This is to certify that in return for the premium you have paid and subject to the Terms and Conditions of this policy, Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG agree to meet the type of claims set out above under ‘What is Covered’ that are made by the insured for the products occurring during the period of cover.

Your policy does not cover every eventuality. Please read the Terms and Conditions carefully for full details of what is covered, what is not covered and how to make a claim. This document contains all the Terms and Conditions that apply to this policy. If you have existing policies that give the same cover elsewhere, you will need to consider whether you may be paying for duplicate cover.

HOW TO CLAIM: Register your claim online at claim.castelangroup.com or call 0333 015 1182

IMPORTANT: We realise that you may not receive your product for several days after placing your order. If the actual delivery date of your product differs to that shown on this Certificate of Insurance, please notify the administrator at the point of claim or by emailing mypolicy@castelangroup.com quoting your Certificate Number and the actual delivery date of your product.

DEMANDS AND NEEDS: This insurance policy meets the demands and needs of those who wish to insure their furniture against accidental staining, accidental damage and structural defects for the period of cover.
1. INTRODUCTION

Littlewoods Protect – Furniture insurance for accidental staining, accidental damage and structural defects is arranged by Shop Direct Finance Company Limited, administered by Castelan Limited and underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Shop Direct Finance Company Limited is registered in England and Wales under Company No. 4660974, with its registered office address at Aintree Innovation Centre, Park Lane, Netherton, Bootle, L30 1SL. Shop Direct Finance Company is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312190).

Castelan Limited is registered in England and Wales under Company No. 7637133, with its registered office address at Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY. Castelan Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 572287).

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Direct Insurance Group Plc, which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 306080).

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (Firm Reference No. 454140).

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

The authorisation details of each firm can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling 0800 111 6768.

Please read this document carefully as there are conditions and exclusions which limit your cover and we do not wish you to discover after an incident has occurred that you are not insured. If you have any queries, please email the administrator at furniturewarranties@castelangroup.com or call the administrator on 0333 015 1182.

You and your family must take all reasonable precautions to safeguard the product and to avoid damage to it. This includes, but is not limited to, ensuring that the product is maintained in accordance with the manufacturer’s instructions. If you fail to do so any claim you make may be rejected by the administrator.

HOW TO CLAIM: Register your claim online at claim.castelangroup.com or call the administrator on 0333 015 1182 as soon as possible, but no longer than 28 days after noticing the damage. For more information, please see section 7 ‘Claim Process’.

2. DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold:

Accidental damage: The sudden and unforeseen damage to the product(s) not otherwise excluded under this policy.

Accidental staining: The sudden and unforeseen contact between the product(s) and a substance resulting in a stain to the product(s) not otherwise excluded under this policy.

Administrator: Castelan Limited, appointed to administer this policy on behalf of the insurer.

Data Controller: The insurer and the administrator, who each determine the purposes and means of processing your personal data.

Insured, you, your: The person or persons whose name and address is detailed under the ‘Insured’ section on your Certificate of Insurance.

Insurer, our, us, we: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Period of cover: The period starting on the ‘Delivery Date/ Inception Date’ and ending on the ‘Expiry Date’ on your Certificate of Insurance.

Product(s): The item(s) detailed under the ‘Product(s) Covered’ section on your Certificate of Insurance.

Structural defects: Faults found outside of the manufacturer’s warranty period that have occurred due to faulty or defective components.

UK: The United Kingdom of Great Britain and Northern Ireland (excluding Isle of Man and the Channel Islands).

Wear and tear: The gradual deterioration associated with normal use and age of the product.
3. WHO IS COVERED
You are eligible to take out this policy if you meet all of the following criteria:

• you are 18 or older at the date of purchase
• you are resident in the UK; and
• you purchased your product from the retailer Shop Direct Home Shopping Limited, trading as Littlewoods.

4. WHAT IS COVERED
At our discretion, and where appropriate, we will clean or repair your damaged product or provide an alternative settlement in the event of accidental staining, accidental damage or structural defects as set out below:

ACCIDENTAL STAINING from any substance including, but not limited 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 including, but not limited to:
- Water, liquid or heat marks
- Tears
- Rips
- Dents and Punctures
- Chips
- Burns
- Scratches
- Scuffs
- Broken Glass (where applicable)
- Breakage of frame components

IMPORTANT: Accidental staining and accidental damage provides cover for specific accidental events and staining. It is not a general cleaning or maintenance contract. As such, cover is not provided for staining or damage, accidental or otherwise, which has occurred or accumulated over a period of time.

STRUCTURAL DEFECTS including, but not limited to:
- Defects to frames
- Defects to fabric materials such as fraying
- Peeling of the finish on solid wood
- Bending and breakage to metal components
- Excessive loss of resilience to cushion interiors
- Defects to 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 leather and vinyl
- Broken springs and excessive stretching of Webbings

IMPORTANT: Structural defects arising during the manufacturer’s warranty period should be reported to the manufacturer or Shop Direct Home Shopping Limited from whom you purchased your product to be dealt with under the manufacturer’s warranty.

5. WHAT IS NOT COVERED
Any claim for or resulting from the following will not be covered:

(a) Damage caused deliberately by you or any person.
(b) Any damage resulting from wear and tear.
(c) Any damage resulting from neglect, abuse, or misuse of the product.
(d) The effects of sunlight, wind, weather, rusting, radiation, building fire, smoke damage, flooding or corrosion upon the product.
(e) Structural defects in products manufactured with a defective design or specification and subject to a manufacturer recall.
(f) Changes in colour to any part of the product caused over time by sunlight, perspiration, natural hair and body oils or wear and tear.
(g) The gradual accumulation of staining or dye transfer.
(h) The overloading of drawers or shelves.
(i) Accidental staining or accidental damage caused by the use of incorrect or inappropriate cleaning products or cleaning methods.
(j) The removal of any odour unless caused by a stain covered by this policy.

(k) Damage caused by any animal other than your pet(s).

(i) Natural characteristics of leather such as brands, bites, tick marks and opened scars.

(m) 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.

(n) Use of the product in business premises or in residential premises which you let or sublet.

(o) Use of the product outside the UK.

(p) Structural defects first discovered before the expiry of the manufacturer’s warranty period.

(q) Damage not consistent with the original claim or misrepresentation of an occurrence.

(r) War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction or damage to property by or under the order of any government, local or public authority.

(s) Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense) caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.

(t) Radiation: Any direct or indirect consequence of radiation or contamination by nuclear material or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

6. PERIOD OF COVER

ACCIDENTAL STAINING AND ACCIDENTAL DAMAGE: Your cover for accidental staining and accidental damage will start as follows:

- where you have purchased this policy at the same time as your product, your cover will start on the date your product is despatched. This is shown as the ‘Delivery Date’ on your Certificate of Insurance or
- where you have purchased this policy after buying your product, your cover will start on the date you purchase your policy. This is shown as the ‘Inception Date’ on your Certificate of Insurance.

If the actual delivery date of your product differs to that shown on your Certificate of Insurance, please notify the administrator at the point of claim or by emailing mypolicy@castelangroup.com quoting your Certificate Number and the actual delivery date of your product.

STRUCTURAL DEFECTS: Your cover for structural defects will start following the expiry of the manufacturer’s warranty period.

Your policy will end as soon as any of the following events occur:

- your policy expires on the ‘Expiry Date’ as set out in your Certificate of Insurance; or
- you return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy; or
- your claim has been settled by an alternative settlement; or
- you or the insurer cancels the policy in accordance with section 9 ‘Cancellations and Refunds’; or
- you modify the product.

If you cancel the purchase of your product before it is delivered to you or you return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy, we will cancel your policy automatically and you will receive a refund of premiums as set out in section 9 ‘Cancellation and Refunds’.

This policy will not be renewed.

7. HOW TO MAKE A CLAIM

HOW TO CLAIM: You can register your claim online at claim.castelangroup.com or telephone the administrator on 0333 015 1182 as soon as possible, but no longer than 28 days after noticing the damage. If you report a claim after 28 days we may not consider your claim. Claims outside this timeframe will be considered on a case by case basis.

HOW WE WILL SETTLE CLAIMS:

- Valid claims will be settled by cleaning or repairing the damaged product. If the product cannot be
cleaned or repaired, we will provide an alternative settlement.

- You can make an unlimited number of claims for cleaning and repair.

CLEANING: In the event of a claim for accidental staining, the administrator's first response may be the despatch of a specialist cleaning product for you to use on the stain along with a claim form. If the cleaning product is unsuccessful in removing the stain, please complete the claim form and the administrator may then arrange for an inspection of your product to decide upon the most economical method of settling your claim, which may involve us arranging a visit to your home to complete a repair.

REPAIRS: Our technicians carry with them most of the equipment needed to complete the repairs in your home on our first visit, but on occasion we will need to order parts to complete the repair. Where leather and fabric parts are ordered it is important to note that over time the colour, shade and appearance of your product is likely to change and therefore in the event new covers are required we will supply parts based on the original appearance of your product. Wherever possible we will try and limit any differences but our liability is to repair the product based on the original specification. We may decide to offer you the option of a cash settlement to the value of our repairs, in lieu of any repairs being carried out. This will not terminate your policy.

If we arrange for a technician to attend your home to inspect the product and the technician is unable to gain access to the product, you will be responsible for the cost of the appointment before we will arrange for the technician to re-attend. The administrator's standard missed appointment fee is £20.

ALTERNATIVE SETTLEMENT: If we are not able to clean or repair the damaged product satisfactorily we will contact you to arrange an alternative settlement. The value of the alternative settlement will limited to the amount you paid for the product.

If we provide you with an alternative settlement, we reserve the right to take sole ownership of the defective product. If we choose to take ownership, the defective product will be collected from you following the provision of the alternative settlement. If we choose not to collect the defective product as above, the ownership of it and the responsibility for it (including disposing of it) will remain solely with you.

Where items are non-integral and therefore easily separated, such as a sideboard and chest of drawers or arm caps, scatter cushions and other accessories, they are treated as separate products in the event of a claim.

8. FRAUDULENT CLAIMS

You must not act in a fraudulent manner. If you or anyone acting for you:

- makes a claim under your policy knowing the claim to be false or fraudulently exaggerated in any respect;
- makes a statement in support of a claim knowing the statement to be false in any respect;
- submits a document in support of a claim knowing the document to be forged or false in any respect; and/or
- makes a claim in respect of any loss or damage caused by your wilful act,

we may:

- not pay the claim or any other claim made under your policy;
- declare your policy void and not make any return of premium;
- be entitled to recover the amount of any claim already paid under your policy from you; and/or
- inform the police of the circumstances.

9. CANCELLATION AND REFUNDS

If, for any reason, you are not satisfied with your policy you can cancel it at any time and receive a refund of premium as follows:

- if you cancel your policy within the first 28 days and have not made a claim under your policy, any premium you have paid will be returned to you in full; or
- if you cancel your policy within the first 28 days and have made a claim under your policy, any premium you have paid will be returned to you after the value of the claim has been deducted; or
- if you cancel your policy after the first 28 days and have not made a claim, you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover; or
- if you cancel your policy after the first 28 days and you have made a claim under your policy, you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover after the value of any claim(s) have been deducted.
The 28 day period begins on the ‘Delivery Date’ or ‘Inception Date’ set out in your Certificate of Insurance or the date you received these policy documents, whichever is later.

To cancel your policy, please contact the administrator by emailing mypolicy@castelangroup.com or writing to Finance Administration, Castelan Group, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY, quoting your Certificate Number and explaining your reasons for wanting to cancel your policy. Where premium is due to be returned to you, this will be refunded through your original method of payment.

The insurer may at any time cancel any insurance document by giving 14 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:

- fraud;
- non-payment of premium;
- threatening and abusive behaviour;
- non-compliance with these Terms and Conditions;
- you have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Provided the premium has been paid in full, you will be entitled to a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover less the value of any claims made under the policy.

10. GENERAL ADMINISTRATION TERMS AND CONDITIONS

- The administrator will administer your policy and settle all claims in accordance with these Terms and Conditions.

- You are responsible for informing the administrator of a change of your address by emailing mypolicy@castelangroup.com or by telephone on 0333 015 1182 or by writing to Castelan Ltd, Administration Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY.

- You cannot transfer this policy to another person.

- When your cover under the policy ends it will not have a cash or surrender value.

- We may amend these Terms and Conditions for legal or regulatory reasons. Where this change benefits you, we will make the change immediately and notify you of the change within 28 days. In all other cases we will write to advise you of the change at least 28 days prior to any change taking effect. If you wish to cancel your policy, you may cancel it and you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover after the value of any claim(s) have been deducted, where applicable.

- This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or Wales.

- To improve the quality of our service, we will monitor and record some telephone calls.

11. MAKING A COMPLAINT

If you have a complaint about how your claim has been handled, or how your policy has been administered, please contact the administrator by email at customercare@castelangroup.com or by telephone on 0333 015 1182, or by writing to Castelan Ltd, Customer Care Manager, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset BS23 3QY.

In some cases the administrator may refer your complaint to Novus Underwriting Limited. You can contact Novus Underwriting Limited by email at complaints@novusunderwriting.com or by writing to 4th Floor, 34 Lime Street, London EX3M 7AT.

If you have a complaint relating to the sale of your policy, please contact Shop Direct Finance Company Limited by telephone on 0800 092 9051 or by writing to Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford CM92 1LH.

If you are not happy with the outcome of your complaint, you have the right to refer your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by writing to The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR or by telephone on 0300 123 9123 or by visiting www.financial-ombudsman.org.uk. The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

12. FINANCIAL SERVICES COMPENSATION SCHEME

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (‘FSCS’). You may
be entitled to compensation from the scheme if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. You may also contact the FSCS on their Freephone number 0800 678 1100 or 020 7741 4100 or you can write to Financial Services Compensation Scheme PO Box 300, Mitcheldean GL17 1DY.

13. DATA PROTECTION

We and the administrator are Data Controllers (as defined by the General Data Protection Regulations) for the data you provide to us.

We need to use your data in order to arrange your policy and associated products. We may collect personal information about you, including:
- name, address, contact details
- financial information such as bank details
- details of any claim

We may also collect sensitive personal information about your health where we consider a change to our procedures will likely provide you with a better customer outcome. This will only be collected with your consent.

You are obliged to provide information without which we will be unable to provide a service to you. Any personal information provided by you may be held by us in relation to your policy. It may be used by our relevant staff in making a decision concerning your policy and for the purpose of servicing your policy. It may be held by the administrator for administering claims. Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. We may obtain information about you from credit reference agencies, fraud prevention agencies and others to check your credit status and identity. The agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. If you provide false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may use these records to:
- help make decisions on insurance proposals and insurance claims, for you and members of your household;
- trace debtors, recover debt, prevent fraud, and manage your insurance policies; and/or
- check your identity to prevent money laundering, unless you furnish us with satisfactory proof of identity.

We process all data in the UK but where we need to disclose data to parties outside the European Economic Area (’EEA), we will take reasonable steps to ensure the privacy of your data during such transfers by contracting parties to EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EEA.

In order to protect our legal position, we will retain your data for a minimum of 7 years. We have a Data Protection regime in place to oversee the effective and secure processing of your data. Under Data Protection legislation, you can ask us for a copy of the data we hold, have it corrected, sent to a third party or deleted (subject to our need to hold data for legal reasons). We will not make your personal details available to any companies to use for their own marketing purposes.

If you wish to complain about how we have handled your data, you can contact us and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly, you can complain to the Information Commissioner’s Office by writing to Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF or by telephone on 0303 123 1113.

For more information about how the administrator uses your data, please see the administrator’s privacy notice at www.castelangroup.com/privacy-notice.