

# How does Castelan protection work?

Castelan Furniture Protection covers your Loaf sofa, bed, mattress or footstool against wine spillages, tea disasters and other mishaps (including all other accidental stains, marks and tears). Say you accidentally spill your morning brew all over your new Loaf purchase, don't panic. Castelan will take care of it. Here's how:

**1. Get in touch**

If you have a mishap, contact Castelan as soon as you can. They're experts in stain removal and will be able to advise on the best course of action. In some instances they'll send you a powerful stain remover to save you waiting for a technician.

**2. Book a technician**

If the stain remover doesn't work or if you've claimed for accidental damage, Castelan will arrange for a technician to pop over to fix things.

**3. Product replacement**

If the damage is beyond help, they'll try to replace the damaged part first (or the whole item if the part is not available) as quickly as possible. In the event of a replacement, the original lead time is applicable.

You can claim as many times as you need over 5 years (the length of the policy). Claims aren't limited to the value of the goods and previous claims costs won't be deducted in the event of a replacement.

There is no excess and you'll have cover for parts, labour and replacement items.

You only pay a one-off fee and there are no annual renewal charges.

Need more help or advice? Give us a buzz!

# What's covered and what's not...

**Quite a bit, including accidental stains resulting from:**

- Drink spills such as coffee or red wine
- Acidic and corrosive liquid such as vinegar and lemon juice
- Food stains
- Ink such as biros, felt tip and permanent marker
- Paint
- Mineral oils and soot
- Accidental dye transfer
- Make-up
- Wax such as hair wax, candle wax and wax polish
- Oil-based stains such as grease or tar
- Adhesives and glues
- Bleaches and other household cleaning products
- Unidentifiable stains
- Bodily fluids such as blood or vomit

**Accidental damage including:**

- Pet damage
- Burns caused by cigarettes
- Rips and tears caused by keys and belt buckles
- Scratches caused by jewellery
- Damage causing breakage to the frame
- Damage caused by an accident (sudden and unforeseen)

**Some things that aren't covered:**

- Dye transferring over time from your favourite jeans, or from throws and scatter cushions
- Colour change (from exposure to direct sunlight)
- Wear and tear
- General cleaning
- Deliberate damage
- Damage which has built up over time

**Don't forget: Castelan Furniture Protection isn't a substitute for regular care and cleaning.**

# Any other questions?

- **So who is Castelan exactly?**  
Castelan are experts at caring for furniture. They help around 125,000 customers every year.
- **Is Castelan regulated?**  
Yes. Castelan is authorised and regulated by the Financial Conduct Authority. For more information please read the important bit at the end of this document.
- **When does the protection start?**  
As soon as you take delivery of your new Loafy purchase, your furniture protection kicks in. It lasts 5 years and you can claim as many times as you need, so you're well-covered. Please note that if you've bought more than one piece of Loafy furniture, each item will need its own Castelan Furniture Protection plan.
- **Are Loaf fabrics covered with a protective spray?**  
No. We don't coat our fabrics with protective chemical sprays.
- **What if I decide to cancel or return my Loaf purchase? Will I still be charged for taking out Castelan Furniture Protection?**  
If you cancel or return your Loaf sofa, bed, mattress or footstool and haven't made a claim, we will cancel your policy and you will be refunded in full. You can also cancel your policy within 14 days from receipt of Certificate of Insurance (which will be sent to you shortly after your Loaf item has been delivered). Again, we will refund you in full. Simple.

0203 141 8300 **loaf.com**

# Questions continued...

- How do I get in touch with Castelan?  
  
To make a claim, go online at [claim.castelanguroup.com](https://claim.castelanguroup.com) or call 01934 416 614. Their team of experts will be able to help you get things sorted.
- How much does Castelan Furniture Protection cost?  
  
For a full breakdown of costs, please contact our Conversation Team on 0203 141 8300.

If you've got more questions or want further advice, just contact our Conversation Team on 0203 141 8300 or email us at [hello@loaf.com](mailto:hello@loaf.com). They're always happy to help.

Important information: We've created this leaflet to tell you why we like Castelan. To understand how to make an informed decision about this insurance you should read 'key documents you need to read' on the back.

**Please note:**  
Castelan Furniture Protection is for private residential properties only. Where the customer is purchasing for themselves, and it is for their own use. This would not include boarding, holiday rentals or commercial use.

**Administrator & Insurer**  
Policies are arranged and administered by Castelan Limited. Information on the insurer can be found in the IPID and Terms & Conditions, as can further information on Castelan Limited.

# Key documents you need to read

Castelan Furniture Protection does not cover everything so it is important you receive the following:

- **Insurance Product Information Document (IPID)** - This shows you the key benefits and exclusions of the insurance as well as other important information. You must read this before purchasing the insurance and take the document home with you.
- **Demands and Needs statement** - This provides you with information on what demands and needs this insurance will meet. You must read the three points below and be comfortable that the statement meets your personal needs.
  1. You wish to protect your Loaf furniture from the risks explained in the IPID and understand that this insurance falls outside the scope of our statutory or contractual obligations.
  2. You wish to protect your Loaf furniture for the duration of the policy, safe in the knowledge that you will not be required to pay a claim excess or affect any form of no claims bonus which may apply on a contents insurance policy.
  3. You understand that the insurance provides specific cover for the Loaf furniture being purchased and is not a general maintenance contract.
- **Terms & Conditions (T&Cs)** - These give you the full terms of your insurance policy and other important information. You should read these carefully to make sure the cover is right for you. You will be sent these following the delivery of your furniture.

Your data - Loaf will share your information with Castelan Furniture Protection scheme administrators and the insurer for the purpose of arranging and administering your policy and handling your claim. Further information on how both firms handle your personal data can be found in your Terms & Conditions and also in their Data Protection notices which can be found on their respective websites. Privacy notices can also be requested in writing.

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Information correct at the time of publication April 2026. The company has a policy of continuous development and reserves the right to change any specifications shown in this brochure. Subject to terms and conditions of trading. See in store for details.

