# FURNITURE CARE





## STANDARD FURNITURE CARE

You can protect most of the furniture we sell with our Standard Furniture Care. Accidents can happen and we want to make sure your new furniture is not spoiled by household spills, rips, tears or burns. Furniture Care provides you with peace of mind that repair costs and stain removal are taken care of.

## **3 YEARS PROTECTION**

#### What cover is available?

- 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 Furniture Care accidental damage cover is that you can also claim once if your child or pet deliberately damages your furniture.

Structural Defects Cover
 3 years peace of mind on frames and structures. When
 your one year manufacturer's guarantee comes to an end
 we'll extend it and cover the cost of materials and labour for
 specific structural defects for 2 more years.





Our Heart of House and Collection ranges already come with a longer manufacturers guarantee and so Furniture Care cover is different for these products.

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#### Stains covered

Furniture Care 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 (including turmeric)
- Pizza
- Spaghetti bolognese
- Grease from foodstuffs
- Chocolate & confectionery

- Cosmetics
- Soap products
- Paint & wax
- Human & animal bodily fluids
- Mineral oil & glue
- Soot
- Tar
- Corrosive substances
- Bleach
- Dye transfer
- Shoe polish
- Nail varnish

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

Furniture Care 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 also available on request. Furniture Care isn't a substitute for regular deaning and maintenance.

#### Accidental damage covered

Furniture Care covers common household accidents resulting in:

#### Fabric and beds

Rip

Tear

Burn

#### Leather

**-** Di

Rip

TearPuncture

Burn

Scratch

Scuff

#### Cabinet furniture

Dent

Burn

Chip

Scratch

Heat ring(s)

Breakage of glass components

#### Structural defects covered (Argos only)

Structural defects limited to:

- Breakage or separation of frame components
- Springs
- Breaking/bending of metal mechanisms or other metal components
- Cushion Interiors and webbing

#### **Exclusions**

The following are not covered:

- Deliberate damage
- Wear and tear
- Neglect, abuse or misuse
- Commercial use

#### Important Information

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

#### Eligibility

To be eligible to purchase this Furniture Care 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 Argos. 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 if resident in the United Kingdom or up to £22,500 if resident 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 can complete a claim form online at claim.castelangroup.com or you can contact us on 0370 320 0332 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 of an issue. Lines are open Monday-Friday 9.00am to 5.30pm (Calls cost the basic rate per minute from a BT landline, plus your phone company's access charge). We will then offer you a mutually convenient appointment for one of our experienced technicians 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**

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, Isle of Man and the Republic of Ireland;
- 17 Structural defects first discovered before the expiry of the manufacturer's guarantee.

#### Complaints

If you have a complaint, please phone: 0370 320 0332 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@castelangroup.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 45 days of the start of the period of insurance. 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

## Remember, you've only got 45 days to protect your product with Furniture Care!

Furniture Care is only available **45 days** from the date of product purchase. Protect your new furniture today and if your product is damaged by accident or, if you have Standard Furniture Care, has a structural defect after the manufacturer's guarantee has expired, it will be repaired. If we can't repair it you will get a brand new replacement or Argos vouchers for the amount you originally paid.

Please note, your product must be in good working order when you purchase Furniture Care.

## WHAT'S INCLUDED?

| /        | Stains                                |   |
|----------|---------------------------------------|---|
| <b>/</b> | Accidental damage sucl                | n as rips, tears and burns                |
| <b>/</b> | Structural defects                    |   |
| <b>/</b> | Stains                                | - F 7                                     |
| /        | Accidental damage such as rips, tears | Heart of House  THE  COLLECTION  BY ARGOS |

## WHAT'S NOT INCLUDED?

THESE EXCLUSIONS APPLY TO ALL FURNITURE

| X D          | eliberate damage         |
|--------------|--------------------------|
| $\times$   w | ear and tear             |
| $\times$ N   | leglect, abuse or misuse |
| X c          | ommercial use            |

FOR A FULL LIST OF EXCLUSIONS AND RESTRICTIONS, PLEASE SEE THE TERMS AND CONDITIONS ON YOUR CERTIFICATE OF INSURANCE.

# DON'T WORRY IF WE CAN'T FIX IT WE'LL REPLACE IT

Accidents happen. But don't worry, because if your furniture is damaged by accident or , if you have Standard Furniture Care, has a structural defect after the manufacturer's guarantee has expired simply call us on 0370 320 0332\*\* if you are calling from the United Kingdom or 01 2000 200\*\* if you are calling from the Republic of Ireland. You'll need to have the following items to hand:

- Your receipt for the product itself
- ✓ Your receipt for Argos Furniture Care

<sup>\*\*</sup> Calls cost the basic rate per minute from a BT landline, plus your phone company's access charge. Calls may be recorded and monitored for quality and training purposes. Lines are open 9am-5.30pm Monday-Friday.