



# PREMIUM PROTECTION FOR YOUR FURNITURE

PROVIDED BY LOXA

Enjoy peace of mind with a 5-year Premium Product Protection Insurance Plan \*included with your order to help extend the useful life of your furniture and reduce disruption to your home. If your furniture is accidentally damaged, stained or faulty – your cover will take care of repairing or replacing your furniture, at no extra cost to you.

\*Restrictions apply

Maker&Son

## WHAT'S COVERED?

This insurance protects your item of furniture from accidental stains and damage, and defects, such as, but not limited to, the following:

### ACCIDENTAL DAMAGE:

Covers occurrences such as rips, tears, burns, and up to three pet-related incidents:

- Rips, tears, burns
- Scuffs, scratches, & punctures
- Breakage, dents, chips, & scratches that penetrate the surface finish
- Glass or mirror breakage, scratches, and chips during normal use
- Damage caused by pets, limited to three claims during your coverage period



### STAIN PROTECTION:

Shields against unexpected spills and stains arising from a range of household substances:

- Food & drinks
- Ink, paint, & dye
- Human & pet bodily fluids
- Cosmetics, soap, & shampoo
- Wax & polish
- Glue & superglue
- Dye transfer from clothing & newspapers
- Acids, bleaches, & corrosive substances
- Water, liquid, or heat marks

### STRUCTURAL DEFECTS:

Safeguards against flaws and imperfections that arise after the manufacturer's warranty expires:

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

## SHOULD THE UNEXPECTED HAPPEN AND YOU NEED TO MAKE A CLAIM, YOU'LL HAVE:

- ✓ Expert support from our claim's handlers
- ✓ Technician over to your home to assess and repair your item, if they can
- ✓ If not, you'll receive a like-for-like replacement, or be reimbursed to the financial value of the item
- ✓ No excess or charges for you to pay

## WHAT'S NOT COVERED?

- Normal wear & tear
- Damage in transit & pre-delivery of the item
- Commercial use
- Manufacturing faults
- Third-party contractor-related damage
- System failures, e.g. plumbing & electrical
- Deliberate damage or damage caused by unattended stains or improper cleaning



## ARE THERE ANY RESTRICTIONS?

You must be a UK resident and at least 18 years old.

Your item must be kept securely in your permanent residence within the UK.

This insurance is only included for products where explicitly stated as such on the item description.

For more information on what is and is not covered, please refer to the [Insurance Product Information Document \(IPID\)](#) and the [Policy Wording](#).

## GOOD PRACTICE

If an accident occurs, contact 02045 927 543 for guidance before attempting any cleaning or repairs.

Follow their recommended cleaning methods or use the approved cleaning kit to address the issue.

## ANYTHING ELSE?

Cover will only start once you have received your item.

Once we have received your order, Loxa will email you a copy of your [Insurance Product Information Document \(IPID\)](#) and the [Policy Wording](#).

Following delivery, Loxa will email your Policy Schedule, which along with your [Policy Wording](#), forms your contract of insurance.

## MAKE A CLAIM

You can make a claim online at [loxacover.com/start-a-claim](https://loxacover.com/start-a-claim) or by emailing [info@loxacover.com](mailto:info@loxacover.com).



## CONTACT LOXA

If you have any questions about our products and services, would like to opt-out of this insurance, would like to make a complaint, or indeed about anything else, you can reach us at: [info@loxacover.com](mailto:info@loxacover.com).

## ABOUT LOXA FURNITURE INSURANCE

This insurance is for people wanting to protect an item of furniture from accidental stains and damage, or from defects. It is important that you ensure this product meets your needs, taking into account any home insurance you may already have.

This insurance is provided by Acasta European Insurance Company Limited (registered no. 96218), which is 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 under Firm Reference Number 456936.

Loxa is a trading name of Loxa Ltd, registered in England and Wales under company number 14654818. It is an insurance intermediary authorised and regulated by the Financial Conduct Authority (FCA no. 1018666). These details can be verified on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).



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