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## Furniture Coverage Examples

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### Covered:

- ✔ Small child runs his toy into the leg of table chipping it.
- ✔ A pizza box is placed on the table leaving a heat mark.
- ✔ A man sits on the couch and the keys in his pocket puncture the leather.
- ✔ Teenagers wrestling and falls on coffee table damaging it.
- ✔ Customer is babysitting and baby urinates on bed mattress. (One urine stain).
- ✔ Customer is painting nails and the bottle of nail polish spills.
- ✔ A knife falls out of your hand and chips the wood on the kitchen table.
- ✔ Single cigarette burn on the arm of the recliner.
- ✔ Massage chair isn't heating and vibrating.
- ✔ Recliner is not reclining like it is supposed to.
- ✔ Mom spills red wine on her new white sofa.
- ✔ Writing a letter and it bleeds over onto the love seat.
- ✔ Neighbor fails to use a coaster and leaves a ring mark on the end table.
- ✔ Bedroom mirror starts to show silvering on the edge.

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### Not-Covered:

- ✘ Buildup of hair products on furniture where someone rests their head all the time.
- ✘ Customer's own child has repeated urination accidents, multiple stains (multiple stains will not be covered.)
- ✘ The cushions on the right side of the couch are sagging.
- ✘ A toddler repeatedly jabs their fork into the table.
- ✘ Furniture is being moved and is damaged.
- ✘ Customer's cat uses furniture as scratching post.
- ✘ Customer is bowling on the Wii and the remote flies off and breaks something.
- ✘ Spouse kicks the table when his team fails to score.
- ✘ Seam on the recliner's foot stool separates due to daily usage.
- ✘ Paint can tipped over, spilling paint all over the product.
- ✘ Bedroom dresser drawer was overstuffed and broke when yanked on to get open.
- ✘ Dog left scratches and a hole in the leather couch cushion.
- ✘ Vacuum cleaner eats the rug.
- ✘ House is flooded when the water heater bursts, all the furniture is ruined!
- ✘ Couch smells like the dog.



## FURNITURE MATRIX

### WHAT IS COVERED:

- Mechanical   
  Electrical   
  Accidental   
  Mechanisms (Sleeper, Recliner, Heating & Vibrating)

### TO QUALIFY FOR COVERAGE, the accident be must:

- SINGLE Incident
- NON-MALICIOUS
- Explainable ACCIDENT
- That occurred during INTENDED use of the product

	RUGS	FABRIC	VINYL	LEATHER	WOOD (Solid, Veneer, Laminate)	Glass & Mirrors	Mattress	Springs
<b>STAINS caused by:</b>								
Food/beverage Spills:	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
Human Biological Factors:	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
Pet Biological Factors:	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
Ball Point Pens:	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
Nail Polish:	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
Nail Polish Remover:	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
<b>Burn Marks</b> (caused by tobacco)	COVERED	COVERED	COVERED	COVERED	COVERED	COVERED	COVERED	N/A
<b>Liquid Marks</b> (caused by Food/Beverage)	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
<b>Heat Marks</b> (caused by Household Item)	COVERED	COVERED	COVERED	COVERED	COVERED	N/A	COVERED	N/A
<b>Punctures</b>	COVERED	COVERED	COVERED	COVERED	N/A	N/A	COVERED	N/A
<b>Rips</b>	COVERED	COVERED	COVERED	COVERED	N/A	N/A	COVERED	N/A
<b>Chipping</b>	N/A	N/A	N/A	N/A	COVERED	COVERED	N/A	N/A
<b>Gouging</b>	N/A	N/A	N/A	N/A	COVERED	N/A	N/A	N/A
<b>Breakage</b>	N/A	N/A	N/A	N/A	COVERED	COVERED	N/A	COVERED
<b>Loss of Silvering</b>	N/A	N/A	N/A	N/A	N/A	COVERED	N/A	N/A
<b>Commercial/ Institutional/ Outdoor or Rental Usage</b>	No	No	No	No	No	No	No	No
<b>Normal Wear &amp; Tear :</b>								
Loss of Foam Resiliency:	N/A	No	No	No	N/A	N/A	No	N/A
Seam Separation :	No	No	No	No	N/A	N/A	No	N/A
Odors:	No	No	No	No	No	No	No	No
Pilling or Fraying:	No	No	No	No	No	No	No	No
Cracking & Peeling:	N/A	N/A	COVERED	COVERED	COVERED	N/A	N/A	N/A
<b>Fading Caused By:</b>								
Sun:	N/A	No	No	No	COVERED	N/A	N/A	N/A