



Accident Forgiveness Plans Fabric Protect & Fabric Protection Plus™

Leader's Casual Furniture® offers two accident forgiveness plans. In both cases, Leader's Casual Furniture's Solutions Center has the final say in the claim. Below are the guidelines for each program.

Table of Contents

Fabric Protection	2
Accident Forgiveness Period	2
What's Not Covered	2
What's Covered	2
Claims processing	2
Sales Team Procedure	3
Fabric Protection Plus™	3
Accident Forgiveness Period	3
What's Not Covered	3
What's Covered	3
Claims processing	4
Initiating a claim	4
Furniture Care Protection contact information	4
Approving an Exception	4
Sales Team Procedure	4



Fabric Protection

Leader's Casual Furniture's Fabric Protection program is a wet self insured program. This means that a stain blocking material is sprayed on all surfaces.

Accident Forgiveness Period

Purchase Date	Accident Forgiveness Term	Beyond Term
Before June 1 st , 2015	5 Years	6 Month Grace Period at Solutions Center Discretion
After June 1 st , 2015	4 Years	6 Month Grace Period at Solutions Center Discretion

What's Not Covered

- ✓ Products used outdoors
- ✓ Accumulation of stains over a prolonged period
- ✓ Soil build up over time
- ✓ Perspiration
- ✓ Hair
- ✓ Body oil
- ✓ Normal wear and tear
- ✓ Commercial use

What's Covered

- ✓ Any food or beverage normally consumed by humans
- ✓ Human and pet bodily fluids
- ✓ Mold or Mildew (indoor use only)
- ✓ Professional cleaning will not void the warranty

Claims processing

1. Identify the invoice with the item in question
2. Make sure Fabric Protection was purchased for the item
 - a. There will be an FABP-INDOOR line on the invoice
 - b. It is possible that the FABP-INDOOR line could be on another invoice if the items were backordered
 - c. Outdoor use is not covered
 - i. FABP-OUTDOOR SKU is not covered
3. Ask the customer if they know what caused the stain
4. Send out a cleaning kit
 - a. Simple Green and brush
 - b. Spot Shot Gift Card
 - c. Bucket head and cleaner
5. If the cleaning kit does not work apply the solutions that works best:
 - a. Replace the cushion cover
 - i. If the fabric is not longer in stock replace all the covers on the set
 - ii. Write a zero cost invoice for replacement covers
 - b. Replace the entire cushion
 - i. If the fabric is no longer in stock replace all of the cushions in the set.
 - ii. Write a credit memo and exchange invoice for the items being replaced

Fabric Protection Plus™

Leader's Casual Furniture's Fabric Protection Plus® program is an accident forgiveness program managed by Leader's Casual Furniture underwritten by Furniture Care Protection. Furniture Care Protection re-insures and manages the majority of the claims. They get paid no additional money for a denied claim. If a claim is not instantly covered by Furniture Care Protection than the Leader's Casual Furniture® Solutions Center is contacted and gets to decide if the claim is approved or denied.

Our standard Fabric Protection is applied to all applicable items that a Fabric Protection Plus™ accident forgiveness program is purchased for.

Accident Forgiveness Period

Purchase Date	Accident Forgiveness Term	Beyond Term
After June 1 st , 2015	4 Years	6 Month Grace Period at Solutions Center Discretion

What's Not Covered

- ✓ Accumulation of stains over a prolonged period
- ✓ Soil build up over time
- ✓ Perspiration
- ✓ Hair
- ✓ Body oil
- ✓ Normal wear and tear
- ✓ Commercial use

What's Covered

- ✓ Food & Beverage Stains Including Gum
- ✓ Human Body Fluids from Saliva, Urine, Stomach Fluid or contents and Blood
- ✓ Pet Body Fluids from Saliva, Urine, Stomach Fluid or contents and Blood
- ✓ Accidental Rips, Tears, Cuts & Punctures
- ✓ Burns
- ✓ Cosmetics
 - Lipstick, Nail Polish & Nail Polish Remover, Lotions
- ✓ Bleach & Caustic Solutions
- ✓ Paint
- ✓ Glue
- ✓ Wax
- ✓ Ink, Marker, Crayon
- ✓ Dye
- ✓ Grass And Mud Stains
- ✓ Grease, Motor Oil, & Tar
- ✓ Heat Rings & Liquid Marks
- ✓ Dents & Gouges That Penetrate the Finish
- ✓ Scratches that Penetrate the Finish



- ✓ Bubbling Of The Finish Due To Incident
- ✓ Breakage Of Glass Table Tops
- ✓ Breakage Of Welds
- ✓ Breakage Of Umbrella Mechanism
- ✓ Loss Of Silvering On Mirrors
- ✓ **If The Manufacturer's Warranty Expires Before the 4-Year Warranty We Cover:**
- ✓ Operational And Structural Failure To Frames
- ✓ Springs And Mechanisms

Claims processing


Initiating a claim

1. Identify the invoice with the item in question
2. Make sure Fabric Protection Plus™ was purchased for the item
 - a. There should be an equal quantity of PLUS-PLAN lines on the invoice as there is product
 - b. It is possible that the PLUS-PLAN line could be on another invoice if the items were backordered

Furniture Care Protection contact information

Make sure to identify yourself as a company representative.

 claims@furniturecareprotection.com

 (888) 705-4001

Approving an Exception

The Fabric Protection Plus™ accident forgiveness plan is underwritten by Furniture Care Protection who will manage all initial claims processing. In rare occasions Furniture Care Protection will have claims that they contact the Solutions Center for approval. Leader's Casual Furniture® has the final say in all accident forgiveness claims. Approval of an exception should be in line with our best practices for regular claims.

- ✓ No obvious abuse
- ✓ Furniture appears to have some care and maintenance
 - Excessive soiling, mildew, or the lack of basic maintenance is not covered
- ✓ Regular wear and tear is not covered
- ✓ Cover random acts by wild animal but not obvious pet abuse
- ✓ If you are uncertain discuss with:
 - Solutions Team members
 - Territory Manager
 - Tim or Ashley Newton

Sales Team Procedure

2.302 Fabric Protection Plus

Not currently files on the R:

