

## CABINET & DINING COVER

We'll cover you for accidents to your cabinets and dining room furniture that result in damage and staining. We'll also cover you for structural faults once your manufacturer's warranty has expired (normally after 1 year).

### Accidental stains resulting from...

- ✔ All drinks such as red wine & coffee
- ✔ All foods such as curry & pizza
- ✔ All human and animal bodily fluids, such as blood & vomit
- ✔ All inks such as biro, felt tip & permanent marker
- ✔ All paints such as oil & gloss
- ✔ All cosmetics including nail varnish and lipstick
- ✔ All dye transfer
- ✔ All adhesives such as glue & superglue
- ✔ All bleaches, caustic & corrosive solutions & substance
- ✔ Any acidic liquids such as vinegar & lemon juice

### Accidental damage resulting in...

- ✔ Rips, tears and burns
- ✔ Scuffs, scratches & punctures
- ✔ Dents, chips & scratches
- ✔ Breakage, scratches, chips of glass or mirrors
- ✔ Pet damage
- ✔ Breakage
- ✔ Structural breakage

### Structural faults resulting in...

- ✔ Defects to frame caused by breakage or becoming warped
- ✔ Peeling to the finish of solid wood, veneered or laminate furniture
- ✔ Defects of mechanical, electric recliners and components
- ✔ Bending and breakage of metal components
- ✔ Broken zips, castors, and buttons
- ✔ Separation of seams and stitching
- ✔ Lifting and peeling of the hide on leather bed frames, and bedroom furniture

For full details - please refer to the full terms and conditions available in store and online.

## UPHOLSTERY COVER

We'll cover you for accidents to your fabric & leather upholstery that result in damage and staining. We'll also cover you for structural faults once your manufacturer's warranty has expired (normally after 1 year).

### Accidental stains resulting from...

- ✔ All drinks such as red wine & coffee
- ✔ All foods such as curry & pizza
- ✔ All human and animal bodily fluids, such as blood & vomit
- ✔ All inks such as biro, felt tip & permanent marker
- ✔ All paints such as oil & gloss
- ✔ All cosmetics including nail varnish and lipstick
- ✔ All dye transfer
- ✔ All adhesives such as glue & superglue
- ✔ All bleaches, caustic & corrosive solutions & substance
- ✔ Any acidic liquids such as vinegar & lemon juice

### Accidental damage resulting in...

- ✔ Rips, tears and burns
- ✔ Scuffs, scratches & punctures
- ✔ Dents, chips & scratches
- ✔ Breakage, scratches, chips of glass or mirrors
- ✔ Pet damage
- ✔ Breakage
- ✔ Structural breakage

### Structural faults resulting in...

- ✔ Defects to frames caused by breakage or becoming warped
- ✔ Defects of mechanical, electric recliners and components
- ✔ Bending and breakage of metal components
- ✔ Broken zips, castors, and buttons
- ✔ Separation of seams and stitching
- ✔ Lifting and peeling of the hide on leather furniture
- ✔ Loss of resiliency to foam & fibre cushions

For full details - please refer to the full terms and conditions available in store and online.

## WE DO NOT COVER

The 5 Year Platinum Furniture Protection Plan is not designed to replace the day-to-day care of your furniture. Our care plan will deal with any sudden and accidental damage.

- ✘ Wear and tear
- ✘ Deliberate damage
- ✘ Transportation damage
- ✘ Natural disasters

For full details - please refer to the full terms and conditions available in store and online.

No excess. No annual renewal costs.

For full details - please refer to the full terms and conditions available in store and online.

### KEY FACTS & FEATURES

This is only a list of key facts and features. Please refer to the policy schedule for the full terms and conditions. Following delivery of your new furniture, you will receive a policy schedule from Emmiera Group. 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 furniture warranty certificate, you can call Emmiera Group Limited warranty Administration Department on 01384473017 or email info@emmierainsurance.co.uk alternatively you can write to the Emmiera Group Limited Administration Department, Emmiera Group Limited, Unit 8, Waterfront Business Park, Brierley Hill, West Midlands DY5 1LX. Please ensure you have your invoice from the retailer to hand.

### WHEN COVER ENDS

Valid claims will be settled by cleaning, repairing or replacing the damaged product. If a repair can be made, it must be considered prior to a replacement being considered. Neither the value of repairs or replacement shall exceed the maximum liability.

### LIMIT OF INDEMNITY

We will pay for cleaning, repairs and part or full replacement up to a maximum of £20,000 for damaged Furniture, or up to the original purchase price of either article, whichever is the lower in settling any one claim or in total of all claims made during the period of insurance. Mattress protectors will be replaced up to a maximum 5 times as a result of a valid claim only. Originally supplied arm caps and scatter cushions are covered for stain removal and accidental damage only. If the arm cap or scatter cushion cannot be cleaned or repaired Our limit of indemnity is restricted to the original cost of the arm cap or scatter cushion.

### WHAT IS NOT COVERED:

1. Any damage (structural or otherwise), soiling or staining caused:
  - a. Prior to or during delivery;
  - b. By fire, fire damage, smoke, ash, flood, wind, lightning, the act of sunlight, oxidation, or any other natural disaster
- 2) Structural defects first discovered during the manufacturer's warranty period
- 3) Stains and damage that are consistent with wear & tear
- 4) Variations in batches of dyes, where a part is replaced the colour match will be within a commercial tolerance;
- 5) Consequential loss of any kind and or loss of use;
- 6) Damage not consistent with the original claim or misrepresentation of an occurrence.
- 7) Repairs carried out by a technician not assigned by the service provider, or damage caused by a third party contractor
- 8) Damage to insured items used for rental / sublet or commercial purposes, or furniture in storage or transit;

### PERIOD OF INSURANCE

Period of Insurance Cover under this Certificate of Insurance for accidental damage and stain damage will commence on the date of delivery of the furniture item(s) and will continue, subject to the terms set out in this Certificate of Insurance, for a period of five years. Cover for structural defects is limited to 48 months and will commence 12 months after the date of delivery of the furniture.

### CLAIMS PROCEDURE

What to do in the event of an incident or spillage. You must notify The Emmiera Group Limited as soon as possible, but within 14 days of the point that you become aware of the incident leading to the claim. Visit our website [www.myfurnitureinsurance.co.uk](http://www.myfurnitureinsurance.co.uk) which is available 24 hours a day, or call the claims notification number on 01384 473017 (Monday – Friday 9am-5pm).

### COMPLAINTS PROCEDURE

We appreciate feedback and are truly sorry if we've fallen short of your expectations. Whether it's a product issue, a customer service complaint, or any other aspect that didn't meet your expectations, we're here to work toward a resolution that leaves you satisfied.

Just let us know: your policy or claim details, what the problem is, and what would turn the problem into progress. Contact us by: email: [escalationsinsurance@emmieragroup.com](mailto:escalationsinsurance@emmieragroup.com), or write to: Emmiera Insurance, Unit 8, Waterfront Business Park, Brierley Hill DY5 1LX, or Telephone us on: 01384 473017.

What happens next? Your complaint will be acknowledged within five working days and we aim to resolve your complaint as soon as possible from first notification. If your complaint cannot be resolved within 8 weeks, we will notify you in writing to confirm both the causes of the delay and the time in which we expect to resolve your complaint.

If you're still unhappy with our final response, or if we've not given you a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice. Call: 0800 023 4567 or 0300 123 9123, Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), Write: The Financial Ombudsman Service, Exchange Tower, London E14 9S.

### CANCELLATION RIGHTS

We hope you are happy with the coverage this policy provides. However, if you decide that for any reason, this policy does not meet Your insurance needs then please return it to your administrator within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will then refund your premium in full. Thereafter you may cancel the insurance coverage at any time by informing your administrator however no refund of the premium will be payable.

### THE ADMINISTRATOR

The policy is arranged by The Emmiera Group LTD. Who are registered in England, No. 05042667. Authorised by the and regulated by the Financial Conduct Authority under firm reference number 502001.

### PROTECTION FOR CUSTOMERS

The Emmiera Group LTD are regulated by the Financial Conduct Authority. Details about the extent of our regulations by the Financial Conduct Authority are available from The Emmiera Group LTD.

### GOVERNING LAW

This contract of insurance is governed by the law of England and Wales.



# 5 YEAR PLATINUM PROTECTION

for  
UPHOLSTERY,  
CABINETS AND DINING  
FURNITURE



## BARKER AND STONEHOUSE

“ Fantastic service from start to finish with Barker & Stonehouse and Emmiera. ”









# 5 YEARS PROTECTION COMPLETE PEACE OF MIND FOR YOU TO *enjoy your furniture*

Bringing home that perfect piece of furniture? There's nothing quite like it. And at Barker and Stonehouse, we want you to enjoy that "just right" feeling every day. With our 5-Year Platinum Protection, you can keep your furniture looking as new as the moment it arrived.

## WHAT HAPPENS IF I DON'T HAVE MY FURNITURE REPAIRED?

Leaving furniture damage untreated can quickly turn small issues into big ones, shortening the life of your furniture. Snags can become irreparable, and stains left too long may settle permanently into fabrics. Spills that aren't professionally handled can even lead to bacteria, mould, or unpleasant odours, causing hidden damage to cushions and upholstery. Plus, any structural damage that's not repaired may get worse over time, meaning you miss out on the premium comfort you paid for.

## WHY CHOOSE A PROTECTION PLAN?

-  **Save on repair costs with a plan that covers eligible stains and damage**
-  **Helps your furniture last longer, which is better for the environment than replacing it**
-  **Immediate coverage from the day of delivery**
-  **One upfront payment = 5 years of worry-free protection**

## HOW MUCH COULD REPAIRS COST?

The cost of repairing damaged furniture can vary. On average, a single repair may range from £75 to £700+, depending on the issue and the type of furniture. Without a protection plan, you would be responsible for covering these expenses yourself. It's important to review the terms and conditions to understand what is covered and any exclusions or limitations of the protection plan.

The most common types of furniture repairs	Cost	With PP
Surface scratch repair	£70 - 90	<b>FREE</b>
Torn upholstery repair	£70+	
Balancing a wobbly table or chair	£70+	
Sofa spring repair or replacement	£150 - £230	
Stain removal	£140	
Tuft replacement	£150	
Chair or table leg repair	£150 - £300	
Dents or scratches	£180	
Wardrobe mechanisms/runners	£180	
Storage bed pistons	£200	
Extension mechanisms	£200	
Stitching seam failure	£230	
Pet damage	£230	
Handsets	£310	
Recliner mechanisms	£310	
Replacement wardrobe doors	£330	
Electrical components	£380	
Motors	£380	
Replace seat cushion cover	£380	
Replace inside/outside arm	£380	
Excessive loss of resilience of interior	£390	
Armchair reupholstery	£480+	
Sofa reupholstery	£700+	

## HOW THE PROTECTION PLAN CAN HELP YOU

With this plan you're covered for life's little mishaps, from accidental spills and unexpected damage caused by the kids' latest antics. You'll have access to a national network of skilled technicians, giving you the freedom to relax and enjoy your furniture to the fullest.

**Affordable coverage from £75**  
That's less than 30p per week!

**Trusted professionals, nationwide**  
A carefully selected network of in-house technicians come to you.

**Zero excess**  
Labour, parts and replacement items\* included, with no extra fees.

**Professional care products**  
Maintain your furniture properly with our professional care pack.

## HOW DOES IT WORK?



### 1. Claim

Easily submit your claim online or over the phone.



### 2. Visit

Your technician will arrive promptly at your home to provide expert assistance in resolving your claim.



### 3. Solution

Technicians always aim to fix issues on the day, but if a replacement is needed, they'll take care of it.

Furniture protection offers peace of mind by helping you maintain the look and condition of your dream furniture. Once you have all the facts, you can make an informed choice about how it can support you in keeping your furniture looking great.

**“ Easy to book and efficient technicians. ”**



\*This policy will not cover furniture used in holiday lets, rented properties that are not your primary residence, or any furniture used for commercial purposes.

These prices are correct at the time of print

