

# Furniture Insurance

## Insurance Product Information Document



**Company: Domestic & General Insurance PLC**      **Product: Protect Plus Furniture**

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

### What is this type of insurance?

Cover for your product against accidental damage causing visible or structural impairment such as staining (including dye transfer), ripping, tearing, burn marks (including heat rings), scratching, puncturing, scuffing, chipping, dents or breakage. It also covers accidental damage caused by pets.



#### What is insured?

- ✓ immediate protection of your product from accidental damage causing visible or structural impairment
- ✓ repairs on your product (including call-outs, labour and material), with no excess to pay
- ✓ a stain removal solution for your product
- ✓ a replacement product (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ a gift card for the original purchase price paid for the product (if we cannot reasonably arrange a replacement)



#### What is not insured?

- ✗ cost arising from wear and tear, age and normal use
- ✗ neglect, damage during assembly, and deliberate damage
- ✗ structural damage that's not a result of accident



#### Are there any restrictions on cover?

- ! you must be 18 years old or over and resident in the UK
- ! your product must have been purchased or (if delivered after purchase) received by you less than 60 days ago and be undamaged when this policy starts
- ! your product must have been bought from John Lewis & Partners
- ! cover for damage caused by pets (other than staining claims) is limited to two claims during the period of cover



#### Where am I covered?

- ✓ in the UK



#### What are my obligations?

- to give us true, factual and not misleading information
- to assemble, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on



#### When and how do I pay?

You need to pay the total premium (inclusive of all applicable taxes) in one payment in full in advance before the policy will start.



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

The policy period begins on the date your product was purchased or (if delivered to you) the date it was received by you and lasts for 5 years (unless ended in accordance with these terms and conditions). The duration of cover will be confirmed on your receipt. If you cancel within the 45 day cooling off period you will receive a full refund. If we give you a replacement or a gift card for a replacement the policy will end immediately.



#### How do I cancel the contract?

Call us on 0333 000 4994; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from [www.domesticandgeneral.com](http://www.domesticandgeneral.com) and send it to us by post. You will need to provide your policy number and contact details.