stain removal is not possible we will source the brand new part to replace the item. If the parts are no longer available we will actually replace the complete piece of furniture.
- Quality furniture is a long term investment and should last a lifetime. Our aim is to keep your furniture looking as good as the day it arrives at your home.

CABINET COVER

We'll cover you for accidents to your cabinets and dining room furniture that result in damage and staining. We'll also cover you for structural faults once your manufacturer's warranty has expired (normally after 1 year).

Accidental stains resulting from...

- ✓ All drinks such as red wine & coffee
- ✓ All foods such as curry & pizza
- ✓ All human and animal bodily fluids, such as blood & vomit
- ✓ All inks such as biro, felt tip & permanent marker
- ✓ All paints such as oil & gloss
- ✓ All make ups such as nail polish & lipstick
- ✓ Any dye transfer as a result of clothing or newspaper print (not as a result of build up over time)
- ✓ All oil based stains such as grease & tar
- ✓ All adhesives such as glue & superglue
- ✓ All bleaches and other household cleaning products
- ✓ Any acidic liquids such as vinegar & lemon juice

Accidental damage resulting in...

- ✓ Cuts, rips & tears to chair fabric or leather
- ✓ Dents, scratches & chips
- ✓ Heat rings
- ✓ Broken or scratched glass
- ✓ All pet damage - such as cat scratches, biting & chewing - limited to 3 incidents.

Structural faults resulting in...

- ✓ Broken legs, feet or handles
- ✓ Broken hinges or drawer runners
- ✓ Warping
- ✓ Cracking
- ✓ All metal components including leaf mechanisms
- ✓ Broken shelves
- ✓ Broken joints

CARE KITS

Our 5 Year Platinum Furniture Protection Plan is supported by our new range of bespoke care products.

Each care kit is provided to help you look after your furniture day-to-day in the best way possible.



UPHOLSTERY COVER

We'll cover you for accidents to your fabric & leather upholstery that result in damage and staining. We'll also cover you for structural faults once your manufacturer's warranty has expired (normally after 1 year).

Accidental stains resulting from...

- ✓ All drinks such as red wine & coffee
- ✓ All foods such as curry & pizza
- ✓ All human and animal bodily fluids, such as blood & vomit
- ✓ All inks such as biro, felt tip & permanent marker
- ✓ All paints such as oil & gloss
- ✓ All make ups such as nail polish & lipstick
- ✓ Any dye transfer as a result of clothing or newspaper print (not as a result of build up)
- ✓ All oil based stains such as grease & tar
- ✓ All Adhesives such as glue & superglue
- ✓ All bleaches and other household cleaning products
- ✓ Any acidic liquids such as vinegar & lemon juice

Accidental damage resulting from...

- ✓ Cuts, rips & tears
- ✓ Scuffs & scratches to leather
- ✓ Snags and thread pulls in fabric
- ✓ Burns, for example cigarettes or iron
- ✓ All pet damage - such as cat scratches, biting & chewing - limited to 3 incidents.

Structural faults resulting from...

- ✓ Broken recliner, lift & rise mechanisms
- ✓ All electrical items and components such as control buttons, handsets & motors
- ✓ All stitching eg. seams & decorative
- ✓ All metal components and springs
- ✓ Lifting or peeling of leather
- ✓ Excessive loss of resilience of fibre or foam interiors
- ✓ All frame aspects such as rails & castor blocks
- ✓ Seat webbing

WE DO NOT COVER

The 5 Year Platinum Furniture Protection Plan is not designed to replace the day-to-day care of your furniture. Our care plan will deal with any sudden and accidental damage. All we ask is that you help us identify the stain.

- ✗ Wear and tear
- ✗ Deliberate damage
- ✗ Unidentified stains
- ✗ Accumulation of stains

No excess. No annual renewal costs.

ALL IN THE COMFORT OF YOUR OWN HOME

Our technicians undertake the majority of the furniture repairs and stain removals on-site, in the home. Repairs on-site avoid the inconvenience of removing furniture and eliminate the risk of further damage during transit.

REPAIR OR REPLACE

- When accidents happen, we have a UK wide team of trained furniture experts ready to repair damage and remove stains.
- If our expert technician cannot complete a repair or remove a difficult stain, we will replace either the part or individual item of furniture. If your original model is unavailable, we'll invite you to reselect to an alternative model.
- There is no excess to pay and you will have cover for parts, labour and replacement items up to the indemnity value of your plan. Your indemnity value is the price you originally paid for your furniture or £10,000, whichever is the lowest.



KEY FACTS & FEATURES

This is only a list of Key Facts and Features, please refer to the policy schedule for the full terms and conditions. Following delivery of your new furniture, you will receive a policy schedule from Emmiera Group. This will contain the terms and conditions, limitations and exclusions. Please see below for a list of key features.

If after 28 days of delivery of your furniture you have not received your plan certificate, you must call the Emmiera Group Policy Administration Dept on 01384 473017 or email info@hfrclains.co.uk alternatively you can write to the Emmiera Group Policy Administration Department, Emmiera Group, Unit 8, Waterfront Business Park, Brierley Hill, West Midlands DY5 1LX. Please ensure you have your retailer invoice to hand.

The Intention of the cover - This Plan provides cover for individual incidents of accidental staining and/or accidental damage and/or structural damage (subject to the level of cover selected) it does not provide cover for damage that naturally occurs due to normal use and ageing or for your product becoming gradually dirty and out of condition over time.

WHAT IS COVERED:

Your Emmiera Group furniture policy covers you in the event of sudden and unintentional Accidental Damage (resulting in rips, punctures, scuffs, burns, chips, or scratches) sudden and unintentional stain damage and structural defects. Your product(s) is only covered if you follow the terms & conditions of this plan and have paid the required premium. Your plan will cover you for the cost of repair or stain removal according to the coverage purchased and detailed under the "Level of Cover" section on the front of Your Emmiera Group policy schedule.

POLICY SCHEDULE.

Your product(s) will be covered:

1. Once it has been delivered in satisfactory condition to your home.
2. If the cause of the damage can be identified.
3. If it has been used and cared for in line with the manufacturer's guidelines.
4. If it has been used with the mattress protector purchased in conjunction with this Emmiera Group Policy Schedule.

If a repair cannot be achieved, we may choose to replace the damaged part. In the event of this not being possible, Emmiera Group may at its sole discretion provide a replacement product(s). Alternatively, Emmiera Group may at its sole discretion settle the claim by a cash payment instead of a repair or replacement. Any cash settlement will be limited to the equivalent cost of repair or replacement by Emmiera Group.

Cover applies only if the item is kept in a private residence in the UK (including the Channel Islands and Isle of Man) and does not apply to use in any property or room which you rent out or any commercial property.

WHAT IS NOT COVERED:

Your Emmiera Group Policy Schedule will not cover you for:

1. The incorrect use or application of any cleaning substances or use of inappropriate cleaning materials.
2. Any natural characteristic to the covering of the item.
3. Damage during transit or storage, caused by contractors, neglect, abuse, misuse or malicious damage of the product(s).
4. Any gradually occurring stain(s) or damage, gradual wear and tear, or your product becoming gradually dirty and out of condition over time.
5. Colour loss, fading, fire, scorching, flood, burst pipes (including radiator leaks and spillages), sunlight, wind or weather; leaking roofs and conservatories, theft or any other similar external cause.
6. Any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the Emmiera Group Policy Schedule.
7. Routine repair/cleaning whether carried out by a Emmiera Group approved repairer/cleaner or another party.
8. Any failure of repairs not undertaken as part of this plan.
9. Failure to comply with the manufacturers, suppliers or insurance or service providers instructions.
10. Consequential loss of any kind and or loss of use.

DURATION

Accidental Damage and Accidental Staining – cover starts on the date of delivery of the item and lasts for 5 years.

Structural Defects (if selected) - will start on expiry of the manufacturer's and retailer's guarantee and ends 5 years from the date of delivery of the item.

The plan will end if the item(s) is replaced following a successful claim, as detailed in the Emmiera Group Policy schedule.

COMPLAINTS PROCEDURE

If your expectations are not met in the first instance please write to the Emmiera Group Unit 8, Waterfront Business Park, Brierley Hill, West Midlands DY5 1LX. Tel: 01384 473017, info@hfrclains.co.uk. You may also be able to ask the Financial Ombudsman Service (FOS) to review your case. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone number: 0800 023 4567 or 0300 123 9123 or Email complaint.info@financial-ombudsman.org.uk

Full details of these procedures are included on your certificate of insurance.

Making a complaint will not affect your legal rights.

MAKING A CLAIM

In the event of a possible claim under Emmiera Group furniture policy schedule please visit the dedicated online web portal www.myfurnitureinsurance.co.uk within 14 days of the incident, alternatively you can contact Emmiera Group within 14 days 01384 473017. Please have Your Emmiera Group policy schedule document to hand. The Emmiera Group will explain the process and provide information to help your claim.

CANCELLATION

Cancellation rights we hope you are happy with the cover this policy provides. However, if you decide that for any reason, this policy does not meet your policy needs then please return it to your administrator within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter you may cancel the policy cover at any time by informing your administrator however no refund of premium will be payable. We may at any time cancel any policy 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. Where we reasonably suspect fraud
- B. Non-payment of premium
- C. Threatening and abusive behaviour
- D. Non-compliance with policy terms and conditions
- E. You have not taken reasonable care to provide complete and accurate answers to the questions we ask

THE INSURER AND ADMINISTRATOR

This insurance is arranged by Emmiera Group Ltd & Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA (Registered No. 96218) Which 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.

PROTECTION FOR CUSTOMERS

The Emmiera Group Ltd and Acasta European Insurance Company Limited are regulated by the Financial Conduct Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from the Emmiera Group Ltd and Acasta European Insurance Company on request.

LAW APPLICABLE

Unless you and the insurer both agree otherwise, the Plan will be governed by the law and courts applicable to the part of UK in which you live.