Furniture Insurance

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Oak Furnitureland
Product: Furniture Insurance

This insurance is provided by Oak Furnitureland Group Ltd t/a Oak Furnitureland which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Accredited Insurance (UK) Limited.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

You are covered under this Insurance for the removal of stains, structural repairs (outside the manufacturer's warranty) and repairs caused by accidental damage.

What is insured?

You are covered for the following:

✓ Accidental Stains, due to:
- Food and Drink;
- Nail Varnish;
- Grease;
- Bleach, acids, caustic and corrosive solutions and substances;
- Oil;
- Glue or Superglue;
- Ink, paint and dye transfer;
- Human or Animal bodily fluids.

✓ Accidental Damage, due to:
- Water, liquid or heat marks;
- Tears;
- Rips;
- Dents and Punctures;
- Chips;
- Burns;
- Scratches;
- Scuffs;
- Pet damage (Limited to three (3) claims during the Period of Insurance);
- Broken Glass (Where applicable).

✓ Structural Damage following the expiry of the manufacturer's warranty), due to:
- Defects to frames caused by breakage or becoming warped;
- Cracking of solid wood furniture;
- Peeling of the finish on solid wood;
- Bending and breakage to metal components;
- Excessive loss of resilience;
- Defects of mechanical, electric recliners and components;
- Bending and breakage of metal components;
- Broken zips, castors, and buttons;
- Separation of seams and stitching;
- Lifting or peeling of the hide on leather furniture;
- Loss of resilience to foam and fibre interiors.

What is not insured?

Main Exclusions only

✗ Any damage (structural or otherwise), soiling or staining caused:
- Prior to or during delivery;
- To Insured Item(s) used for rental / sublet or commercial purposes, or furniture in storage or transit;
- By or resulting from misuse, mishandling, abuse, neglect, violence or vandalism;
- By or resulting from deliberate damage by any person, including children;
- Removal of stains caused by a build-up of perspiration, hair and body oils;
- By accumulated multiple stains or any unidentifiable stain;
- By any spill or stain not attended to in a manner described by the Administrator;
- By fire, fibre damage, smoke, ash, flood, wind, lightning, the act of sunlight, oxidisation, or any other natural disaster;
- Colour loss or any change in colour as a result of usage or wear and tear;
- By any other cause not specifically mentioned under

✗ Removal of odours even when caused by a stain

✗ Fading, effect of sunlight or non-colour fast materials

✗ Failed repairs carried out under the manufacturer's warranty

✗ Damage caused by insects, non-domestic animals or wild birds; (* Pet damage which is extensive and not a single incident);

Are there any restrictions on cover?

! This insurance does not cover business use or residential premises which you have let.

! More than 3 claims during the period of insurance due to Pet damage.

Where am I covered?

✓ The United Kingdom, the Channel Islands and the Isle of Man.

What are my obligations?

Disclosing important information

(This applies if you are a private individual taking out the insurance wholly or mainly for purposes unrelated to your business, trade or profession.) You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

Duty of fair presentation

(This applies if you are taking out the insurance contract in any other capacity.)
Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover and when you renew your policy. This means you must:

a. Disclose all material facts which you know or ought to know (A "material fact" is information that would influence our decision as to whether to inure you and, if so, on what terms)
b. Make the disclosure in a reasonably clear and accessible way and;
c. Ensure that every material representation of fact is substantially correct and made in good faith

Full details of what constitutes "fair presentation" and the consequences of breaching this duty are given in the Policy Document.

When and how do I pay?

You pay for this insurance as a one-off payment at the start of your agreement.

When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period of 60 months.

How do I cancel the contract?

You have the right to cancel this policy within 30 days of the date you purchased the policy or when you received the policy documents, if this is later. This is known as your cooling off period. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

Thereafter, you may cancel the insurance cover at any time by information the administrator however no refund of premium will be payable.

Cancellation by us

We may at any time cancel any insurance policy by giving 30 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. Non-payment of premium;
b. Threatening and abusive behaviour;
c. Failure to provide documents;
d. Non-compliance with policy terms and conditions.

If we cancel your policy, we will provide a refund of Your premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud.

Oak furnitureland
oakfurnitureland.co.uk