

Furniture Insurance

Insurance Product Information Document

Product: Very Protect - Furniture Policy

Company: American International Group UK Limited

American International Group UK Limited is registered in the United Kingdom. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 781109)

This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please refer to the main policy document for full terms and conditions.

What is this type of insurance?

This insurance provides cover for staining and accidental damage. In addition, it covers certain structural defects upon expiry of the manufacturer's guarantee.



What is insured?

Accidental staining and accidental damage provides cover for specific accidental events.

Accidental staining from any substance including, but not limited to:

- ✓ Food
- ✓ Drinks
- ✓ Cosmetics
- ✓ Ink
- ✓ Paint

Accidental damage including, but not limited to:

- ✓ Rips
- ✓ Tears
- ✓ Burns
- ✓ Scratches
- ✓ Punctures
- ✓ Scuffs
- ✓ Dents
- ✓ Chips
- ✓ Heat ring(s)
- ✓ Breakage of glass components
- ✓ Breakage of frame components

Structural defects including, but not limited to:

- ✓ Defects to frames
- ✓ Defects to fabric materials such as fraying
- ✓ Peeling of the finish on solid wood
- ✓ Bending and breakage to metal components
- ✓ Excessive loss of resilience to cushion interiors
- ✓ Defects to mechanical, electric recliners and components
- ✓ Broken zips, castors, and buttons
- ✓ Separation of seams and stitching
- ✓ Lifting or peeling of leather and vinyl
- ✓ Broken springs and excessive stretching of webbing

Valid claims will be settled by cleaning or repairing the damaged product. If the product cannot be cleaned or repaired, we will provide an alternative settlement.



What is not insured?

- ✗ Damage caused deliberately by any person;
- ✗ Any damage resulting from wear and tear;
- ✗ The gradual accumulation of staining or dye transfer;
- ✗ Structural defects in products manufactured with a defective design or specification;
- ✗ Changes in colour to any part of the product caused over time by sunlight, perspiration; natural hair and body oils or wear and tear;
- ✗ Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- ✗ Damage caused by any animal other than your pet(s);
- ✗ Structural defects first discovered before the expiry of the manufacturer's guarantee.

This 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.

For full details of all exclusions, please refer to the Terms and Conditions.



Are there any restrictions on cover?

- ! You must be 18 or older at the date of purchase.
- ! You must have purchased your product from the retailer Shop Direct Home Shopping Limited trading as Very.
- ! The product must be used for domestic purposes.
- ! You must be resident in the United Kingdom of Great Britain and Northern Ireland (excluding British Forces Post Office addresses, the Isle of Man and the Channel Islands) ("UK").
- ! You cannot transfer this insurance to another person.
- ! The value of a repair, or any alternative settlement, shall not exceed the amount you originally paid for the product.



Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland (excluding British Forces Post Office addresses, the Isle of Man and the Channel Islands) ("UK").



What are my obligations?

- To take all reasonable precautions to safeguard the product and to avoid 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 will pay for the insurance policy by making a one-off payment when you buy it.
- You can make this one-off payment by using a credit or debit card or by using your VeryPay credit account with Shop Direct Finance Company Limited.



When does the cover start and end?

Your cover for accidental staining and accidental damage will start as soon as you receive your product.

(The 'Start Date' that will be shown on your Certificate of Insurance may differ from the date you receive your product. If this is the case, you can ask the Administrator to update your documents.)

Your cover for structural defects will start following the expiry of the manufacturer's warranty period.

Your policy will end as soon as any of the following events occur:

- your policy expires on the Expiry Date shown on your Certificate of Insurance; or
- you return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy; or
- your product is recalled or replaced by the retailer, Shop Direct Home Shopping Limited; or
- your claim has been settled by an alternative settlement; or
- you are no longer a resident of the UK; or
- you become deceased; or
- you or the insurer cancels the policy; or
- you modify the product.



How do I cancel the contract?

To cancel your policy, please contact the administrator, quoting your certificate number by emailing mypolicy@castelgroup.com or writing to Finance Administration, Castelan Group, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY explaining your reasons for wanting to cancel your policy.

Where a refund is due to you, it will be paid to you through your original method of payment, where possible.