

Furniture+ Insurance Product

Insurance Product Information Document

Insurer: Helvetia Global Solutions Ltd - Insurance company under Liechtenstein law, registered with the Financial Markets Authority of the Principality of Liechtenstein.

Insurance coverage is provided by Helvetia Global Solutions Ltd, registration number FL-0002.191.766-9, Aeulestrasse 60, 9490 Vaduz, Principality of Liechtenstein.

The Furniture+ Insurance is distributed by Warranty Expert DE GmbH, legal entity code HRB 189852 B, registered address Hohe Bleichen 8, 20354 Hamburg, Germany, contact details in Ireland: 6th Floor, Riverpoint, Lower Mallow Street Limerick, Limerick, Ireland, email address: ireland@warranty.expert, phone number: +353 81 888 2120. Warranty Expert DE GmbH acts under the brand name of Warranty Expert.

The purpose of this information document is to give You an overview of the main coverages and exclusions of Your Furniture+ Insurance policy. This document is not customized to Your specific needs and the information contained herein is not exhaustive. For further information concerning Your insurance and Your obligations, please consult the documentation, Your Insurance Certificate, any other relating document, and Terms and Conditions.

What is this type of insurance?

Furniture+ Insurance provides cover for accidental damage and mechanical or structural failure of the furniture items you purchase, including both individual pieces and furniture sets.



What is insured?

- ✓ **Accidental staining and accidental damage** (including sudden and unforeseen scratches)
- ✓ **Structural defects** following the expiry of the manufacturer's or retailer's guarantee period

- ✓ **Categories of cover include:**
- ✓ Outdoor furniture (including dining and lounge sets, single outdoor items, garden benches, storage boxes or benches, and balcony sets)
- ✓ Sofas and lounge seating
- ✓ Bed structures and frames, including non-attached headboards
- ✓ Ottoman beds
- ✓ Mattresses
- ✓ Cabinets and storage
- ✓ Tables and chairs
- ✓ Rugs and indoor floor coverings only
- ✓ Office furniture (including office desks, chairs, and storage)

- ✓ In the event of damage, the benefit will be provided in accordance with the principle of indemnification as set out in the Terms of the Policy. The indemnification process follows this order:

- ✓ **Repair** of the product (costs covered according to the Terms of the Policy), or
- ✓ **Replacement** with an identical or equivalent product
- ✓ **Reimbursement** via gift card or cash



What is not insured?

The complete list of exclusions can be found in the General Terms and Conditions, here are a few examples:

- ✗ Gradual damage or staining, accidental or otherwise
- ✗ Damage caused by animals, except sudden and unforeseen damage caused by Your pet(s).
- ✗ Baby and nursery furniture and similar items
- ✗ Mattress toppers, overlays and similar
- ✗ Lamps and stand-alone lighting products
- ✗ Fitted or built-in installations
- ✗ Structural and building elements, including fitted carpets and fixed floor coverings.
- ✗ Spare parts and standalone components
- ✗ Batteries, bulbs, and LED modules
- ✗ Goods intended for commercial resale
- ✗ Furniture placed or used outdoors despite being designated by the manufacturer for indoor use only
- ✗ Outdoor rugs and rugs specifically marketed for outdoor use
- ✗ Furniture included in rental and Airbnb properties, and commercial use
- ✗ Damage to other property caused by the insured furniture (e.g., floor damage, damage to other household items)



Are there any restrictions on cover?

Coverage restrictions are defined in the Insurance Certificate and general Terms and Conditions.

Here are a few examples:

- ! Products covered under a statutory warranty, manufacturer's guarantee, seller's legal liability, or a pre-existing home insurance policy
- ! Any damage caused during delivery, assembly, or disassembly of the product
- ! Damages that occurred by using the purchase for commercial or professional purposes
- ! Damage caused deliberately by You or any person
- ! Damage resulting from neglect, abuse, or misuse of the product
- ! Scratches resulting from wear and tear or accumulating over time
- ! Damage caused by pets or by any animal other than Your pet(s), arising or accumulating over any period of time.
- ! Effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding, water damage from leaking pipes or corrosion upon the product
- ! Changes in colour or damage to any part of the product caused by sunlight, perspiration, natural hair and body oils or wear and tear
- ! Structural defects in products manufactured with a defective design or specification and /or subject to a manufacturer recall
- ! Accidental staining or damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods
- ! Furniture exceeding 76 cm in height must have appropriate safety brackets or wall anchors installed in accordance with EU safety regulations. Non-compliance invalidates cover for tip-over incidents



Where am I covered?

- ✓ The insurance coverage shall apply to Insured items while located within the territory of the Republic of Ireland, at the private residential address of the Insured or at another private address within the Republic of Ireland where the items are used for domestic purposes



What are my obligations?

- To provide all requested information about the insured property, including delivery notes and invoices
- To correct any incorrect or incomplete information immediately after noticing
- To pay the insurance premiums within the terms specified in the Insurance Contract
- To take risk mitigation and safety measures
- To assist the insurance company in determining the amount and cause of the damage
- To provide the requested supporting documents and information about the insured event and losses
- To report the event to the relevant authorities (police, fire brigade) depending on the situation
- To notify the authorized representative Warranty Expert of the insurance company Helvetia Global Solutions about the event within fourteen (14) calendar days



When and how do I pay?

- The insurance premium amount and its payment terms are specified in the Insurance Certificate. The insurance premium may be paid by bank transfer



When does the cover start and end?

- The validity dates of the Insurance Contract are specified in the Insurance Certificate. If the premium or the first premium installment is not paid in due time, the Insurance Contract shall not enter into force
- The insurance cover expires on the date specified in the Certificate of Insurance, upon termination of the Insurance Contract, or when the insured property no longer exists
- If the insured product is replaced with an equivalent one, the Insurance Contract expires



How do I cancel the contract?

- The contract can be terminated at any moment by notifying Warranty Expert via the contact details provided below:
Email address: ireland@warranty.expert; Phone: +353 818 882 120
- The request to terminate the contract must be signed by the insured person or their authorised agent
- The conclusion of the contract and the amount of insurance benefits paid and/or reserved under this Insurance Contract may be deducted from the refundable insurance premium
- The Insurance Contract may also be terminated in other cases and in accordance with the procedure established by the provisions of legal acts of the T&Cs of the Furniture+ Insurance Product