

## CASAONE FURNITURE PROTECTION PLAN

### WHAT IS NOT COVERED

#### **(a) Excluded Products:**

Coverage will not be provided for the following products: (A) Monitors and Keyboards; (B) Televisions; (C) Coffee Makers; (D) Glass Surfaces (table-tops, mirrors, etc.) (E) Blenders; (F) Toaster Ovens; (G) Microwaves; (H) Bedding; (I) Dinnerware; (J) Drinkware; (K) Wall Art; (L) Plants; (M) Planters; (N) Vases; (O) Decorative Objects; (P) Photo Frames (Q) Appliances; and (R) Clocks.

#### **(b) General Exclusions:**

Coverage will not be provided for: (A) 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; (B) Cleaning, periodic checkups, and preventive maintenance; (C) Any and all preexisting conditions that occur prior to the start of your lease agreement; (D) Damage from abuse, misuse, mishandling, introduction of foreign objects into the Covered Product, unauthorized modifications or alterations to a Covered Product; (E) Failure to follow the manufacturer's instructions for operation and care of the Covered Product; (F) External causes of any kind, including third party actions, fire, theft, insects, animals, exposure to weather, windstorm, sand, dirt, hail, earthquake, flood, water, acts of God, or consequential loss of any nature; (G) Loss or damage caused by war, invasion, rebellion, riot, strike, labor disturbance, lockout, or civil commotion; (H) Incidental, consequential or secondary damages or delay in rendering service under the FPP plan; (I) Loss of use during the period that the Covered Product is at an authorized service center or awaiting parts; (J) Failures that occur outside of the 50 states of the United States of America and the District of Columbia; (K) Unauthorized repairs and/or parts; (L) Cost of installation, setup, diagnostic charges, of the Covered Product, except as provided herein; (M) Any other loss other than a covered breakdown; (N) Service where no problem can be found including, but not limited to, noises, squeaks, and breakdowns which are not reported during the Term of the FPP plan; and (O) Any breakdown or condition that results from abnormal usage of the Covered Product. (P) Damage that results from You failing to use the Covered Product in conformity with the information stated in the Lease Agreement; and (Q) Damage that results to the Covered Product due to a misrepresentation of information made by You.

### **(c) Exclusions Specific to Furniture:**

In addition to the exclusions listed above, the FPP does not cover: (A) Defects, stains, or damages caused as a result of, abuse, misuse, physical force or furniture that is in an unserviceable condition; (B) Neglect, theft, vandalism or malicious mischief; (C) Accidents unless otherwise noted under the Coverage section; (D) Collapse or explosion; (E) Exposure to weather conditions and/or environmental conditions including, but not limited to: fire, floods, smoke, corrosion, sand, dirt, lightning, explosions, natural disasters, moisture water damage of any kind, whether from fresh water, saltwater or other water intrusion, freezes, storms, wind or windstorm, hail, earthquake, tornados or other acts or God; (F) Riot, nuclear radiation, war or hostile action, radioactive contamination; (G) Intentional or accidental damage by third parties; (H) Sun fade or direct exposure to sunlight, bright light or extreme heat, extreme temperature or humidity changes, atmospheric conditions, any heating process, and/or drying; (I) Fungus, mold, mildew, or rot; (J) Vermin or insects; (K) Stain or damage caused by incontinence, including from pets; (L) Any independent services or repair contracts, such as but not limited to plumber, painter or other service or maintenance personnel and/or damage caused by any repair personnel or any owner, employee or third party; (M) Damage occurring prior to or during delivery or while furniture is being moved between residences or into or out of storage; (N) Appliance malfunctions and any resultant leak there from; (O) Any stain, soiling or damage resulting from everyday use or which has built up over time, e.g. hair, body or suntan oils and/or lotions; (P) Signs of soiling include darkened areas where the body comes into contact with the furniture (these darkened areas are signs of soil build-up, which is not covered); (Q) General maintenance and overall cleaning of the furniture; (R) Damage due to harsh or corrosive chemicals; (S) Acids, including without limitation, dyes and inks (except ballpoint), plant food, fertilizer, bleach, and gum; (T) Repairs which are eligible for coverage under an insurance program; (U) Delivery and/or redelivery and/or loss or damage to the Covered Product while in the course of transit; (V) Design deficiency; (W) Fabrics with "X" cleaning codes and non-colorfast fabrics and leathers; (X) Odors; (Y) Variation of the color, or graining of wood or wood products, marble or leather; (Z) Split leathers used in seat cushions, back cushions or top or inside arm areas; (AA) Natural markings on leather, such as, healed scars, insect bites, brand marks or wrinkles, or suede, and leathers with embossed patterns other than those stimulating natural cowhide; (AB) Non-bovine leathers, nubuck and other buffed leathers; (AC) Stains, color loss or damage resulting from cleaning methods or products (detergents, abrasives or other harsh cleaning agents) other than those recommended by the furniture manufacturer; (AD) Stone or sand abrasion; (AE) Loss or damage resulting from pre-existing conditions known to You; (AF) Wear related issues, such as, but not limited to, fading, wear, seam separation, stress tears, rips loss of foam resiliency, pilling or fraying of any fabric on all types of furniture; (AG) Color loss or cracking and peeling on any leather or vinyl; (AH)

Unauthorized movement of the Covered Product; (AI) Splits or bi-cast leather; and (AJ) Any damage to mattresses that are caused by a failure to use the required mattress protector.

**(d) Exclusions Specific to Fitness Equipment:**

(A) physical damage; (B) liquid damage; (C) preexisting conditions; (D) lost or stolen equipment; (E) any defects caused by improper use or the user engaging in an activity which the operational manual specifically prohibits or warns against; (F) water, fire, heat, wind, or elemental damage due to the equipment being left outside; and (G) damage caused by You improperly disassembling/reassembling the equipment.