



Accidental Coverage Plan!

Even if you are careful, accidents can occur. The K Care Protection Plan covers many accidental stains and damages so you live with your new furniture purchase and not around it!

Important Notes About Your Plan

This protection plan is NOT a manufacturer's warranty, an extended manufacturer's warranty or a maintenance plan for overall cleanings. This protection plan IS a service agreement designed to help you get the most out of your furniture purchases by taking care of accidents that occur in the home!

What's Covered**

This protection plan covers stains and damages from a single relatable accidental occurrence during its normal intended use.

Fabric, Leather, and Vinyl Upholstery

- ✓ Any accidental stain**
- ✓ Accidental rips, cuts, punctures or burns

Wood and Hard Surface Furniture

- ✓ Any accidental stain**
- ✓ Breakage of the wood frame or structure or other non-wood hard surface
- ✓ Gouge, heat mark or liquid ring
- ✓ Breakage of glass or mirror components

*Please refer to your official Guardian Furniture Protection Plan for complete coverage and non-coverage details. If you have not received your Protection Plan documents, please see your furniture retailer.

**Coverage exclusions include general soiling which is defined as a gradual buildup of dirt, dust, body oils, perspiration, or any other accumulated stains, that cannot be attributed to a single occurrence..

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What's NOT Covered*

- Damages that do not occur accidentally
- Accidental damages that do not occur as a result of a single incident
- Stains or damages from body oils/perspiration
- Manufacturing defects/furniture quality
- Misuse/unintended use of the furniture
- Pet damage of any kind (except bodily fluid stains)
- Multiple stains or damages that cannot reasonably be attributed to a single incident
- Seam separation/loose threads
- Cracking or peeling of leather/vinyl surfaces
- Damage to furniture while in transit or storage
- Electrical components
- Any damage that is/should be covered by your homeowner's/renter's insurance policy
- Untreated/bare wood components of furniture

Administered By:



GUARDIAN
PROTECTION PRODUCTS, INC.

Underwritten By:



For accidental stains and damages call Guardian:

1-800-527-8485

Call within 30 days of each occurrence.

Protection plans provided by CNA Warranty Services, Inc. an affiliate of CNA, and Administered by Guardian Protection Products, Inc.



Premium 1Plan Summary

COVERAGE:

- This Plan is limited to the United States and is only valid for new furniture item(s) purchased concurrently with this Plan. The Plan covers materials and labor costs to service your furniture item in the event your furniture item becomes accidentally damaged during normal residential use due to stains or other covered damage as more specifically described in the Product Specific Coverage section of this Plan.
- All coverages are for accidental occurrences from a single incident.
- You must have your furniture item picked up or delivered stain, damage and soil-free from the authorized retailer.
- The Plan will be registered electronically by your retailer within 30 days of the product purchase date or delivery date if your product was delivered.
- If we determine, in our sole discretion that your furniture item cannot be serviced (cleaned) or repaired, we may replace the affected area. If the affected area(s) cannot be replaced, you can select a new replacement piece equal in value up to the original purchase price from the retailer from whom this Plan was purchased. This value excludes all taxes and delivery/shipping fees. Replacement is limited to the retail store where the Plan is purchased. If you move outside of the delivery area of the retail location of purchase, you must pay all applicable shipping/delivery costs or additional out-of-area trip charge associated with the Plan claim. This is dependent upon the retailer and the availability of services that may vary from location to location. Replacement of furniture items or materials may be new or reconditioned.
- Furniture item(s) and materials replaced under the terms and conditions of this Plan become the sole property of the Obligor except where prohibited by law.
- The Plan is non-transferable to another owner. If the furniture and the Plan purchase is being given as gift, contact Guardian Customer Service at 1-800-527-8485 within 30 days with the name and address of the recipient.

NOTE: You must keep the invoice and/or receipt for this Plan; it is an integral part of this Plan and you will be required to reference it to obtain service. This Plan, including the terms, conditions, limitations, exceptions and exclusions, the receipt containing the length and type of Plan, commencement date and product identification constitute the entire agreement.

PRODUCT SPECIFIC COVERAGE:

Coverage for Fabric and Leather or Vinyl Upholstery

- Any accidental stain (excludes general soiling which is defined as a gradual buildup of dirt, dust, body oils, perspiration, or any other accumulated stains, that cannot be attributed to a single occurrence).
- Accidental rips, cuts, punctures or burns.

Coverage for Wood and Other Hard Surface Furniture

- Any accidental stain (excludes general soiling which is defined as a gradual buildup of dirt, dust, body oils, perspiration, or any other accumulated stains, that cannot be attributed to a single occurrence).
- Breakage of wood frame or structure or other hard surface.
- Breakage of glass or mirror components.
- Gouge, heat mark or liquid ring from a single incident.

LIABILITY

Under no circumstances shall coverage extend to any loss or injury to a person or loss or damage to property or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limited to losses incurred to any delay in rendering service under this Plan and loss of use during the period that your furniture item is at an authorized servicer or while awaiting materials/parts.

For any single claim, the limit of liability under this Plan is the lesser of the cost of (1) authorized service/repairs, (2) replacement of affected furniture item with a new replacement piece of equal value, excluding taxes and delivery/shipping fees (3) the price that you paid for the furniture item.

The total liability under this Plan is the purchase price you paid for the furniture item. In the event that the aggregate of all authorized service/repairs exceeds the purchase price paid for the furniture item or we replace the furniture item with a new piece of equal value, we shall have satisfied all obligations owed under this Plan.

If the retailer from whom this Plan was purchased is no longer in business, in the case of a covered claim, the Plan becomes service only. If the furniture item(s) cannot be serviced, the liability will be limited to a refund of the purchase price of this Plan. Once a refund has been issued for any furniture item, all terms and conditions of the Plan will be fulfilled and all future claims will be void.

STEPS TO MAKE A SERVICE REQUEST:

- 1) Report any eligible service request to Guardian at 1-800-527-8485 within 30 days of the accidental staining or damage occurrence and Guardian Customer Service Representatives will be ready to guide you through the service process. Spanish assistance is available for your convenience. Ensure that you have your original invoice and/or sales receipt in hand to reference contract and Plan number, which will be required to qualify for service. Failure to provide necessary information and/or documents within 15 days of claim notification will void the service request.
- 2) Service MUST be authorized by Guardian prior to any service, repair or replacement is initiated or the service request will not be approved.
- 3) Guardian may provide cleaning product(s) for the stain or have the stained or damaged area serviced by a professional technician at no charge to you if it is determined that the stain or damage is covered under this Plan. Professional service is limited to the covered stained or damaged area only.

NOTE: You shall reasonably cooperate with Guardian in its effort to perform its obligations under this Plan. Failure to comply with the provisions in this Plan may result in your claim being denied. Guardian has the right to deny a claim should you refuse our attempts to repair or service. You also must provide a safe, nonthreatening environment for our technicians to receive service.

NOTE: Materials and services covered during the manufacturer's warranty period are the responsibility of the manufacturer. This Plan is inclusive of the manufacturer's warranty; it does not replace the manufacturer's warranty, but provides certain additional benefits during the term of the manufacturer's warranty.

EXCLUSIONS TO COVERAGE:

(These exclusions apply unless specifically covered under the Product Specific Coverages for your Plan)

- Furniture items that are covered by the manufacturer's warranty, repairer's warranty, or any other warranty in effect. Any and all per-existing conditions that occur prior to the effective date of this Plan. Defects that are subject to manufacturer's recall.
- General soiling, which is defined as a gradual buildup of dirt, dust, body oils, perspiration, or any other accumulated stains, that cannot be attributed to a single occurrence.
- Indentations from writing on wood surface or any type of surface abrasion; finish scorching and heat damage. Loss of silvering of glass or mirror components; scratches of any type; all accessories.
- 100% silk, non-colorfast material or wall-to-wall carpeting.
- Human and pet bodily fluid stains bodily fluid stains caused by incontinent individuals or pets. Repeated pet bodily fluid stains, which are considered preventable occurrences.
- Perspiration, body oils, and hair oils.
- Damage that does not clearly penetrate through upholstery including but not limited to scratches and scuff marks.
- Plastic or metal parts, such as hinges and drawer slides
- Accidental gouges on wood surfaces that do not clearly penetrate through the clear-coat finish exposing the bare wood including but not limited to scratches.
- Ballpoint pen ink, crayon or lipstick marks of more than 6 inches in length are considered preventable and will not be covered.
- Mold and mildew stains due to atmospheric causes.
- Defects or damage caused by topical treatments. Use of any unauthorized cleaning products or methods.
- Odors; accumulated or long term multiple stains, color loss and fading. Normal wear and tear, including damage of this type cannot be attributed to a single relatable accident.
- Unless specifically covered under this Plan, the Plan does not apply to any other surfaces including parachute cloth, "X" coded fabrics, draperies, area rugs, carpets, box springs, mattresses, nubuck, suede or other sensitive leathers, paper, plastic, bare wood or oil finished furniture, crowned or curved glass, and electronic components. Stains or damage to box springs, carpet or flooring due to any substance that may run off of the mattress or furniture item.
- Leather or vinyl cracking or peeling; seam slippage/ separation; stress tears/ rips, scratches, scars, leather finish defects. Repair and replacement are specifically excluded on split hides used in seating areas.
- Any upgrades to the furniture item that alter the appearance and function from the manufacturer's original state.
- Coverage for "as is", "final sale", "pre-owned" and rental products. Commercial use (multi-user organizations), public rental, use for profit or communal use for multi-family housing.
- Damage caused during, or as result of delivery, handling, set-up, or assembly, furniture items in transit or storage, furniture items located outdoors or on patios or screened rooms where it may be directly or indirectly exposed to outside elements, damage by outside contractors, water damage by leaking appliances, water heaters, skylights, pipes and all losses covered by homeowners or renters insurance.
- Repairs necessitated by intentional physical damage, acts of nature, fire, burglary, theft, vandalism, collision, spilled liquids (unless specifically stated), corrosion, animal and insect infestation (including pet damage of any kind other than pet bodily fluids that may be covered or specifically stated under the Plan), misuse, neglect, mishandling and abuse.
- Manufacturer recommended routine maintenance, inspection, cleaning and customer education. This includes damage caused by improper cleaning/repair methods or materials.
- Unauthorized modifications made to the furniture item; altered serial numbers; failure to follow manufacturer's installation, operation or maintenance instructions; repairs performed by non-authorized repairer; any items affecting the furniture's function.
- External faults such as wiring, electrical connection or plumbing, consequential loss of any kind.
- Products on loan during repair process.
- Failure caused by voltage converter and/or applying incorrect voltage to the product.
- Diagnosis where no defect has been found or noted.
- Damage caused by war, invasion or act of foreign enemy, hostilities, civil war, rebellion, riot, strike, labor disturbance, lockout or civil commotion.



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K CARE

Accidental Coverage Plan covers furniture stains and damages from a single relatable accidental occurrence during normal and intended use.



Make sure you're protected!

Add K Care Protection Plan to your new purchase.

How to File a Service Request

1

Call Customer Service within 30 days of stain or damage occurrence. **1.800.527.8485**

- Have your plan and itemized sales invoice ready to verify purchase.
- Be prepared to describe what the accidental stain or damage is and how and when it occurred. To expedite your request, you may be asked to provide photos of the stains or damages.

2

Coverage may include professional cleaning or repair of the covered item. A qualified technician will be assigned and will contact you for an appointment.

3

If the covered item cannot be cleaned or repaired we'll replace it. (See protection plan for details.)*

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