

Case Goods Furniture Coverage

STAINS

- **ALL Stains**

Including those from food, beverage, human and pet bodily fluids, ink, bleach, and much more.

ACCIDENTAL DAMAGE

- Pet Damage
- Burns and Heat Marks
- Liquid Rings and Marks
- Gouges, Dents and Chips
- Spring Breakage
- Glass or Mirror Breakage

MANUFACTURER DEFECT

- Mechanical/Electrical Failure
- Warping
- Frame Breakage/Separation
- Loss of Silvering to Mirrors
- Defects in Springs and Coils

Benefits of a MEGA Product Protection Plan

- Saves You Money
- Saves You Time
- Accidental Damage Protection
- ALL Stains Covered
- Pet Damage Covered
- No Deductibles or Hidden Costs
- National Service Network
- No Lemon Guarantee
- All Plans Fully Insured by AM Best Rated Insurer

MEGA
Product Protection
administered by  Safeware



For Questions or Service
Call 1-800-546-2109

Please see Terms and Conditions for complete coverage details.

The Most Comprehensive
Furniture Plan in America

Upholstery & Leather Furniture Coverage

STAINS

• ALL Stains

Including those from food and beverage, human and pet bodily fluids, ink, bleach, and more.

ACCIDENTAL DAMAGE

- Pet Damage
- Punctures, Rips and Tears
- Burns and Heat Marks
- Seam Separation*
- Loss of Cushion Resiliency*
- Broken Zippers*
- Spring Breakage

MANUFACTURER DEFECT

- Mechanical/Electrical Failure
- Warping
- Frame Breakage/Separation
- Defects in Springs and Coils

*Limitations apply. Please see Terms and Conditions for complete coverage details.

Summary Terms & Conditions

FURNITURE & ADJUSTABLE BED PRODUCT PROTECTION PLAN This Agreement is not a Contract of Insurance

1) PRODUCT ELIGIBILITY: If Your Covered Product is furniture, this Plan applies to, but is not limited to, fabric, leather, vinyl upholstery, other covers or materials, wood and other hard surface furniture purchased as new. In order to be eligible for the manufacturer defect coverage portion of the Plan, either the manufacturer's original written warranty or a combination of the manufacturer's original warranty and the selling dealer's warranty must provide at least 12 months parts and labor coverage. Manufacturer defect coverage for Your Plan begins after the first 12 months.

If Your Covered Product is an adjustable bed, this Plan applies to Manufacturer's Defects as described in the Adjustable Bed section.

2) TERM: This Plan begins on the date the Covered Product was purchased or delivery date, whichever is the latest date, and will provide service to You for a total of 3-Years or 5-Years If Your product is furniture; or 5-years or 10-years if Your product is an Adjustable Bed, as noted on Your sales receipt.

3) COVERAGE: Accidental: If Your Covered Product is furniture, the following conditions apply to You. If under the conditions listed below, the Covered Product becomes accidentally stained or damaged during normal residential use, the Administrator may, at its discretion, either send You a stain removal kit and/or engage a professional technician to service the problem at no cost to You. If the covered damage or stain cannot be resolved, the Administrator, at its discretion, will replace the affected portion or the complete item(s).

Replacement items will be the same as or similar to the original item purchased, provided the price of the replacement does not exceed the Limit of Liability defined in Section 5 of this Agreement. If an entire item of furniture is replaced, the replacement furniture is not eligible for coverage under this Plan. However, replacement of a part or piece of furniture does not end Plan coverage. Any furniture originally covered by the Plan and not replaced will remain under coverage for the remaining term of the Plan. Any replacement item is eligible to be covered with the purchase of a new Plan. Any replaced furniture under this Plan becomes the property of the Administrator. This Plan does not cover pickup, maintenance inspections, crating or delivery freight charges.

Replacement parts or furniture will be ordered for You. If We have offered to repair or replace the item originally purchased or provide a substitute item of like kind and quality at Our option and You refuse to accept such offer, You will be given a refund of the purchase price You paid for this Plan, less any claim payments previously made to you under this Plan in lieu of repair or replacement of Your item, and Your Plan will then immediately terminate.

WHAT IS COVERED: This Plan defines "Accidental" as a single, unexpected and unintentional event and does not include accumulated damage from continual or multiple events. The use of this Plan requires an explanation of where and when the accident occurred as well as a detailed description of the actual event.

For fabric, leather and vinyl upholstery and rugs: All accidental stains including, but not limited to, those caused by: a) food and beverages b) nail polish and nail polish remover stains or damage c) human and pet body fluid stains d) ink and marking pen stains e) candle wax f) dye transfer g) paint h) bleach.

Accidental damage (single incident coverage):

a) all pet damage b) punctures, rips, tears and burns c) Breakage of frames, springs, sleeper and reclining mechanisms, heating and vibrating elements caused by a specific incident d) Up to \$50 per seat cushion total coverage for the term of the Plan on any of the following: seam stitching that comes loose on seat cushions; damage to seat cushion zippers; loss of seat cushion foam resiliency in excess of 20%.

For case goods and other hard surface furniture: All accidental stains including, but not limited to, those caused by: a) food and beverages b) human and pet bodily fluids c) nail polish and nail polish remover stains or damage d) ink and marking pen stains e) candle wax f) paint g) bleach.

Accidental damage (single incident coverage): a) pet damage b) nail polish remover c) liquid marks, stains or rings d) breakage e) scratches, gouges, dents or chips that penetrate the finish exposing the substrate f) cigarette burns, singes and heat marks g) checking, cracking, bubbling or peeling of finish caused by a specific incident h) accidental bending or breakage of structural metal components i) breakage, chips or scratches of glass or mirrors.

Manufacturer Defects: Coverage for manufacturer defects for Your Plan begins after one (1) year from the date You purchased the Covered Product.

If Your Covered Product is Furniture: a) separation of frame components b) structural defects to frames, warping and frame breakage/cracking c) lifting of veneers and laminate finishes d) loss of silvering to mirrors e) failure of integral electrical components, such as massagers and heaters f) failure of mechanisms, motors, hydraulics, and lifts.

If Your Covered Product is an Adjustable Bed: a) Failure of electrical components, pumps, air chambers, motors, lift mechanisms, remotes, wiring, tubing

4) IF YOUR COVERED PRODUCT NEEDS REPAIR/STAIN REMOVAL: In the event that a repair and/or stain removal of the Covered Product is needed, You are required to either contact Your retailer or call Us at (800) 546-2109 between the hours of 8:00AM and 5:00PM eastern standard time Monday-Friday to report the need for service. All repairs and/or stain removals must be authorized by the Administrator prior to performance of service. For faster service, please have Your dated proof of purchase (sales receipt that details the retailer, the purchase date, the delivery date, the Plan purchased, the items covered by the Plan and their purchase cost) available when You call. If the product is still covered by a manufacturer's warranty, You may be directed to call the manufacturer prior to being referred to a service center. All repairs/stain removals must be approved before they are performed. Service will be performed during normal business hours. Do not return the Covered Product to Your retailer for repair or stain removal unless so instructed by the Administrator. If Your Plan expires during the time of an approved repair or replacement, this Plan is extended until the repair or replacement has been completed. While We try to complete service as quick as possible, We are not responsible for delays caused by factors beyond Our control, including but not limited to manufacturer's delays, unavailability of parts, shipment to a service facility, acts of God, or service scheduling delays.

5) LIMIT OF LIABILITY: The limit of liability for Your Covered Product under the Plan is the cost of authorized repairs or replacement as determined by the Administrator, with a product of similar features. In no event will the total liability for repairs, replacement or a combination of both exceed Your purchase price for the Covered Product, excluding sales tax, diagnostic fees, delivery and installation costs.

In the event that your furniture or adjustable bed requires replacement, the amount payable under this Plan shall be the lesser of the purchase price of the replacement product or Your purchase price for the Covered

Product, less any repairs or replacements previously provided under this Plan. Upon replacement of an entire item of furniture or adjustable bed, or when the Limit of Liability is reached, there is no longer any obligation for service, repair or replacement under this Plan. SERVICE COSTS, TRIP CHARGES, BREAKDOWN CHARGES, INSPECTION FEES, DIAGNOSTIC FEES OR ESTIMATE CHARGES FOR REPAIRS NOT COVERED BY THIS AGREEMENT ARE YOUR RESPONSIBILITY.

6) WHAT IS NOT COVERED: (A) Products not originally covered by a manufacturer's or selling dealer's twelve (12) month warranty; (B) Product repairs that should be covered by the manufacturer's warranty or are a result of a recall, regardless of the manufacturer's ability to pay for such repairs; (C) Cleaning; Periodic checkups; preventive maintenance; accumulation of stains, dirt, oils; (D) Any and all pre-existing conditions that occur prior to the effective date of this Agreement and/or any product sold used or "AS-IS", including but not limited to floor models, demonstrations models, etc.; (E) Part or repairs due to normal wear and tear unless tied to a breakdown, and items normally designed to be periodically replaced by You during the life of the product, including but not limited to batteries, light bulbs; (F) Abuse, misuse, mishandling; unauthorized modifications or alterations to Your Covered Product; (G) Failure to follow the manufacturer's instructions; (H) Loss or damage caused by war; invasion; act of foreign enemy; hostilities; civil war; rebellion; riot; strike; labor disturbance; lockout; or civil commotion; (I) Incidental, consequential or secondary damages or delay in rendering service under this Plan; loss of use during the period that the Covered Product is at an authorized service center or awaiting parts; (J) Any product used in a commercial setting or rental basis; (K) Failures that occur outside of the 50 states of the United States of America and the District of Columbia; (L) Unauthorized repairs and/or parts; (M) Cost of installation, setup, diagnostic charges, removal or reinstallation of the Covered Product, except as provided herein; (N) Any other loss other than a covered breakdown; (O) Service where no problem can be found; noises; squeaks; Breakdowns which are not reported during the term of this Agreement; (P) Any stain or damage occurring prior to or during delivery, while furniture is being moved between residences or into and out of storage; or damage accrued while in storage; (Q) Any stain or damage caused by sun fade, smoke, fire, flood or other natural disaster, insects, pests, rodents, any other animal other than traditional pets, mold; mildew; exposure to weather; lightning; windstorm; sand; dirt; hail; earthquake; acts of God; theft, vandalism or illegal act; (R) Any stain or damage caused by any third party, including any independent contractor, such as, but not limited to, plumbers, painters, movers or other service or maintenance personnel. (S) The gradual wear and tear breakdown or cracking and peeling of leathers, bonded leathers, breathables, or any other covers or materials; (T) With regard to beds with air-chamber technology, Your Plan additionally excludes service events ("claims") for conditions arising from normal wear and tear, including but not limited to, mattress cover compression, foam compression, discoloration of parts or normal body indentations. This Plan does not provide coverage for claims related to comfort preference (e.g., "The bed feels too hard/soft."). The Plan does not provide coverage and will become void if claims are a result of damage caused by tampering with or modifications to any component including the opening of the firmness control system or remote control. Damage caused from laundering or dry-cleaning the Covered Product or any part as well as damage caused by misuse or abuse, including but not limited to, stains, soil, burns, cuts, tears or spills or factors other than a Product defect are also excluded under and will void this Plan. This Plan also does not provide coverage and will become void if damage is caused by acts of nature or relating to forces outside of Our control, including but not limited to, fire, flood or lightning damage. This Plan will not cover claims caused by changes in barometric pressure; (U) With regard to adjustable beds and beds with air-chamber technology, Your Plan additionally does not apply; (a) to any damage caused by You; (b) if there has been any repair or replacement of adjustable bed parts by unauthorized personnel; (c) if the adjustable bed has been mishandled (whether in transit or by other means), subjected to physical or electrical abuse or misuse, or otherwise operated in any manner inconsistent with the operation and maintenance procedures outlined in the document received from the manufacturer and/or this Plan; (d) to damage to mattresses or mattress fabric.

IN NO EVENT SHALL THE COMPANY OR ANY OF THE COMPANY'S AGENTS BE LIABLE FOR SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES WHETHER IN CONTRACT, TORT, OR NEGLIGENCE. THIS CONTRACT WILL NOT COVER LOSS OR DAMAGE NOT SPECIFICALLY LISTED UNDER "WHAT IS COVERED".

7) IMPORTANT CONSUMER INFORMATION: In addition to the security offered by dealing with a leader in the industry, the obligations assumed under the terms of this Plan are fully insured by an insurance carrier, "LYNDON SOUTHERN INSURANCE COMPANY", 100 W. BAY STREET, JACKSONVILLE, FL 32202 (800) 888-2738, EXCEPT IN NORTH CAROLINA AND GEORGIA WHERE THE OBLIGOR IS INSURED BY "INSURANCE COMPANY OF THE SOUTH", 100 W. BAY STREET, JACKSONVILLE, FL 32202 (800) 888-2738, AND IN CA, NH, NY, WA AND WI WHERE THE OBLIGOR IS INSURED BY "DEALERS ASSURANCE COMPANY", 3518 RIVERSIDE DRIVE, UPPER ARLINGTON, OHIO 43221, (800) 282-8913. If We fail to pay or provide service on a claim within 60 days after proof of loss has been filed, You are entitled to make a written claim directly against the Insurer (based on Your state of residence) at the address noted above. This Contract, including the terms, conditions, limitations, exceptions and exclusions, and the sales receipt for Your Covered Product, constitutes the entire agreement and no representation, promise or condition not contained herein shall modify these items, except as required by law.

8) DISCLAIMER OF CERTAIN LIABILITIES: Under no circumstances shall the retailer, the Administrator or the Insurer be liable for indirect, consequential, or incidental damages (including damages for lost profits, business interruption, loss of data, and the like), even if any party has been advised of the possibility of such damages. The Plan will not cover any defects that are subject to a manufacturer's program of reimbursement. The Plan is not a warranty or insurance policy; it is a Service Contract. This Service Contract is not intended to create or limit any implied warranties concerning Your product, which may or may not exist under law.

9) CANCELLATION: This service contract provides a 30-day free look period from the purchase date of the service contract. You may cancel this service contract by informing the selling dealer/retailer of Your cancellation request within 30 days of the purchase of the service contract and You will receive a 100% refund of the full purchase price of the service contract. For those states that do not permit non-cancellation of Your service contract, the law of that state shall apply to residents requesting cancellation. State Variations Apply.

These are sample terms. Full terms are available by calling (800) 546-2109 to have a copy mailed to You.