

# BedGuard Insurance

## Insurance Product Information Document

**Company:** This plan is Administered by The Emmeira Group Ltd and is authorised and regulated by the Financial Conduct Authority reference number 502001. It is underwritten by 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. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company on request. This Retailer is authorised as an intermediary to sell Care and Protection Plans.

**Product:** Furniture Care and Protection Plan

This is a summary of the key information regarding your BedGuard. Full information on this product, including the complaints procedure, how to make a claim and information about the underwriter and the Financial Services Compensation Scheme can be found in the information leaflet and in the Terms and Conditions.

### What is this type of insurance?

This is a BedGuard which provides cover against the cost of repairing damage as a result of individual incidents of accidental staining and/or accidental damage for 5 years from the date of receipt of the furniture. If it cannot be repaired, we will replace the damaged part/item, or offer a cash settlement up to the cost of the purchase price of the goods insured.



#### What is insured?

##### Accidental Stains resulting from:

- ✓ Drinks
- ✓ Food
- ✓ Human and pet bodily fluids
- ✓ Inks and Dyes
- ✓ Paint
- ✓ Make-up and cosmetics
- ✓ Glue
- ✓ Bleach
- ✓ Acid

##### Accidental damage resulting in:

- ✓ Tears and rips
- ✓ Scuffs, scratches and chips
- ✓ Burns
- ✓ Pet damage, up to 3 instances
- ✓ Broken glass (Bedroom Furniture)

You may claim as many times as you need. You will have cover up to the price you originally paid for your furniture, or £15,000/€18,000, whichever is the lowest.



#### What is not insured?

- ✗ Structure
- ✗ Deliberate damage, misuse or neglect
- ✗ Damage before or during delivery and assembly
- ✗ Removal of odours
- ✗ Natural disasters including fires, floods, lightning or wind
- ✗ General cleaning
- ✗ Wear and Tear or build up of multiple stains over time
- ✗ Colour change
- ✗ More than 3 incidents of pet damage



#### Are there any restrictions on cover?

- ! You must be over the age of 18.
- ! Cover applies only if the item is kept in a private residence in the UK and does NOT apply to use in any property or room which you rent out or any commercial property.
- ! Cover does NOT apply for damage that occurs naturally due to normal use and ageing or for your product becoming gradually dirty and out of condition over time. Including colour fading through sun exposure, oxidation or dye transfer.



#### Where am I covered?

- ✓ You are covered for a private residence in the UK



#### What are my obligations?

- You must pay the required premium.
- You must follow the terms and conditions of this plan.
- You must use, care and assemble your furniture in line with the manufacturer's guidelines.



#### When and how do I pay?

You pay at the same time and in the same way as you purchase your furniture. You can also add BedGuard to your order at any time before receipt of your furniture by contacting your retailer.



#### When does the cover start and end?

Cover starts on the date of receipt of your furniture and ends 5 years after that date.



#### How do I cancel the contract?

There is a 14 day cooling-off period after you have received your certificate during which you may cancel at any time and receive a full refund if you have not made a claim. If you wish to cancel prior to delivery of your furniture, or within 30 days of placing your order, please contact your retailer. After this time please write to Care and Protection Team, Bensons for Beds Customer Service, Unit 1a, Huncoat Industrial Estate, Bolton Avenue, Accrington, Lancashire, BB5 6NJ. Contact Bensons customer services on 0333 222 6800