

Welcome to Your Policy

Thank you for choosing us!

We are delighted **You** have chosen Acasta European Insurance Company Limited to insure your furniture. We've tried to make this policy wording easy to understand. If **You** have any questions or need clarification, we have partnered with Bolt Cover who can assist **You**. Please contact them at info@boltcover.com or 020 4592 7543.

About Your Insurer

Introducing Acasta European Insurance Company Limited

Your insurance is provided by Acasta European Insurance Company Limited (registered no. 96218). **We** are a Gibraltar-based insurance company that provides insurance to the UK.

Our address is:

Unit 1
124 Irish Town
Gibraltar
GX11 1AA

Regulatory Status

We are authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of **Our** regulation by these authorities are available upon request.

Acasta Europe Limited

Acasta Europe Limited is the appointed administrator for **Your** insurer. As **Your** insurer is based in Gibraltar, Acasta Europe Limited performs specific tasks on their behalf as they are based in the UK.

Areas of Involvement

You may encounter Acasta Europe Limited in various aspects of **Your** policy, including but not limited to:

- Underwriting
- Claims Decisions
- Complaints Resolution

Regulatory Status

Acasta Europe Limited is authorised and regulated by the Financial Conduct Authority (FCA), with FCA Registration Number: 599391.

Contact Information

Should **You** need to get in touch, Acasta Europe Limited's contact details are listed below:

Tel: 0800 668 1350

Email: info@acastaeurope.co.uk

Address: 4 Station Road, Cheadle Hulme, Cheshire, SK8 5AE

Bolt Cover

We have partnered with Bolt Cover, who will serve as **Your** policy administrator.

Bolt Cover provides a variety of product protection insurance to help safeguard the items **You** love and minimise the disruption **You** may face when incidents occur. **You** can find out more about them and the products they provide at www.boltcover.com or email them at info@boltcover.com.

Bolt Cover, a trading name of Bolt Warranty Limited, is an Appointed Representative (Firm Reference Number 998330) of Innovative Risk Labs Ltd, who are authorised and regulated by the Financial Conduct Authority under Firm Reference Number 609155. These details can be checked on the Financial Services Register by visiting www.fca.org.uk

Your Claims Handler

We have chosen Castelan Group to handle **Your** claims and repair **Your** furniture.

Castelan Limited are the Claims Handler for **Your** insurance and should be contacted if **You** need to make a claim. The best way to register **Your** claim is online at www.boltcover.com/customers. **You** can also call the Claims Handler on 03330 151 216. Any claim should be made as soon as possible, but no longer than 28 days after noticing the damage.

Castelan Limited are 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).

Getting Started:

Understanding Your Furniture Insurance

Your Policy Contract

This document, along with **Your** Policy Schedule, forms the contract between **You** and **Us**. It's crucial to read through this information to ensure it aligns with **Your** needs. If **You** have any questions or need clarification, please contact Bolt Cover at info@boltcover.com or 020 4592 7543.

What Does Your Insurance Cover?

Your insurance provides cover for sudden and unexpected **Accidental Damage**, **Stains**, and **Structural Issues** related to the furniture listed on **Your** Policy Schedule. The specifics of **Your** cover are detailed in this document and **Your** Policy Schedule.

A Note on Maintenance

This policy is not a substitute for regular maintenance and cleaning of **Your Insured Furniture**. It's designed to cover unforeseen incidents, not neglect or **Wear and Tear**.

If **You** have any questions or concerns about **Your** cover, Bolt Cover is on hand to assist.

Definitions

In this document, certain terms are used with specific meanings. These terms will appear with the first letter capitalised to indicate their defined status. These definitions will help **You** better understand the cover and limits of **Your** policy.

Accidental Damage: Physical damage to the **Insured Furniture** occurring suddenly as a direct result of an external and unforeseen event, including, but not limited to, rips, tears, burns, and breakages. The damage must be accidental, not resulting from deliberate actions or gradual **Wear and Tear**.

Administrator: Bolt Warranty Limited, appointed to administer this insurance on behalf of the **Insurer**.

Cover Period: The specified duration for which this insurance policy is active and provides cover to the **Insured Furniture**, as detailed in **Your** Policy Schedule.

Data Controller: The **Insurer** and **Administrator**, responsible for determining the purposes and means of processing **Your** personal data.

Fabric: Man-made materials, including those that mimic the appearance of **Leather**.

Insured Furniture: Movable personal property used for domestic purposes, such as sofas, chairs, tables, beds, and other similar household items, specifically listed under **Your** Policy Schedule as covered.

Insurer/We/Us/Our: Acasta European Insurance Company Limited, the entity providing the insurance cover.

Leather: Material made from the hide of animals, used in the production of furniture.

Stain/Stains: Unintended and noticeable marks or discolourations on the **Insured Furniture**, resulting from specific and sudden events. This includes spills of food

and drink, ink, paint, bodily fluids, and cosmetic products, where the occurrence is accidental and not due to gradual accumulation.

Structural Defects/Structural Issues: Inherent flaws in the construction or material of the **Insured Furniture** that manifest over time, hindering the intended functionality. This encompasses, but is not limited to, frame, finish, and mechanical or electrical component issues, excluding external causes or routine wear.

Wear and Tear: Gradual deterioration of the product due to normal usage and ageing.

You/Your: The individual(s) named on the Policy Schedule as the insured party.

What is Covered

Your insurance policy is designed to offer protection for **Your** furniture against **Stains, Accidental Damage** and **Structural Defects**.

Stain Protection: What's Included

If **Your** Policy Schedule indicates **You** have **Stain** protection, **You** are covered against all accidental and sudden **Stains**, including but not limited to:

Upholstery: Accidental and sudden **Stains** on **Fabric** or **Leather** furniture, and mattresses (including protectors), from:

- Food and drinks
- Ink, paint, and dye
- Human and pet bodily fluids
- Cosmetics, soap, and shampoo
- Wax and polish
- Glue and superglue
- Dye transfer from clothing and newspapers
- Acids, bleaches, and corrosive substances

Cabinet & Bed Frames: Sudden and accidental **Stains** including:

- Water, liquid, or heat marks

Accidental Damage: What's Included

If **Your** Policy Schedule indicates **You** have **Accidental Damage** protection, **You** are covered for all types of **Accidental Damage**, including but not limited to:

Upholstery:

- Rips, tears, burns
- Scuffs, scratches, and punctures

This includes damage caused by pets, limited to three claims during **Your Cover Period**.

Cabinet & Bed Frames:

Sudden and **Accidental Damage** including:

- Breakage, dents, chips, and scratches that penetrate the surface finish
- Glass or mirror breakage, scratches, and chips during normal use

Structural Defects: What's Included

If **Your** Policy Schedule indicates **You** have **Structural Defect** protection, **You** are covered for all **Structural Defects** that manifest after the manufacturer's warranty expires, including but not limited to:

- Frame defects like breakage or warping
- Peeling finishes on wood, veneer, or laminate
- Mechanical and electrical recliner defects
- Metal component bending and breakage
- Broken zips, castors, and buttons
- Seam and stitching separation
- **Leather** hide lifting or peeling on bed frames and dining chairs

What is Not Covered

Here's a list of situations where **We** won't be able to cover the claim costs:

General Exclusions

- **Pre-Delivery Issues:** Damage or **Stains** that occur before or during the delivery of **Your Insured Furniture**.
- **Commercial Use:** Items used for rental, sublet, or commercial purposes, or furniture in storage or transit.
- **Contractor-Related Damage:** Damage caused by contractors working on **Your** premises.
- **System Failures:** Damage due to plumbing, drainage, electrical, or heating system failures.
- **Misuse or Mishandling:** Damage resulting from improper use or handling.
- **Neglect and Abuse:** Damage caused by neglect, abuse, violence, or vandalism.
- **Deliberate Damage:** Intentional damage by anyone, including children.
- **Build-Up Stains: Stains** from accumulated perspiration, hair, and body oils.
- **Unattended Stains:** Spills or **Stains** not managed as advised by us.
- **Natural Disasters:** Damage from fire, flood, wind, and other natural disasters.
- **Unspecified Causes:** Any cause not explicitly mentioned under "What is Covered"

Specific Exclusions

- **Odour Removal: We** don't cover the removal of odours, even if caused by a **Stain**.
- **Wear and Tear:** Damage or **Stains** consistent with normal **Wear and Tear**.
- **Gradual Damage:** Including dye transfer and anything that happens over time.
- **Animal Damage:** Damage caused by insects, non-domestic animals, or wild birds.
- **Improper Cleaning:** Use of cleaning substances other than those provided by **Us**.

- **Non-Compliance:** Failure to follow the manufacturer's, supplier's, or **Our** instructions.
- **Foam Cushions:** Loss of resilience in foam cushions by less than 30%.
- **Leather Characteristics:** Natural marks or scars on **Leather**.
- **Unauthorised Repairs:** Repairs done by technicians not assigned by **Us**.
- **Fading and Colour Variations:** Fading due to sunlight or dye variations.
- **Consequential Loss:** Any kind of consequential loss or loss of use.
- **Manufacturing Defects:** Issues or damages resulting from the manufacturer's craftsmanship.
- **Pest Infestation:** Damage caused by infestations of pests such as insects or rodents.
- **Improper Installation:** Damages arising from incorrect assembly or installation.
- **Overloading/Excessive Use:** Damage due to overloading or use beyond the intended purpose.
- **Chemical Damage:** Damage from harsh chemicals or non-recommended cleaning methods.

Natural Fading and Discoloration Exclusion

It's important to note that natural fading and discolouration of **Leather** and **Fabric** dyes are common occurrences over time, especially when furniture is exposed to sunlight, heat, or other environmental factors. These changes are considered a natural part of the ageing process for furniture materials and are not defects or damages covered by this insurance policy.

We recommend taking appropriate measures to minimise exposure to direct sunlight, heat, and other environmental factors that may accelerate the fading or discolouration of **Your** furniture. However, please be aware that despite best efforts, some level of fading or discolouration is inevitable over time and is not a condition that qualifies for cover under this policy.

By understanding and acknowledging this exclusion, **You** can set realistic expectations for the longevity and appearance of **Your Insured Furniture**.

Duration of Your Cover

Your cover starts on the day **Your** furniture is delivered, as stated on **Your** Policy Schedule. Unless stated otherwise, this insurance will cease on the end date stated on **Your** Policy Schedule.

When Your Cover Expires

Your insurance cover will end immediately under the following circumstances, and **You** will lose all benefits under **Your** insurance policy:

- **Non-Payment:** If the premium isn't paid.
- **End Date:** When the policy reaches its end date, as shown in **Your** Policy Schedule.
- **Modifications:** If **You** alter the **Insured Furniture** in any way.
- **Breach of Terms:** If a claim arises from a breach of any terms in this policy.
- **Limit Reached:** Once the total cost of all **Your** claims reaches the limit of indemnity, as shown in Your Policy Schedule.
- **Fraud or Dishonesty:** If **You**, or anyone acting on **Your** behalf, engage in fraudulent, dishonest, or misrepresented actions related to this insurance or any claim.
- **Full Replacement or Compensation:** The day **We** fully replace **Your** furniture or compensate **You** for its full loss.
- **Cancellation:** The date either **You** or **We** cancel this insurance policy.

If **You** have any questions about when **Your** cover might end contact Bolt Cover at info@boltcover.com or 020 4592 7543.

Your Cover Limits

We want **You** to know exactly what **You** are covered for, so **We** have broken it down below for **You**:

- **Maximum Payout:** For any single claim or all claims combined during **Your Cover Period**, **We** will cover cleaning, repairs, and part or full replacement up to a maximum of £15,000. Alternatively, we'll cover up to the original purchase price of the damaged item, whichever amount is lower.
- **Mattress Protectors:** If **You** have a valid claim, **We** will replace **Your** mattress protector up to a maximum of 5 times.
- **Arm Caps and Scatter Cushions:** These are covered for **Stain** removal and **Accidental Damage** only. If they can't be cleaned or repaired, **We** will cover up to their original purchase price.

Where You're Covered

We want to be clear about where **Your** insurance is valid; **We** can cover **Your** furniture subject to:

- You being eighteen (18) years of age or older
- You being a permanent resident of the United Kingdom
- Your Insured Furniture being kept securely in Your residence within the United Kingdom.

How to Submit a Claim

Immediate Actions

If an accident happens, such as a spill or other damage, it's crucial to act quickly but correctly:

- **Contact the Claims Handler First:** Before **You** try to clean or repair the affected furniture, reach out to the Claims Handler for specific instructions.
- **Follow the Claims Handler's Guidance:** Only proceed with cleaning or repairs after **You** have received directions from the Claims Handler.
- **Use Approved Methods:** Stick to the cleaning kit or method the Claims Handler recommends to ensure **You** don't cause further damage.

By following these steps, **You** will help ensure that **Your** claim is valid and that **Your** furniture gets the proper care it needs.

How to Submit your Claim

We understand that making a claim can sometimes be confusing and stressful. If the unfortunate does happen and **You** need to make a claim **You** can either register **Your** claim online at boltcover.com/customers or **You** can call 03330 151 216 to start the process.

Once **Your** claim is registered, either online or via telephone, **Our** Claims Handler will review it against the specific criteria outlined in this document. This step is to determine if **Your** claim meets the eligibility requirements set forth in **Your** policy.

In the event of a **Stain** claim, **Our** Claims Handler may dispatch a specialist cleaning product, this is tailored to remove the **Stain** on **Your** furniture. If the cleaning product does not work and for other types of claims, an inspection of the damaged product may be necessary to provide an assessment.

In such cases, **You** may also be required to complete a claim form. This helps in gathering all the relevant information needed for a thorough assessment of **Your** claim.

Our Claims Handler employs highly skilled and experienced engineers who play a crucial role in this process. These experts will assess the damaged product, and the Claims Handler relies on their expertise to determine the validity of **Your** claim. They also advise on the most appropriate method of settlement, ensuring that **Your** claim is handled with the utmost professionalism and technical proficiency.

If **You** are unsure about anything, remember that the Claims Handler is just a call or click away!

Modification of Policy Terms and Cover

We reserve the right to make changes to the terms, conditions, exclusions, and cover of this insurance policy. Such modifications may be made to enhance clarity, comply with regulatory obligations, align with industry standards, or for other valid reasons deemed necessary by **Us**.

In the event of any modification to the policy wording or cover, **We** shall provide **You** with notification of these changes. The notification will outline the specific modifications made, the reasons for such changes, and the effective date of these modifications.

Upon receiving the notification of modifications, **You** will have a period of 30 days to review the changes. This review period will commence from the date of the notification.

Should **You** wish to cancel **Your** policy as a result of any changes **You** may do so in line with the cancellation terms set out within these terms and conditions.

If **You** do not exercise **Your** right to cancel the policy within the 30-day review period, the modifications will be considered accepted and will take effect from the stated effective date.

Complaints Procedure

Initial Steps for Resolution

We aim to provide a high standard of service. If **You** find yourself dissatisfied, the first step is to contact the **Administrator**. The contact details are available in **Your** Policy Schedule. Please quote **Your** policy number when **You** get in touch.

Our Commitment to Timely Resolution

The **Administrator** is equipped to assist **You** and aims to resolve the majority of issues within three working days of receiving **Your** complaint. If the issue requires more time, the **Administrator** will inform **You** about who will be handling **Your** case and what the next steps will be.

Extended Investigation Period

If the **Administrator** is unable to complete their investigation within 8 weeks, or if **You** are not satisfied with the response, **You** have the option to escalate **Your** complaint to the Financial Ombudsman Service (FOS).

How to Contact the Financial Ombudsman Service

The FOS is a free and independent service for dispute resolution. Using this service will not affect **Your** legal rights. **You** can contact them by:

- **Email:** complaint.info@financial-ombudsman.org.uk
- **Phone:** 0800 023 4567
- **Post:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

For additional information, **You** can visit the FOS website at www.financial-ombudsman.org.uk.

If **You** have any further questions or require clarification, **We** are available to assist **You**.

Data Protection

Who Controls Your Data

The **Insurer** and the **Administrator** act as the **Data Controller** for the information **You** provide to **Us. We** require this data to offer **You Our** insurance services.

Data Sources

We collect **Your** nonpublic personal information from:

- **Your** application or other forms **You** complete
- Transactions between **You, Us, Our** associates, and the **Administrator**
- Consumer reporting agencies

Why We Need Your Data

You are required to provide certain information without which **We** cannot offer **You Our** services. The data **You** provide will be used by **Our** team for decision-making related to **Your** insurance, service provision, and claims administration.

How We Use Your Data

We and other organisations may use **Your** data to:

- Make decisions on insurance proposals and claims
- Trace debtors, recover debt, prevent fraud, and manage **Your** policy
- Verify **Your** identity to prevent money laundering

Data Sharing

Your data may be shared with the **Administrator**, loss adjusters, solicitors, reinsurers, and other service providers for the purposes mentioned above. **We** may also check **Your** credit status and identity through credit reference and fraud prevention agencies.

Data Security

We restrict access to **Your** nonpublic personal information to those who need it for servicing **Your** policy. **We** have safeguards in place to protect **Your** data.

Data Processing and Retention

We process data in the UK and Gibraltar. **We** take reasonable steps to ensure **Your** data's privacy when disclosing it outside these territories. **We** will retain **Your** data for a minimum of 7 years to protect **Our** legal position.

Your Rights Under GDPR

Under GDPR, **You** have the right to request a copy of **Your** data, have it corrected, sent to a third party, or deleted (unless **We** are legally required to keep it). **We** will not use **Your** data for third-party marketing.

Complaints About Data Handling

If **You** have concerns about how **We** handle **Your** data, **You** can contact **Us** for an investigation. If **You** are not satisfied with **Our** response, **You** can complain to the Information Commissioner's Office (ICO) by:

- **Phone:** 0303 123 1113
- **Postal Mail:** Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

For more information, **You** can visit the ICO website at www.ico.org.uk

Compensation Scheme

Acasta European Insurance Company Limited and the FSCS

Acasta European Insurance Company Limited is a contributing member of the UK's Financial Services Compensation Scheme (FSCS). This means **You** may be entitled to compensation if Acasta European Insurance Company Limited can't meet its financial obligations.

Gibraltar's Compensation Scheme

For firms operating from Gibraltar, like Acasta European Insurance Company Limited, **You** may also be eligible for compensation from Gibraltar's compensation scheme if the firm is unable to meet its liabilities.

What Are You Covered For?

The level of compensation depends on the type of business and the specifics of **Your** claim.

How to Learn More about the FSCS

For additional information about the FSCS and how it protects **You**, **You** can:

- Visit their website at www.fscs.org.uk
- Email **Your** queries to enquiries@fscs.org.uk
- Call the FSCS helpline at 0800 678 1100 or 0207 741 4100

If **You** have any questions about these compensation schemes or how they apply to **Your** policy, **We** are here to help. Feel free to contact **Us**.

Governing Law

Applicable Law

This insurance is governed by English law unless a different law is agreed upon in writing.

Where Disputes Are Settled

In the event of a dispute, legal proceedings will take place in the courts of England or in the courts of the country within the United Kingdom where **Your** main residence is located.

If **You** have any questions about the legal framework governing this insurance, feel free to reach out to **Us**.

Consumer Insurance Act

When applying for this insurance, it's crucial that **You** answer all **Our** questions, or any questions from the **Administrator**, fully and accurately.

If any of **Your** details change after **You** have applied, it's important to let Bolt Cover know as soon as possible.

Providing incorrect or incomplete information could make **Your** insurance invalid and may affect **Your** ability to make a claim.

By adhering to these guidelines, **You** help us provide **You** with the best possible service. Failure to do so could have serious implications for **Your** cover.

How to Cancel Your Policy

Within the First 30 Days

If **You** find that this policy doesn't meet **Your** needs, **You** can cancel it within 30 days of receiving **Your** furniture by contacting Bolt Cover at info@boltcover.com or on 020 4592 7543. Provided no claims have been made or are pending, and the furniture hasn't been treated, **We** will refund **Your** full premium.

After the First 30 Days

You can still cancel **Your** policy at any time after the initial 30 days by contacting Bolt Cover at info@boltcover.com or on 020 4592 7543. If **Your** premium has been paid in full, **You** may be entitled to a proportionate rebate for the unexpired period of **Your** policy, unless the policy is cancelled due to fraud or misrepresentation.

Our Right to Cancel

We also reserve the right to cancel **Your** policy by giving **You** 14 days' written notice. Valid reasons for cancellation may include but are not limited to, fraud, non-payment of premium, or breach of policy terms and conditions.

Cover Conditions

Duty of Care

Owning this insurance certificate doesn't replace **Your** responsibility to maintain and clean **Your** furniture according to the manufacturer's guidelines. Keep **Your** furniture in good condition and away from direct sunlight to ensure **Your** cover remains valid.

What to Do in Case of an Incident or Spill

If an accident occurs, contact the Claims Handler for guidance before attempting any cleaning or repairs. Follow their recommended cleaning methods or use the approved cleaning kit to address the issue.

Transferring Your Policy

You can transfer this insurance to another person. To do so, return the certificate to Bolt Cover and provide the new policyholder's full name and address.

General Exclusions

War and Armed Conflict

This policy does not cover any damage or loss that arises directly or indirectly from war, civil war, invasion, acts of foreign enemies, rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

Terrorism

We do not cover any damage or loss that is a direct or indirect result of terrorism, as defined by the Terrorism Act 2000 and any subsequent amendments or substituting legislation.

Radiation and Nuclear Risks

This policy excludes any damage or loss that arises directly or indirectly from:

- Irradiation, or contamination by nuclear material
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

Electronic Data Loss

We do not cover any consequences, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts, and information stored to form usable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software, and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Who to Contact

We know that sometimes insurance contracts can be complicated to understand and navigate. **We** have provided below a list of useful contacts should **You** need any assistance throughout **Your** policy:

Bolt Cover (Your Administrator)

Phone: 020 4592 7543

Email: info@boltcover.com

Web: www.boltcover.com

Address: 48 Warwick Street, London, W1B 5AW

Castelan Group (Your Claims Handler)

Phone: 03330 151 216

Email: info@castelanguroup.com

Web: www.castelanguroup.com

Address: Alpha House, Sunnyside Road North, Weston-super-Mare, BS23 3YQ

Acasta Europe Limited (The Insurer's Administrator)

Phone: 0800 668 1350

Email: info@acastaeroupe.co.uk

Web: www.acastaeurope.co.uk

Address: 4 Station Road, Cheadle Hulme, Cheadle, SK8 5AE

Acasta European Insurance Company Limited (Your Insurer)

Phone: +350 2007 4684

Email: info@acastainsurance.gi

Web: www.acastainsurance.gi

Address: Unit 1, 124 Irish Town, Gibraltar, GX11 1AA