

John Lewis Furniture Added Care Terms and Conditions

This is a contract of insurance between **you**, the purchaser (**you/your**), and London General Insurance Company Limited (**we/us/our**). **We** have appointed TWG Services Limited (the **administrator**) to administer this policy on **our** behalf.

The following table shows what cover is provided for the product listed on your confirmation schedule (**product**).

Products Covered	John Lewis Guarantee Period	Added Care Structural Cover	Added Care Accidental Damage Cover
Mattresses	7 Years	Not Applicable	5 Years
Wooden Living and Dining	1 Year	4 Years (starts after the John Lewis guarantee period)	5 Years
Leather and Fabric Sofas and Armchairs	10 Year Frame Guarantee	4 Years (Starts after first year) excludes frames which are covered under John Lewis Guarantee)	5 Years

Please note that having insurance cover does not mean that **you** should not take care of **your product**. Manufacturer's guidelines should be followed at all times.

Customers with additional requirements

This document and all **our** literature is available in large print, audio or Braille. **We** will be happy to provide **you** with a copy on written request, or **you** can text telephone us on 0330 100 3330 or call **us** on 0330 100 3400 to request a copy.

1. Eligibility

You are eligible for cover if:

- The **product** will be used in a domestic environment; and
- The **product** will be located in the UK

2. Duration

Cover for accidental damage will begin from the date **you** received delivery of the **product** as appears on **your** sales receipt or the date **you** purchase this policy, whichever is the later. Added Care Structural Cover will start once the manufacturer's guarantee has expired except for mattresses.

All cover under this policy ends on the earliest of:

1. The expiry date as shown on **your** confirmation schedule; or
2. The date **your product** is replaced.
3. The date **you** no longer own the **product** (e.g. if you return **your product** to John Lewis or **you** sell/give **your product** to someone else). Please see section 7 Cancellations and Refunds.

3. The cover you receive

Cover	Explanation
<p>Your product is covered against:</p> <p>1. Accidental Damage</p> <p>All products EXCEPT MATRESSES are also covered against:</p> <p>2. Structural Failure</p> <p>Accidental damage is considered to be damage resulting from an unforeseen and sudden incident, which is accidental in nature.</p>	<p>If your product suffers structural failure 1 year after purchase we will repair your product where possible.</p> <p>If your product suffers accidental damage we will repair or clean your product where possible.</p> <p>If your product is uneconomical to repair or we are unable to repair it, or clean it, we will either provide you with a replacement of the same style and specification or a John Lewis gift card up to the original purchase price.</p> <p>Examples of what we consider to be structural failure include (but are not limited to):</p> <ul style="list-style-type: none"> • Warping and separation of the frame • Foam cushion losing the ability to support • Breakage or bending of metal parts • Faulty recliner/sleep mechanism or swivel/rocker bases • Faulty zips • Damaged seam stitching • Damaged or broken springs or webbing • Displaced or broken staples • Lifting and peeling of leather • Peeling of veneer • Damaged or broken slats <p>Examples of what we would consider to be accidental damage include (but are not limited to):</p> <ul style="list-style-type: none"> • Rips and Tears for example caused by keys • Burns caused by cigarettes • Scratches to the surface caused by sharp objects • Watermarks and heat rings • Staining from food, drinks, ink, paint, make up and human and animal bodily fluids. • Damage caused by your own pets (limited to 2 claims

	throughout the duration of your Added Care policy)
Authorised service technicians	All repair services are provided by authorised service technicians, who are appointed, and approved by us.

4. What you are not covered for

Summary	Explanation
Deliberate damage, neglect, abuse or not looking after your product	<p>You are not covered for:</p> <ol style="list-style-type: none"> 1. Damage caused deliberately or maliciously 2. Not taking care of your product <p>What do we mean by ‘taking care of your product’?</p> <p>We will always take into account the circumstances around how the accidental damage occurred or structural failure developed when assessing your claim.</p> <p>For example, if you knowingly do any of the following, we may decline your claim:</p> <ul style="list-style-type: none"> • You place your product outdoors when it is not intended for outdoor use • You overload drawers or shelves
Manufacturer recall and defect	Failure to report structural defects to John Lewis during the manufacturer’s guarantee period. Work and costs incurred that relate to a manufacturer’s recall of the product , or manufacturer defect are not covered. Please contact John Lewis where manufacturer recall or defect occurs.
Assembly of flat pack furniture or failure to follow flat pack assembly instructions	Damage caused during the assembly process of your flat pack furniture.
Weather and nature damage	Damage from causes including (but not limited to) fire and flooding are not covered.
Accidental damage or structural failure caused by not following the manufacturer’s instructions, age or normal use	<p>This policy does not provide cover for your product where it has been damaged or structural failure has developed due to failure to follow the manufacturer’s instructions or due to the effects of:</p> <ol style="list-style-type: none"> 1. Sunlight 2. Colour change 3. Fading 4. Rust 5. Corrosion 6. Bleach 7. Build up of Wax, Hair Dye etc. 8. General aging of the product caused by normal use. <p>If your product has leather upholstery, the policy will not cover the product for</p> <ol style="list-style-type: none"> 1. Splitting/cracking of leather 2. Creasing of leather or any natural characteristics of hide

Other cost or loss	We will only cover repairing or replacing the product . We will not cover any cost or loss of not being able to use the product or time you take off work.
Delivery and/or installation costs	We will not pay any costs relating to the delivery, installation, assembly and/or disposal of a product or replacement product .
Damage caused by animals other than your own pets and only two successful claims for pet damage during the policy term	This policy does not provide cover if the product is damaged by animals other than your own pets.
Structural failure during the first year of ownership	If the product suffers structural failure during the first year of ownership you are covered by John Lewis. If you purchased your product from a John Lewis branch please contact the branch you bought it from – shop phone numbers can be found on the John Lewis website: www.johnlewis.com/our-shop . If you purchased your product online please contact the John Lewis.com customer services team on 03456 049 049.
Product replacement during the John Lewis guarantee period	If your product is replaced during the John Lewis guarantee period, please contact the Added Care team on 0330 100 3637 to cancel your policy and obtain a pro rata refund as this policy is non-transferable.

5. Claims process

In the case of structural failure (after the first year of purchase) or accidental damage :

Step One :	Please telephone the Added Care Team on 0330 100 3637. The administrator will arrange an appointment with you for an approved technician to visit and inspect the product .
Step Two:	The approved service technician will inspect the product and endeavor to carry out the repair whenever possible during the appointment. If a repair is not possible at this time (for example parts or fabric are required) the technician will arrange a subsequent appointment for a return visit.
Step Three	If your claim is accepted, your product will be repaired or replaced in line with these terms. If the product is part of a matching set, we may replace the whole set. For example, if you purchase Added Care on a 3 seater sofa and on a single armchair, and the single armchair is beyond repair and we can't replace it with an identical model; we may replace both the 3 seater sofa and the single armchair – providing both products were purchased in the same transaction and are

	protected with Added Care. In the event that we replace any other matching items Added Care on those products will cease.
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We will always do our best to make sure that you're satisfied with the outcome.

6. Limitations

- **Your** policy will end when **you** receive a replacement **product**.
- **You** must notify the **administrator** as soon as possible if any of **your** details change.
- This policy does not provide cover for **your product** if it has been repaired by someone other than a technician appointed by us or by John Lewis Plc.
- **We** may alter the terms of **your** policy by giving **you** 30 days' notice in writing to **your** last known address. **We** will only alter the terms of **your** policy where there is a regulatory or legislative change required, or where **we** are responding to industry guidance and codes. Where the terms of this policy are changed, **you** may cancel **your** cover and receive a pro rata refund based on the number of full unexpired months of cover remaining.
- If **you** are not happy with the claims decision, please follow the complaints process in Section 9.

7. Cancellation and refund policy

Should **you** wish to cancel **your** policy, please contact the **administrator's** Added Care Team by telephone on 0330 100 3637 or write to John Lewis Added Care Team, PO Box 99, Mitcheldean GL17 0SX. **You** can also email the team at johnlewis@thewarrantygroup.com.

If **you** have not made a valid claim and cancel the Policy within 60 days from date of purchase or receipt of these terms, whichever is later, **you** will receive a full refund of the premium paid. If **you** have made a claim **you** will receive a pro rata refund based on the number of full unexpired months remaining on **your** policy.

After 60 days **you** may cancel the Policy and will receive a pro rata refund of the premium **you** have paid based on the number of full unexpired months of cover remaining regardless of whether a claim has been made, except where the Policy has ceased as detailed under 'Limitations'.

If this policy has been provided free of charge then **you** are not entitled to a refund.

8. Law and Jurisdiction

Unless agreed otherwise, prior to the policy start date, English law applies to this policy and the parties shall submit to the non-exclusive jurisdiction of the Courts of England & Wales. The EEA State for the purposes of the policy is the United Kingdom.

9. Queries and Complaints

If **you** have a query regarding this policy, please telephone the **administrator's** Added Care Team on 0330 100 3637 or email johnlewis@thewarrantygroup.com.

For complaints relating to the terms of this policy, administration or claims handling under this insurance please write to the Customer Relations Department of TWG Services Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF, telephone 0330 100 3245, or email customer.relations@thewarrantygroup.com. TWG Services Limited administers the policy on behalf of the insurer, London General Insurance Company Limited.

If **you** have a complaint relating to the sale of this policy please contact John Lewis Head Office Customer Services by telephone on 020 7828 1000 or by post to 171 Victoria Street, London SW1E 5NN.

If **your** complaint addressed to any of the above parties is not resolved to **your** satisfaction **you** may within 6 months of a final decision contact the Financial Ombudsman Service at Exchange Tower, , London, E14 9SR, or by telephone: 0800 023 4567 or 0300 123 9 123 or email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk. Alternatively you may use the European Commission's Online Dispute Resolution website at <http://ec.europa.eu/consumer/odr/>.

10. Misinformation

When applying for, or varying this Policy, or submitting a claim, **you** or anyone acting on **your** behalf must take reasonable care to answer all questions honestly and to the best of **your** knowledge. Failure to do so may affect the validity of **your** Policy or the payment of **your** claim.

11. Additional Requirements

This document is available in audio, large print and Braille. If you'd like to request a copy in one of these formats, please get in touch.

12. Status Disclosure

This Policy is underwritten by London General Insurance Company Limited, a private company limited by shares and incorporated in England, whose registered head office is at TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG. Registered Number 1865673. London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, FRN 202689.

13. Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** liabilities. General insurance contracts are covered for 90% of the entire claim without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS by telephone on 0800 678 1100 or 020 7741 4100, or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU.

14. Data Protection

The data **you** supply will be used by the **administrator** and John Lewis plc to administer **your** policy including handling complaints and claims. It will be used by the **insurer** in respect of underwriting the policy. Please note that telephone calls may be recorded for training and monitoring purposes. **Your** data

will at all times be held securely and handled with the utmost care in accordance with all requirements of English and EU Data Protection law. The **insurer** may use **your** details for the prevention of fraud, including adding **your** details to a register of claims and to meet other legal requirements.

In the course of administering **your** policy **your** data may be transferred outside the EU. Any transfer of data will be managed in accordance with the requirements of English and EU Data Protection law.

Your details will not be kept for longer than necessary. **You** may obtain a copy of the data held about **you** by writing to the **administrator** at Customer Relations Department of TWG Services Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.