

loaf



GUARDSMAN
Furniture Professionals

HOW DOES GUARDSMAN PROTECT YOUR SOFA?





The Guardsman Furniture Protection Plan covers your sofa against wine spillages, tea disasters and messy TV dinners (and a load of other accidental stains, marks and tears).

Say you accidentally drop your Chicken Jalfrezi all over your beautiful new Loaf sofa. Don't panic. Guardsman will take care of it. Here's how:

- 1. Give them a bell**
Pick up the phone to Guardsman's team of friendly experts as soon as is humanly possible. They'll advise you on what the best course of action is. They know lots about stain removal and in some instances will send you their magic stain removal potion to save you waiting around for a technician.
- 2. Pop the kettle on for the technician**
If the special potion (stain remover) doesn't work or if you've claimed for accidental damage they'll arrange for one of their technicians to pop round and get your sofa sorted.
- 3. Sofa replacement**
If it's beyond help, they'll try to replace the damaged part first (or the whole sofa if the part is not available) as quickly as possible. In the event of a replacement the original lead time is applicable.

WHAT'S MORE...

- You can claim as many times as you need to over 5 years (length of the Guardsman Furniture Protection Plan)
- There is no excess and you'll 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 sofa.
- You only pay a one-off fee and there are no annual renewal charges.

SO WHAT'S COVERED?

Quite a bit, including accidental stains resulting from:

- ✓ Drinks spills such as red wine or coffee
- ✓ Food such as that Chicken Jalfrezi
- ✓ Ink such as biro, felt tip and permanent marker
- ✓ Paint
- ✓ Accidental dye transfer from jeans or newspaper (new jeans + new sofa = sad times)
- ✓ Make-up
- ✓ Wax such as hair wax, candle wax and wax polish
- ✓ Oil based stains such as grease or tar
- ✓ Adhesives and glues
- ✓ Bleaches and other household cleaning products
- ✓ Acidic and corrosive liquid such as vinegar and lemon juice
- ✓ Unidentifiable stains (in case something unexplained shows up the day after a party)
- ✓ Bodily fluids such as blood or vomit (not nice but good to know it's covered!)

Accidental damage resulting in scratches, rips and burns including:

- ✓ Minor pet scratches
- ✓ Rips and tears caused by keys and belt buckles
- ✓ Burns caused by cigarettes
- ✓ Scratches caused by jewellery

Some things that aren't covered:

- ✗ Colour change (from exposure to direct sunlight)
- ✗ Wear and tear
- ✗ General cleaning
- ✗ Build up of dye transfer (such as newspaper print from daily reading of the paper on the sofa)
- ✗ Animal chewing (including the cat using the sofa as a scratching post)

Just a note: it's really important to remember that the Guardsman Furniture Protection Plan is not a substitute for regular care and cleaning.

You can now kick back safe in the knowledge that you can invite round even your clumsiest friends and not worry about your squishy new purchase. Brilliant.

Any other questions?

So who is Guardsman exactly?

Guardsman are experts in furniture care. They've been around since 1915 and handle over 8,000 claims a month. They've pretty much been there and seen it all.

Are Guardsman regulated?

Yes! Guardsman is authorised and regulated by the Financial Conduct Authority (formerly the Financial Services Authority). For more information please read the terms and conditions at the end of this document.

When does the protection start?

As soon as you take delivery of your sofa, your furniture protection plan kicks in. It lasts 5 years and don't forget you can claim as many times as you need up to your limit of indemnity, so you're well-covered!

Can I take the protection plan after taking delivery of my sofa?

Once your sofa has been delivered to your home, it is no longer possible to take out the Guardsman Furniture Protection Plan.

How do I get in touch with Guardsman?

To make a claim, you can give them a bell on 0345 600 5886. They've got a team full of experts based right here in Blighty. They'll be able to get things sorted in a jiffy.

Alternatively, you can write to them at 152 Brook Drive, Milton Park, Abingdon, Oxfordshire, OX14 4SD.

Do you coat your sofa with one of those protective sprays?

No! We wouldn't dare cover your beautiful sofa in one of those protective chemical sprays.

What if I decide to cancel or return my sofa? Will I still be charged for taking out the Guardsman Furniture Protection Plan?

You can cancel anytime if you change your mind and haven't made a claim. If it's after the first 30 days, your refund will be pro-rated. Simple.

How much does the Guardsman Furniture Protection Plan cost?

For a full breakdown of costs please contact one of our Chatterboxes on 0845 468 0698.

Any more burning questions?

Call one of our Chatterboxes on **0845 468 0698** or email us at awake@loaf.com.

Information correct at the time of publication April 2015. The company has a policy of continuous development and reserves the right to change any specifications shown in this brochure. Subject to terms and conditions of trading. See in store for details.

THE LEGAL BIT

Important information – what happens next?

Following delivery of your new furniture, you will receive a certificate for your Guardsman Furniture Protection Plan. 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 Guardsman Policy Administration Dept on 01235 444747. Please ensure you have your retailer invoice to hand.

This is only a list of key features, refer to the Plan Certificate for full terms and conditions. Please visit www.guardsman.co.uk or call 01235 444700 for further information.

The Intention of the cover - the intention of the Plan is to provide cover for individual incidents of accidental staining and/or accidental damage and/or structural damage (depending on the coverage selected). The Plan 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 Guardsman Furniture Protection Plan covers you in the event of sudden and unintentional Accidental Damage (resulting in rips, punctures, scuffs, burns, chips, or scratches) and sudden and unintentional Stains, and/or Structural Faults to your Product(s) depending on the level of cover you have purchased.

However, 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 "Your Coverage Includes" section on the front of Your Guardsman Plan Certificate.

Your product(s) will be covered:

- Once it has been delivered in satisfactory condition to your home
- If the cause of the damage can be identified
- If it has been used and cared for in line with the manufacturer's guidelines.

If a repair cannot be achieved, we may choose to replace the damaged part. In the event of this not being possible, Guardsman may at its sole discretion provide a replacement product(s). Alternatively, Guardsman 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 Guardsman.

Cover applies only if the item is kept in a private residence in the UK (excluding the Channel Islands and Isle of Man) and does not apply to use in any rented or commercial property.

What is not covered:

Your Guardsman Furniture Protection Plan 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. domestic pet damage caused by biting, chewing or extensive scratching;
5. any gradually occurring stain(s) or damage, gradual wear and tear, or your product becoming gradually dirty and out of condition over time;
6. 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;
7. any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in the

- Guardsman Furniture Protection Plan;
8. routine repair/cleaning whether carried out by a Guardsman approved repairer/cleaner or another party;
9. any failure of repairs not undertaken as part of the Guardsman Furniture Protection Plan;
10. handheld, wireless devices used to operate functions on the furniture items that are not permanently attached to your insured product(s);
11. loss of resilience of interior fillings, fraying (including fraying of zips), delamination or loss of buttons;

Duration

Provided the full premium is paid:
Accidental Damage and Accidental Staining – cover starts on the date of delivery of the item and lasts for 5 years.
Structural Fault (if selected) - cover starts 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 Protection Plan.

Complaints Procedure

If your expectations are not met or you are dissatisfied in some way, in the first instance please write to the Complaints Team at Guardsman, 152 Brook Drive, Milton Park, Abingdon, Oxfordshire, OX14 4SD, email complaints@guardsman.co.uk or call 01235 444751. You may refer a complaint at any time to Lloyd's of London and you may also be able to ask the Financial Ombudsman Service (FOS) to review your case. Full details of these procedures are included on your plan certificate.

Making a complaint will not affect your legal rights.

Making a Claim

In the event of a possible claim under this Guardsman Furniture Protection Plan please contact Guardsman within 28 days by telephoning 0345 600 5886 or 01235 448838. Please have Your Guardsman Furniture Protection Plan document to hand. Guardsman will explain the claims process and give you information to help your claim.

Cancellation

Guardsman operates a comprehensive cancellation policy which includes a 30 day cooling-off period. You may cancel cover at any time and receive a premium refund if you have not made a claim. Full terms, timings, refunds, deductions and administration fees are detailed on your Plan certificate.

The insurer and administrator

Your Guardsman Furniture Protection Plan is underwritten by Lloyd's Syndicate 5820. The managing agent for Lloyd's Syndicate 5820 is ANV Syndicates Limited, Registered Office: 47 Mark Lane, London EC3R 7QQ. Registered in England number 04434499. ANV Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Plan will be administered by Guardsman which is authorised and regulated by the Financial Conduct Authority. For more information, visit the FCA Register at www.fca.org.uk.

Protection for Customers

Lloyd's Syndicate 5820 is covered by the Financial Services Compensation Scheme (FSCS). Further information is available from their website: www.fscs.org.uk

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.