



Keep this Protection Plan and your original sales invoice in a safe place. Any stain or physical damage must be reported to Administrator within thirty (30) business days of the date that the stain or physical damage occurred. Notify Administrator by filing a Service Request at www.permaplatefurniture.com or by calling (888) 810-7377.

CUSTOMER INFORMATION

Name
Address City State Zip
Email
Phone Home Cell Work

SELLING STORE

Store Name
Address City State Zip Phone
Store Representative

COVERED FURNITURE INFORMATION

Furniture: One piece Set
Furniture Make (Couch, Sofa, Loveseat, Recliner, Accent Chair, Chair, etc.):
Material Construction (Fabric, Leather, Microfiber):
Type of Material: Solid Color Design/Pattern Color of Material:
Location of Furniture: (Living Room, Dining Room, Bedroom, Family Room, etc.):

IMPORTANT: Photos of furniture should be uploaded and registered as per the instructions listed under the section, "REGISTER."

Protection Plan Purchase Date:
Protection Plan Purchase Price - One Piece: \$
Protection Plan Purchase Price - Set: \$
Protection Plan Term:

NOTICE TO CUSTOMER:

- IF A STAIN OR PHYSICAL DAMAGE LISTED IN THE "WHAT IS COVERED" SECTION OCCURS DURING THE TERM OF THIS PROTECTION PLAN, PROVIDER AGREES TO PROVIDE SERVICE AS OUTLINED IN THE "SERVICE PROCEDURES" SECTION OF THIS PROTECTION PLAN.
SEE IMPORTANT TERMS AND CONDITIONS ON THE FOLLOWING PAGES OF THIS AGREEMENT, AS WELL AS STATE SPECIFIC AMENDMENTS FOR YOUR STATE.
THERE IS NO DEDUCTIBLE FOR COVERAGE UNDER THIS CONTRACT.
THIS PROTECTION PLAN IS NOT A CLEANING OR MAINTENANCE CONTRACT, INSURANCE POLICY, OR YOUR ORIGINAL MANUFACTURER WARRANTY.
THIS PROTECTION PLAN COVERS ACCIDENTAL PHYSICAL DAMAGE AS LISTED IN THE "WHAT IS COVERED" SECTION.
THIS PROTECTION PLAN IS ONLY VALID FOR RESIDENTIAL FURNITURE USES ONLY.
THIS PROTECTION PLAN IS VALID FOR NEW FURNITURE ONLY.
YOU MUST RETAIN THIS PROTECTION PLAN AND THE SALES RECEIPT FOR BOTH THE FURNITURE AND THIS PROTECTION PLAN AND ALSO REGISTER FURNITURE WITH PERMAPLATE AS PER THE INSTRUCTIONS LISTED UNDER THE SECTION, "REGISTER."

I (Customer), whose signature appears below, acknowledge that the information contained above is true and accurate. I have read the terms and conditions, understand and agree to all of the provisions herein.

Customer Signature

IN ORDER TO RESOLVE AND PROPERLY CARE FOR THE COVERED FURNITURE, DAMAGE MUST BE REPORTED TO ADMINISTRATOR WITHIN THIRTY (30) BUSINESS DAYS OF OCCURRENCE. FAILURE TO DO SO MAY RESULT IN CLAIM DENIAL.

Obligor / Service Contract Provider
Northcoast Warranty Services, Inc.
800 Superior Ave. E 21st Floor
Cleveland, OH 44114

Administrator
Siskin Enterprises, Inc.
P.O. Box 58 Salt Lake City, Utah 84110
Toll Free (888) 810-7377
E-mail: customerservice@siskinent.com

## DEFINITIONS:

1. "Administrator" means Siskin Enterprises, Inc.
2. "Covered Furniture" means the new furniture that You purchased and appears on the same sales receipt as the Protection Plan, subject to the terms and conditions of this Protection Plan.
3. "Customer," "You" and its possessive, "Your" means the original purchaser and consumer.
4. "Protection Plan/Service Contract" means this PermaPlate Furniture Appearance Protection Plan, purchased by Customer.
5. "Service Contract Provider/Obligor/Provider, We, Us and Our" means Northcoast Warranty Services, Inc.
6. "Term" means the term of this Protection Plan noted above, beginning on the delivery date of Your new Covered Furniture.

## I. WHAT IS COVERED

**Damage to Covered Furniture such as damage listed below will be repaired free of charge up to \$30,000 USD over the lifetime of this Protection Plan.**

### **Fabric, Leather, & Vinyl Upholstered Furniture Damage:**

- A. Food or beverage stains
- B. Water and oil based stains
- C. Cosmetic stains
- D. Human or pet bodily fluid stains
- E. Wine and berry juice stains
- F. Water-based paint and household dye stains
- G. Beer and coffee stains
- H. Dye transfers from blue jeans, newspapers, or magazines
- I. Children crafts stains such as crayons, markers, clays, or highlighters
- J. Punctures, cuts, rips, or tears
- K. Checking, cracking, bubbling and peeling of finish from a specific incident
- L. Scratches and gouges that penetrate wood finishes and expose the substrate or bare wood
- M. Liquid marks or rings only on fabric, leather, or vinyl upholstery.
- N. Small heat or burn marks (i.e. cigarette burns) from a specific incident. Heat and burn marks means discoloration, blistering or bubbling due to heat or burns, does not include char, scorch or singe marks.
- O. Blood, nail polish, tomato sauce, ball point pen and ink.
- P. Loss of silvering on mirrors.
- Q. Chips or breakage of glass or mirrors.

### **Structural or Mechanical Damage / Operational Damages or Failures:**

- A. Electrical components and motors, excluding clocks and hydraulics
- B. Furniture wires and switches associated components
- C. Breaking or bending of mechanisms, springs and coils
- D. Frame repair associated with manufacturing defects after the manufacturer's limited warranty period
- E. Crushed arms associated with manufacturing defects

### **Area Rug:**

- A. Only household stains, such as food and beverages or any water-based stains.
- B. Human and pet bodily fluids.
- C. Punctures, cuts, tears, or rips.
- D. Minor burns that are not caused by a fire, such as damage from cigarette, irons, electrical, etc.
- E. Coverage is provided for a single incident of damage per piece, excluding incidents outlined in Section V. "What Is Not Covered".

## II. REGISTER

### **Furniture Registration Process (any questions call 888-810-7377)**

- A. Take digital photos or video of the Covered Furniture (front, back, side views - 360 degree views)
- B. Take a photo of the manufacturer's ID Tag
- C. Go to [www.permaplatefurniture.com](http://www.permaplatefurniture.com) and click on Furniture Registration
- D. Complete the Registration Form with your information
- E. Upload photos and/or videos

## III. REQUESTING SERVICE REQUIREMENTS

**Customer must meet the following requirements in order to provide the best customer experience.**

- A. If spill occurs, you must follow the cleaning methods recommended by the furniture manufacturer.
- B. The Covered Furniture must have been previously registered with PermaPlate before a claim can be initiated.
- C. Any stain or physical damage must be reported to Administrator within thirty (30) business days of the date that the stain or physical damage occurred. Notify Administrator by calling (888) 810-7377, or by filling out a Service Request Form at [www.permaplatefurniture.com](http://www.permaplatefurniture.com).

## IV. SERVICE PROCEDURES

**If Administrator determines that the reported stain or damage is covered under this Protection Plan, and You have complied with the requirements of this Protection Plan, Administrator will perform one or more of the following:**

- A. Administrator may provide a cleaning kit or advice on how to remove the stain.
- B. Administrator may dispatch an authorized technician to remove the stain or repair the damaged area.
- C. Administrator may replace all or part of the affected area, component, or piece of furniture. Dye lots vary and furniture may fade over time, so replacements may not exactly match the color of non-replaced areas. Administrator may use non-manufacturers' parts at Administrator's sole discretion, whether or not an equivalent manufacturers' part is available. The affected item may be replaced with a product of similar quality and characteristics as determined by Administrator, not to exceed the purchase price of the Covered Furniture, excluding sales tax, delivery and installation costs.
- D. All or part of the Covered Furniture may be replaced at Administrator's sole discretion instead of repairs. Furniture item(s) and materials replaced under the terms and conditions of this Service Contract become Administrator's sole property except where prohibited by law.
- E. Administrator may offer a settlement amount up to the original purchase price of the furniture.
- F. Replacement or a settlement will complete Your coverage under this Protection Plan on the area, component, or piece of Covered Furniture. Replaced furniture is not eligible for a new Protection Plan.
- G. If You submit a covered claim for a stain or physical damage that Administrator is unable to repair and the particular store location where you originally purchased Your Covered Furniture has closed, no longer carries Administrator as a supplier, changed ownership, or has stopped selling new furniture since Your purchase, Administrator will give you a pro-rata refund of the original purchase price of the Covered Furniture, based on the time elapsed since the Protection Plan Purchase Date and not to exceed \$30,000, which will complete Your coverage under this Protection Plan.
- H. Service requests are paid only when an approved service technician makes the repair.
- I. Parts or replacements will be provided at Administrator's sole discretion with those of similar quality and characteristics, as determined by Administrator, and may be new or remanufactured. Administrator does not guarantee color match for repairs or replacements under the following conditions:
  - If the Covered Furniture cannot be repaired, or
  - The cost of the repair exceeds the original purchase price, or
  - The parts are no longer available or discontinued by the manufacturer.Your affected item will be replaced with a product of similar quality and features & characteristics as determined solely by Administrator. The replacement Furniture item will not exceed the purchase price of the Covered Furniture, excluding sales tax, delivery and installation costs. **YOU ARE RESPONSIBLE FOR ANY SALES TAX, DELIVERY AND INSTALLATION COSTS ASSOCIATED WITH A REPLACEMENT ITEM.**
- J. If Your Covered Furniture is replaced, We will have no further obligation to repair or replace Your Covered Furniture, and You will not be entitled to make any further claims for its repair or replacement. In the event that We replace the Covered Furniture pursuant to the terms of this Service Contract, We have no obligation to replace matching pieces that You may have purchased with the Covered Furniture as part of a matching furniture set. Upon replacement, Administrator no longer have any obligation for the replaced or replacement product under this Service Contract.
- K. **SERVICE REPAIRS OR REPLACEMENT COSTS, TECHNICIAN TRIP CHARGES, INSPECTION FEES OR ESTIMATES FOR REPAIRS THAT ARE NOT AUTHORIZED AND APPROVED BY US, WILL NOT BE COVERED UNDER THIS SERVICE CONTRACT AND WILL BE YOUR RESPONSIBILITY.**
- L. In no event shall Administrator be liable for any consequential, indirect damages or accidents, which include and are not limited to, property damage, any delay in providing service under this Service Contract, loss of use during the repair period of the Covered Furniture, or while Customer and Administrator is awaiting parts.

## V. WHAT IS NOT COVERED

**This Protection Plan provides no service or benefit for any of the following:**

### **General Exclusions**

- A. Any claim not reported within 30 days of occurrence of damage.
- B. Any stain or physical damage that is not specifically listed under the section titled "What is Covered."
- C. When the actions listed in the "Requesting Service Requirements" have not been followed.
- D. Any stain of unknown origin or accumulation of stains, damage or a soil buildup (as well as, perspiration, hair, and body oil) that occurs from repeated use rather than from a particular incident.
- E. Furniture that is sold "Secondhand", "Pre-Owned", or "As Is" from the Retailer/Seller
- F. Damages that occur, and claims made for services, repair, or replacement from outside of the 50 United States and the District of Columbia
- G. Damages from abuse, misuse, mishandling, introduction of foreign objects, modifications, or alterations to the Covered Furniture
- H. Product repairs that are covered by the manufacturer's warranty or Seller's Limited Product Warranty, or are a result of recall, regardless of the manufacturer's or Seller's ability to pay for such repairs.
- I. Bodily injury or damage to personal property.
- J. Outdoor furniture.

### **Ineligible Furniture & Components**

- A. Furniture sold with stains or physical damage prior to delivery (“as is”).
- B. Customer’s Own Material (COM) furniture - furniture in which customer provided or supplied materials/parts.
- C. Stains or physical damage to nubuck, suede, aniline, buffed, or exotic leathers.
- D. Stains or physical damage to “X” cleaning code fabrics (see below) and non-colorfast fabrics and leathers (fabric or leather that loses color when cleaned according to the manufacturer’s cleaning instructions).
- E. Ready To Assemble (RTA) furniture - furniture that required complete construction and is not eligible for an extended warranty.
- F. Wicker, Rattan, Bamboo, Sisal, Jute and any other type of plant fiber furniture construction.
- G. Mattresses including box springs, bunkie boards, futon mattresses, or sectional sofa mattresses.
- H. Breakage of glass or mirror components, any chip or scratch of glass or mirrors and loss of silvering on mirrors.

### **Ineligible area rugs**

- A. Exotic or oriental handcrafted area rugs.
- B. Area rugs made from natural materials like wool, silk, or jute.

### **Improper Maintenance, Care, or Misuse**

- A. Stains or physical damage on furniture that has not been properly cared for or maintained, as per your manufacturer’s warranty.
- B. Stains or physical damage resulting from the improper use or misuse of furniture, including the use of furniture beyond the purpose for which it had been designed.
- C. Stains or physical damage caused by or resulting in mold or mildew.
- D. Stains or physical damage, including color loss or color change, caused by household cleaning methods like vinegar, lemon juice, bleach, lotion or any acidic cleaning liquid, other than those recommended by the furniture manufacturer, including power washing or exposure to salt water.
- E. Stains or physical damage caused by household animals and birds, such as clawing, teething marks, beak marks, etc., with the exception of pet bodily fluid stains. However, repetitive bodily or pet fluid stains that are considered by Administrator as preventable occurrences will not be eligible for service
- F. Stains or physical damage due to intentional actions.
- G. Furniture that show signs of infestation, including, but not limited to, insects, termites, cockroaches, and rodents.
- H. Unauthorized repairs and/or parts
- I. Scratches, rips, cuts, gouges, and scuff marks of any type that do not clearly penetrate through upholstery or the clear-coat finish on wood, exposing the bare wood.

### **Manufacturer Quality Issues**

- A. Seam separation (an upholstery seam that comes unstitched or unglued), stress tear (tearing or ripping of upholstery within one-half inch of and parallel to the seam line), fabric or leather flaws, including fraying, shredding, or decorative stitching, or fabric or leather failure.
- B. Fading, color loss, or color change.
- C. Loss of foam resiliency in cushion cores, backs and arms, and/or inner spring resiliency (including body impressions).
- D. Damage resulting from defects in design flaws, materials or workmanship, zippers, rust or corrosion except for damage specifically listed in the “What is Covered” section.

### **Non-Household Environments**

- A. Stains or physical damage that occur during any delivery or installation process, or before the furniture is delivered to Your residence.
- B. Stains or physical damage that occur while the furniture is in storage, or being moved to or from storage, or between residences.
- C. Furniture that is, or has been, used for commercial, institutional, or rental purposes, including daycare.

### **Normal Wear & Tear Cause by Repeated Use (over time)**

#### **Damage caused by wear, such as, but not limited to, the following:**

- A. Scuffing or other surface abrasions
- B. Pilling or fraying of fabric
- C. Loose joints of components
- D. Springs

### **Miscellaneous**

- A. Odors
- B. Stains or physical damage caused by any homemade concoctions, such as “slime”, or other similar gooey mixtures or products. Silly Putty, Flubber, Gluep, Glurch, or Gak, for example
- C. Stains or physical damage covered under any manufacturer’s warranties, or under any homeowner’s, renter’s, or other insurance policy
- D. Stains or physical damage caused by residential structural failures, including, but not limited to, skylights, roofs, windows, or water pipes
- E. Stains or physical damage caused by appliance malfunctions, including, but not limited to, air conditioners and water heaters
- F. Stains or physical damage caused by independent contractors, such as, but not limited to maintenance personnel, painters, or other repair or contractor services
- G. Stains or physical damage caused by illegal activities like theft, vandalism, invasion, war, rebellion, riots, hostilities, or civil commotion
- H. Stains or physical damage caused by weather, outdoor use or fading by sun damage
- I. Damage of nonfunctional or aesthetic parts including, but not limited to plastic parts, knobs, rollers, baskets, remotes, accessories used in conjunction with the Covered Products such as pillows and buttons.

- J. Indentation from writing, drawing or using the wood surfaces as a “desk” or any type of surfaces abrasion
- K. Administrator will not cover cost of, or losses related to product repairs that:
  - a. are covered by the manufacturer’s warranty, result of recall, regardless of the manufacturer’s ability to pay for such repairs, maintenance checkups, general cleaning directed by the manufacturer,
  - b. service where no problem can be found, malfunction, damage or disrepair not occurring within the Term of coverage
  - c. bodily injury, damage to personal property, other than damage to Covered Furniture by this Plan
- L. PRE-EXISTING CONDITIONS that occur prior to the effective date of this Protection Plan will not be covered
- M. **Fraud.** If reasonable evidence, e.g., photos, videos, recordings or inspection by the Administrator or Administrator’s service technician shows that the Customer has misrepresented, or deliberately misinformed the Administrator regarding the nature and details of the claim, Administrator may, in its sole and reasonable discretion, deny coverage for the fraudulent claim and terminate this Protection Plan, and deny a refund for the cost of the Protection Plan.

<b>LEATHER IDENTIFICATION</b>	<b>FABRIC CLEANING CODES</b>	
There are many different leather types available. Please reference the chart below that identifies which types of leather are eligible for service under this Protection Plan. This Protection Plan does not cover any type of leather that is non-colorfast; other excluded leathers are listed under Ineligible Furniture & Components.	Fabric Cleaning Codes on upholstered furniture can be found on the manufacturer’s ID tag. Always follow the manufacturer’s recommended cleaning methods, and pre-test any product in a hidden area for colorfastness of fabric or leather. This Protection Plan does not cover any type of fabric that is non-colorfast.	
<b>LEATHER TYPES:</b>	<b>FABRIC TYPES:</b>	<b>Covered under this Protection Plan</b>
<b>Aniline (Unfinished):</b> Leather treated with an aniline dye with no other pigmented finishes applied	<b>“S” Cleaning Code:</b> Can only be cleaned using a solvent-based cleaner.	<b>YES</b>
<b>Bicast:</b> Split hide finished with polyurethane top coating.	<b>“W” Cleaning Code:</b> Can only be spot cleaned with a water-based cleaner.	<b>YES</b>
<b>Finished:</b> Aniline dyed leather treated with a surface application to color protect, or mask imperfections.	<b>“WS” or “SW” Cleaning Code:</b> Can be spot cleaned with solvent-based or water-based cleaning products.	<b>YES</b>
<b>Pull-Up (Waxed):</b> Full aniline dyed leather with an oil or wax surface.	<b>“X” Cleaning Code:</b> Can only be vacuumed and cannot be cleaned with any type of cleaner.	<b>NO</b>
<b>Semi-Aniline:</b> Aniline leather with a thin layer of pigmented coating partially seals the pores of the leather’s surface.		

**VI. CANCELLATION / TRANSFERS**

- A. You may cancel and return the Protection Plan to the retailer or seller from whom You purchased it for a full refund of its purchase price within 30 days after its delivery. If no service has been provided under the Protection Plan on the date of Your cancellation, the Protection Plan is void and the retailer or seller from whom you purchased it shall refund to you its full purchase price.
- B. If You cancel after 30 days from the date of purchase, or if a claim has been made, the Provider will provide a refund of 100% of the unearned pro-rata purchase price based on the number of days remaining on the Protection Plan term, less any claims paid. A cancellation fee equal to the lesser of 10% of the Protection Plan’s purchase price or \$25 may be deducted from the purchase price.
- C. A monthly penalty of 10% of the Protection Plan’s purchase price per shall be added to any refund owed that is not paid within 45 days of Your proper return of the Protection Plan.
- D. You may not cancel the Protection Plan after expiration of the applicable return period described above.
- E. Administrator may not cancel the Protection Plan, although under certain circumstances Your coverage may end following resolution of a claim as described in the Section IV, Service Procedures.
- F. The Covered Furniture, the Protection Plan’s purchase price and its seller are listed on Your sales receipt.
- G. This Protection Plan is non-transferrable and not renewable. You may not sell or transfer Your rights under the Protection Plan.

## VII. GENERAL INFORMATION

NORTHCOAST WARRANTY SERVICES, INC. IS THE PROVIDER OF THIS SERVICE CONTRACT. TERMS AND CONDITIONS ARE AS STATED AND CANNOT BE ALTERED. **THIS IS A SERVICE CONTRACT AND IS NOT INSURANCE.** THIS SERVICE CONTRACT SPECIFICALLY EXCLUDES ADMINISTRATOR FROM LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES RELATING TO EITHER SERVICES PROVIDED UNDER THIS SERVICE CONTRACT OR FURNITURE COVERED BY THE SERVICE CONTRACT. SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCEPTION MAY NOT APPLY TO YOU. **Obligations of the Provider under this Service Contract are insured under a reimbursement policy. Purchaser is entitled to apply directly to Wesco Insurance Company (a member of AmTrust Group) at any time, 59 Maiden Lane, 43rd Floor, New York, NY 10038, 866-505-4048, for benefits afforded under this Service Contract.**

## VIII. STATE SPECIFIC AMENDMENT

This Service Contract is covered under reimbursement insurance policy number WIC-SCRI-NWS-WA-052220, issued by Wesco Insurance Company. Any civil action brought in connection with this Agreement will be brought in the courts of Washington. We shall not deny any claim for coverage based on Your failure to properly maintain the vehicle, unless the failure to maintain involves the failed part(s). We only have sixty (60) days from the date of sale to You to determine whether or not Your furniture qualifies under our program. After 60 days, We are fully obligated under the terms and We may not cancel this Service Contract. Any arbitration proceedings held under this Service Contract will be held in close proximity to Your permanent residence. \_\_\_\_\_ By initialing here, You acknowledge that You have read and understand the terms of this Service Contract, specifically: (1) Your duties under this Service Contract as outlined in the Lack of Maintenance, Care, or Misuse section; (2) the work and parts covered by this Service Contract as outlined in What is Covered section; (3) the time limitations of the Service Contract identified on the front page of this Service Contract; (4) that the implied warranty of merchantability on the furniture is not waived if this Service Contract was purchased within 90 days of the purchase date of the furniture and the seller of the Service Contract is also the seller of the furniture covered by this Service Contract; (5) the exclusions under this Service Contract outlined in What is Not Covered section; and (6) Your right to return or cancel this Service Contract as outlined in VI. CANCELLATION / TRANSFER section.