

Smiths City

Makes it easy

**FURNITURE
PROTECTION PLAN**

Gold Care

Makes it easy

QUALITY BRANDS | EXPERT ADVICE | PROFESSIONAL DELIVERY & INSTALLATION
TRADE-INS WELCOME | EASY PAYMENT OPTIONS | EVERYTHING FOR YOUR HOME

If you wish to cancel this Gold Care plan let us know within 30 days and we will happily refund your full purchase price (subject to no claim having been made - see page 5)

Your sales receipt or finance contract forms part of this agreement.

Attach your receipt here for safe keeping

Smiths City (Southern) Ltd, 550 Colombo Street, Christchurch
Phone: 0800 764 847 Email: goldcare@smithscity.co.nz

YOUR RIGHTS AS A CUSTOMER

The Consumer Guarantees Act 1993 guarantees you the following...

Your rights under the Consumer Guarantees Act 1993:

- Goods will be “of acceptable quality”
- Goods will be “reasonably fit” for the purpose represented
- Goods will be delivered “at a time, or within a period, agreed”
- Goods will “correspond with the description” supplied
- Goods will “correspond with the sample or demonstration model” in quality
- “Facilities for repair of goods and supply of parts” are “reasonably available for a reasonable period”
- That any Manufacturer’s Warranty will be enforceable under law

If you have any concerns about your goods not meeting these guarantees, please let us know

WE WILL ALWAYS ENSURE THAT WE MEET THE REQUIREMENTS OF THE CONSUMER GUARANTEES ACT 1993.

Gold Care

will give you additional rights over and above the guarantees of the Consumer Guarantees Act 1993.

The below table explains the differences between the Consumer Guarantees Act 1993, the Manufacturers Warranty and Gold Care. See inside brochure for more details.

Your Rights	Manufacturer's Warranty	Consumers Guarantees Act	Gold Care Guaranteed for
Guarantees last	Generally 1 or 2 years	For a "reasonable" period	3, 5 or 7 years
Value of Guarantee	Repair/replace/refund	Repair/replace/refund	Repair/replace/refund
Cover continues after replacement	YES	YES	YES
Rights transferable on private sale	YES	YES - First sale only	YES
Commercial use	NO	YES - If allowed by the Manufacturer's Warranty	YES
Malfunction due to 'fair wear & tear'	NO	NO	YES
Free look period	N/A	5 DAYS	30 DAYS
Professional claims management	NO	NO	YES
<u>Kitchen & Laundry Appliances</u>			
Loan unit wherever possible, if not repaired within 24hrs of service call	NO	NO	YES
Power surge cover (from day 1)	NO	NO	YES
Onsite repair	NO	NO	YES
30 Days Price Protection	NO	NO	YES
'Lemons' Guarantee	NO	NO	YES
24/7 online claims processing	NO	NO	YES
Travel costs on covered repairs (from day 1)	NO	NO	YES - Large items
Food loss	NO	NO	YES
Laundry reimbursement	NO	NO	YES
<u>Other Appliances</u>			
Power surge cover (from day 1)	NO	NO	YES
30 Days Price Protection	NO	NO	YES
'Lemons' Guarantee	NO	NO	YES
24/7 online claims processing	NO	NO	YES
Travel costs on covered repairs (from day 1)	NO	NO	YES - Large items
<u>Upholstered Fabric Furniture</u>			
Accidental rips & tears	NO	NO	YES
Accidental stains	NO	NO	YES
Fabric protection treatment	NO	NO	YES
Fabric care kit	NO	NO	YES
Power surge cover (from day 1)	NO	NO	YES
Travel costs on covered repairs	NO	NO	YES
<u>Leather Furniture</u>			
Accidental rips & tears	NO	NO	YES
Accidental stains	NO	NO	YES
Leather care kit	NO	NO	YES
Power surge cover (from day 1)	NO	NO	YES
Travel costs on covered repairs	NO	NO	YES

Gold Care

Congratulations on your decision to protect your new furniture with a Smiths City Gold Care Furniture Protection Plan. This plan will give you peace of mind for years to come.

Gold Care Protection Plan is exclusive to the Smiths City Group and will protect your furniture covering on:

- New Lounge Suites
- New Dining Chairs

A SUMMARY OF YOUR GOLD CARE PROTECTION PLAN

- Product repair or replacement
- No dollar limit on the cost of repairs during the Gold Care protection period
- 0800 telephone support
- 30 day free look period
- Hassle-free cover
- If your furniture cannot be repaired in your home, we will take it away for repair at no cost to you
- Failure caused by the following faults are covered;
 - Accidental rips, tears, cuts and stains
 - Premature fading (within first two years)
 - Zipper failure
 - Seam failure
 - Fabric defects
 - Most mechanical or electrical faults (if applicable)
- A protectant and cleaning kit for your use at home is included
- Gold Care on fabric-upholstered furniture includes a professionally-applied treatment to help protect the fabric from accidental stains and spills. Gold Care will provide protection for five years from the start of the manufacturer's warranty.

AMOUNT OF SUPPORT (see page 5 for details)

Gold Care decides whether to repair or replace your furniture, and will apply for items with a value of up to \$15,000 including GST. If it is more than two years since date of purchase then a depreciation adjustment will apply. (See page 6)

WHAT IS NOT SUPPORTED?

We believe that our Gold Care Protection Plans are one of the best 'peace of mind' purchases that you can make in New Zealand - but the benefits of Gold Care can only be offered on items which are being used in New Zealand households for domestic purposes.

IT IS ALSO NOT POSSIBLE TO COVER:

- Normal everyday wear on your furniture
- The internal frame of your furniture
- Damage caused by improper cleaning
- Damage caused by an animal

(For a full list of exclusions see page 7)



GOLD CARE PROVIDES THE FOLLOWING SUPPORT

We will provide protection from the day you purchase your new item of furniture:

- New Lounge Suite
- New Dining Chairs (tables are not included)

Cover starts from the date of purchase and continues for a 5 year period.

We will decide whether to repair the covering or replace the item of furniture. If we decide to replace the item you can claim the lesser of;

- The original purchase price - depreciation will apply (see page 6 for calculation)
- \$15,000 including GST

Gold Care covers the below faults and damage to new furniture coverings. Furniture covering means the material used to cover your item of furniture; this includes squabs but excludes non-component cushions.

Damage:

- Accidental Staining
- Accidental rips, tears and cuts
- Premature fading within the first 2 years from the date of purchase

Faults:

- Fraying
- Pilling
- Decomposition of covering
- Stretching and/or loss of sizing
- Dye transfer
- Seam Failure resulting in slippage, seam integrity or breakdown on stitching
- Zipper Failure



All after-care instructions set by the manufacturer must be strictly followed to ensure you are covered for the above.

Should the same furniture covering not be available we may choose to reupholster with a covering of a similar kind and quality. All repairs are included for the remaining duration of the Gold Care Furniture Protection Plan.

FREE LOOK PERIOD

Gold Care offers a 30 day free look period.

This means you have 30 days from the date you purchase our Gold Care product to read through the information in this brochure. If you feel Gold Care is not for you, simply get in contact with your salesperson. The salesperson will refund you the premium you paid less the cost of the treatment applied (if any) to your furniture as long as no claims have been made.

DEPRECIATION CALCULATION

Depreciation is calculated from the date you purchase your item and on the original purchase price you paid.

If your item is less than 2 years old - nothing will be deducted

If your item is older than 2 years but less than 3 years - 10% will be deducted

If your item is older than 3 years but less than 4 years - 20% will be deducted

If your item is older than 4 years but less than 5 years - 30% will be deducted

MAKING A CLAIM

Gold Care Furniture Protection Plan is administered by Furniture Solutions NZ Limited.

Should you have an enquiry or you would like to make a claim please call: Furniture Solutions on 0800 342 372



All repairs and replacements must be carried out by persons authorised by Gold Care and will be done during normal working hours.

Gold Care accepts no liability for any cost of a repair or replacement incurred where a claim has not been accepted in advance by Gold Care.

Claims can only be made by the original purchaser. This means that Gold Care Furniture Protection Plans cannot be transferred into another person's name.

CONSUMER GUARANTEES ACT

Gold Care Furniture Protection Plan in no way affects or limits your existing rights under the Consumer Guarantees Act 1993. If you have any concerns about us or your furniture not meeting the requirements set in the Consumer Guarantee Act 1993, please let us know. A full copy of the Consumer Guarantee Act 1993 is available online at www.legislation.govt.nz

DISCLAIMER OF LIABILITY

This Gold Care protection plan is subject at all times to the provisions of all applicable New Zealand laws. You agree that personal information collected in relation to it may be kept to support the Product to which it relates; and to update or inform you (the purchaser) regarding products, services and the expiry date of this Gold Care Furniture Protection Plan.



PROTECTION PLAN – EXCLUSIONS

While Gold Care provides outstanding support, there are some things that cannot be supported and these are listed below:

- Furniture that is not located in New Zealand
- Furniture that is not being used exclusively for domestic purposes
- Normal every day wear
- Damage or faults to non-component cushions
- Gold Care does not cover the internal frame of your furniture item
- Premature fading occurring more than 2 years after your date of purchase
- Improper cleaning
- Intentional damage, product misuse and/or abuse
- Dust, animal, vermin or insect damage
- Gold Care will not cover any repairs, loss or damage due to burns.
- Damage caused by or attributable to unauthorized intruders
- Damage caused by or attributable to weather event, earthquake, fire, volcanic eruption, war, terrorism or civil unrest.
- Damage caused by use of the furniture for a purpose other than what it was designed for.
- Damage caused by incorrect installation or through failure to follow the manufactures instructions and/or the covering care labels.
- Claims where the covering defect or failure could not be identified as a fault
- Loss of use or consequential loss of any kind.
- Where the risk was voluntarily assumed as the buyer knew the furniture was defective at the time of purchase.
- Repairs to (or replacement of) dining chairs where a lounge suite is damaged and vice versa.

Gold Care

Gold Care Furniture Protection Plan supports you by providing:

- Product repair or replacement
- No dollar limit on the cost of repairs during the Gold Care Furniture Protection Plan coverage period
- Accidental rips, tears, cuts and stains
- Zipper and seam failure
- Fabric defects
- Professionally applied protection treatment to all fabric / upholstered furniture
- An in home cleaning kit is provided
- 0800 telephone support
- Professional claims management
- 30 day free look



**THANK YOU FOR CHOOSING
SMITHS CITY**

THIS GOLD CARE PROTECTION PLAN IS PROVIDED BY SMITHS CITY (SOUTHERN) LTD

IT IS A SERVICE CONTRACT BETWEEN YOU AND SMITHS CITY. IT IS NOT INSURANCE. SMITHS CITY GOLD CARE PROTECTION PLAN IS UNDERWRITTEN BY AMERICAN HOME ASSURANCE COMPANY (NEW ZEALAND BRANCH), TRADING IN NEW ZEALAND AS CHARTIS. INTERNATIONAL UNDERWRITERS GROUP LIMITED (IUG) ACTS SOLELY AS ADMINISTRATOR TO THE GOLD CARE PROTECTION PLAN AS AN AGENT FOR AHAC.

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