

Important Information

These terms apply for the full 5 years of your PremierCare policy. This leaflet contains a brief summary of cover. Please refer to the Certificate of Insurance for full Terms and Conditions, a copy of which is available from your retailer or direct from the scheme administrator, Castelan Limited. This cover is governed by English Law, however EU residents may bring proceedings in their own courts. PremierCare does not affect your statutory rights as a consumer.

Eligibility

To be eligible to purchase this PremierCare 5 year policy the goods must be for residential use, in a property which is not let or sublet and you must be a resident of the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland.

Insurer

Castelan Limited is the administrator of this policy and not the insurer. The details of your insurer are in the Terms and Conditions, a copy of which can be obtained from your sales advisor. Alternatively, your insurer will be confirmed on your Certificate of Insurance which you will be provided with following delivery of your goods.

Administrator

Policies are arranged and administered by Castelan Limited which is authorised and regulated by the Financial Conduct Authority in the United Kingdom. Their registration number is 572287. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Claims Limit

You are covered for cleaning, repairs or replacement up to a maximum of £15,000 (€22,500 if residence is in the Republic of Ireland) or up to the original purchase price of the damaged product, whichever is the lower in settling one claim or total claims.

Making a claim

Our primary objective in the event of a claim will be the restoration of your furniture. You should contact us on 01934 416 614 if you are calling from the United Kingdom or 01 2000 200 if you are calling from the Republic of Ireland, within 72 hours of discovery. We will then offer you a mutually convenient appointment for one of our experienced specialists to call and rectify the problem. Where the accident is likely to result in a stain please act immediately, remove any solid matter and soak up any moisture using a clean white cloth or absorbent tissue. Do not rub or use household cleaners or abrasives. Stains can be limited at this point using the blot and dab action.

Exclusions & Limitations

(This can be found on the Certificate of Insurance under section 5). Any claim for or resulting from the following will not be valid:

- 1 Damage caused deliberately by any person or child other than the first incident of deliberate damage by a child covered under this insurance;
- 2 Any damage resulting from wear and tear;
- 3 Neglect, abuse, or misuse of the product;
- 4 The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding or corrosion upon the product;
- 5 Structural defects in products manufactured with a defective design or specification;
- 6 Changes in colour of any part of the product caused by sunlight, perspiration; natural hair and body oils or wear and tear;
- 7 The gradual accumulation of stains or dye transfer;
- 8 Accidental staining or accidental damage to products used in a food preparation area;
- 9 Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods;
- 10 The removal of any odour even where caused by a stain;
- 11 Any transit damage;
- 12 Damage caused by pets after the first incident of pet damage covered under this insurance, (except accidental staining caused by pet fluids);
- 13 Damage caused by any animal other than your pet(s).
- 14 Costs, expenses or any other financial loss, such as loss of earnings, other than the cost we agree for cleaning, repairing or replacing the product;
- 15 Use of the product in business premises or in residential premises which you let or sublet;
- 16 Use of the product outside the United Kingdom, Channel Islands and the Isle of Man; and
- 17 Structural defects first discovered before the expiry of the manufacturer's guarantee.

Complaints

If you have a complaint, please phone: 01934 416 614 if you are a resident of the United Kingdom or 01 2000 200 if you are a resident of the Republic of Ireland, email customer.care@castelanguroup.com or write to Castelan Limited, Alpha House, Sunnyside Road North, Weston-super-Mare, BS23 3QY, United Kingdom. We will do our best to resolve this to your satisfaction but if you remain dissatisfied we will give you information about referring your complaint to the Financial Ombudsman Service if you are a resident of the United Kingdom or the Financial Services Ombudsman if you are a resident of the Republic of Ireland.

Cancellation

You may cancel this insurance and receive a full refund of any premium you have paid by returning to the store where you bought the product together with the sales receipt or invoice and the Certificate of Insurance within 14 days from receipt of your Certificate. No refund of premiums will be made if you have made a claim or if you cancel the policy at a later date.

Compensation Scheme (UK residents only)

The insurer is covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if we are unable to meet our liabilities. You may be entitled to compensation in these circumstances depending on the details of any claim. Further information about the scheme arrangement is available from the FSCS.

Calls may be recorded for quality control and training purposes.

This information is available in large print, braille and audio on request

PREMIERCARE
for furniture

Fabric and Leather Upholstery Protection



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5 Year Protection



Welcome to PremierCare. PremierCare is designed to make sure your furniture’s appearance is not spoiled by everyday accidents such as household spills, rips, tears or burns. PremierCare provides you with peace of mind that repair costs and stain removal are taken care of.

What cover is available?



PremierCare features cover against stains and accidental damage.

Stain Cover

Covers you against accidental household spills resulting in a stain on your fabric or leather upholstery.

Accidental Damage Cover

Guards against accidental damage resulting in a rip, tear or burn to your fabric or leather upholstery. Leather upholstery is also covered for accidental damage resulting in a scratch, puncture or scuff. An extra benefit of PremierCare accidental damage cover is that you can also claim once if your child or pet deliberately damages your furniture.

Accidental Damage covered



PremierCare covers common household accidents resulting in a:

Upholstery

- Rip
- Tear
- Burn

Leather components only

- Scratch
- Puncture
- Scuff

Pet damage and deliberate child damage are limited to only one incident of each during the Period of Cover.



Stains covered



PremierCare will protect and restore your furniture even if it has been affected by any of the stains below.

- Tea/coffee/hot chocolate
- Red/white wine
- Alcohol
- Tomato ketchup
- Milk
- Blackcurrant & orange juice
- Cola & other fizzy drinks
- Curry & pizza
- Spaghetti bolognese
- Grease from foodstuffs
- Shoe polish
- Chocolate & confectionery
- Nail varnish
- Cosmetics
- Soap products
- Paint & wax
- Human & animal bodily fluids
- Mineral oil & glue
- Soot
- Tar
- Corrosive substances*
- Bleach*
- Dye transfer from clothing & newsprint

Please note: Other stains not listed here are included. Stain removal is subject to Terms and Conditions.

* Bleach and corrosive substances are not covered if your fabric has not been treated with a PremierCare Approved Protector.

PremierCare is subject to Terms and Conditions and you can find a summary of ‘Important information’ on the back pages of this leaflet. Terms and Conditions are available on request.

PremierCare isn’t a substitute for regular cleaning and maintenance. Your Sales Advisor will be pleased to advise you on how to care for your furniture correctly.



Caring for your furniture

To keep your furniture looking great, clean your furniture regularly and rotate the cushions, where possible. This will maintain the appearance of your furniture, help with its performance and extend its durability. Place your furniture away from direct sunlight and not in dry or humid areas. Avoid using silicone polishes, detergents and abrasive cleaners as they could damage your furniture. If there is a spillage, blot with a clean dry white cloth straight away. We recommend that upholstered furniture is professionally cleaned every 12 to 18 months.

“Protection for your furniture—peace of mind for you...”