

so-sure

Your Contents
Insurance Policy
Document





Contents

Introduction	3
Section 1: Cover Inside Your Home	7
Section 2: Options To Extend Cover	9
Section 3: Personal Liability Cover	11
Section 4: Our General Exclusions	12
Section 5: How It Operates And What You Need To Do	13
Section 5.1: Cancellation By You During And After The Cooling Off Period	14
Section 5.2: Cancellation by Us	15
Section 6: The Reward Pot	18
Section 7: Definitions	20
Section 8: Making an Enquiry or Complaint	22
Section 9: The Legal Details - We have to tell you about	23

Hi,

Congratulations.

This is **your SO-SURE** Limited contents policy, which covers **your items** for **loss, damage** and **theft** and covers **you** for personal liability in events leading to the **damage** or **bodily injury** of others.

We know insurance is complicated with its own technical language, so we've done our best to make this short and easy to understand. Anything in **bold** has a specific meaning, there is a more detailed explanation in the section on Definitions – **you'll** find that at the end of this document.

We hope it's simple and straightforward, but if there is anything that isn't clear, please ask **us** for help. **We** have live chat on **our** website and **our** team would love to hear from **you**.

We've seen insurance policies with awards for 'plain English' and they are still baffling, so **we** would rather hear from **you, our** customers, who use this.

The Contents Insurance Policy is a legal contract that is made up of two things:

- This Policy Document – this tells **you** how things work and sets out the terms and conditions of the insurance with which **you** must comply
- The Insurance IPID and Schedule – this tells **you** what **we** have insured **you** for, so shows things like **your** name and address, any **items you** have listed, and any limitations in the amount **we** will pay for things

These work as a pair, so please look at them both together.

If there is something wrong in the schedule, please tell us immediately on **www.wearesosure.com**, otherwise the policy may be invalidated, or a claim may be rejected or not fully paid. **We** don't want that to happen!

Who is Insured?

This policy covers **you**, and a **significant other**, any children permanently or other family relatives living at **your home**.

Any mention of **you** or **your items** within this letter also applies of these other people and their **items**.

Where are You Insured?

Your policy will cover **your items** against **loss** or **damage** in **your home**. Some options will extend cover into **your** garden, outbuildings or generally outside **your home**, and this is shown section 2.

How much are You Insured for?

We let **you** choose how much - but let us be clear what this means.

We mention limits a lot in this document.

A limit is how much **we** would pay **you** in the case of claim, so for example if **your** house burned down and everything **you** owned was lost, **we** would replace **items** and pay **you** cash up to the value of **your** limit.

The higher **your** limit, the more **your** policy will cost, so **we** let **you** choose the limit of cover or amount when **you** take the policy out.

We also have things **we** call specific limits; this means the amount which is the most **we** will pay out on certain **items** or classes of **items**. A good example is the single item limit – **we** won't pay out more than this for any single item unless it is validated with the **SO-SURE** App. **Your** specific limits are shown in **your** insurance schedule.

Who is this policy designed for?

Our policy is primarily designed for people living in the UK who are renters or who are **homeowners** who buy their buildings and contents policies separately. When customising **your** policy and choosing the cover **you** want, **you** should also make sure it is suited to **your** needs..

We have not provided you with a personal recommendation as to whether this product is suitable for your needs so you must decide yourself whether it is or not. You have made a decision based on the information made available to you.

This policy meets the demands and needs of those who wish to insure their home contents against loss or damage, and, if the optional cover is selected, personal liability, accidental damage and cover outside of the home.

Against what are You Insured?

This policy covers **loss** or **damage** to **your items** that are in **your home** from fire, flood, explosion, burglary, robbery, **theft**, vandalism, wind or rainstorm, hail, and water **damage** caused by burst pipes or a leaking appliance. In addition to **your items**, **you** are also covered for injuries or **damages** that **you** accidentally cause to others. For a full list of covers, see sections 1,2,3 and 4 below.

We also allow **you** to choose optional extras which will extend **your** insurance cover to include **accidental damage**, **damage** from **your** pets, or for when **you** take **your items** outside **your home**.

Loss or **damage** must be from one of the things stated below in Section 1 and Section 2.

What is not Insured?

We do not pay for **items** when they Wear Out or Breakdown ‘ –my TV stopped working’. We won’t cover deliberate **damage** ‘ –I threw my TV down the stairs’. And If **you** give **items** to someone else willingly and they never return them **we** don’t cover that. There are several things that **we** do not offer cover for, so take special care to make sure **you** understand these.

We don’t cover mobile phones as **we** have other separate policies **you** can take out with **SO-SURE** for these.

We don’t cover **your items** that you take with you on holiday outside of the United Kingdom. **You** need a travel policy for that and **we** don’t want to charge **you** extra for something **your** travel policy will cover **you** for.

Unless **you** demonstrate they are in good working using the SO-SURE app, **we** won’t cover **your** Television(s), Monitor(s), laptop(s) and tablet(s) ; don’t worry, the app is really easy to use and it helps the claims go faster.

And **we** don’t cover **money**.

When are You Insured?

You choose the date **your** policy starts, and it covers **you** for any **damage** to **your items**, and events directly leading to **damage** or **bodily injury** to others, that occur after the start date for as long as your policy is active.

This is an annual policy which can be paid for in one lump sum or by way of 12 monthly instalment payments. **You** can change **your** level of cover at any time and **you** can cancel for free at any time, so it is fully flexible with **your** life and life events.

We are not required to send **you** a renewal. If **we** do wish to renew **your** policy, **we** will issue renewal terms to **you** unless **you** tell us not to, and **we** will always send **you** a renewal notification well in advance.

What happens if I claim?

We want claiming to be as easy and quick as possible so the best way to start a claim is with the **SO-SURE** App or on the **SO-SURE** Website www.wearesosure.com. If that is not a possibility for **you**, **you** can call 0330 174 2076 or write to the following address: Claims Consortium Group, Copthall House, King Street, Newcastle under Lyme, Staffordshire, ST5 1EL

It is **our** decision how **we** will resolve a claim, **we** can either repair the item, replace it, or pay **you** enough to buy something of equivalent type and quality.

Every time **you** claim **you** will need to pay the **excess**. The **excess** is a required contribution from **you** in every claim event.. **You** can select the exact **excess** amount **you** pay when **you** purchase or renew **your** policy.

Don't forget there is a compulsory excess of £100 in addition to your selected excess if you don't create your inventory using the SO-SURE App. Please download the app using the links below.

Apple: <https://apps.apple.com/gb/app/so-sure-win-win-insurance/id1094307449>

Android: https://play.google.com/store/apps/details?id=com.wearesosure&hl=en_GB&gl=US

What do I do now once I have purchased the policy?

If **you** have just bought the policy, **you** should download the App and start adding **items** to **your** inventory. The sooner **you** do it, the sooner **your** compulsory excess of £100 is removed and **your** excess is lowered to **your** original selection.

Don't forget that any **item** where the value is more than the single item limit of £500 MUST BE ADDED to **your** inventory with the **SO-SURE** App for that item to be insured.

If you have selected Accidental Damage as an option, then you must add any item with a screen to the your inventory with the SO-SURE App in order to the make an Accidental Damage claim on that item.

If **you** do not add the item to **your** inventory, it will not be covered.

If **you** have already done that, then why not start building **your reward pot**? **Your** friends and family might **well** be paying too much for their insurance too, so use the **SO-SURE** App to invite them, connect **your** policies and **you** can all save and earn together.

And if **you**'ve done that, sit back and relax, knowing that **we**'ve got **you** covered.

The Full Story

In this section of the document, **we** will take you through all the specific things for which **we** provide cover automatically and the things **you** have made choices to cover - and do not worry, **you** can change those choices at any time by contacting **us**.

Your policy will cover **your items** against **loss** or **damage** in **your home**. Some options will extend cover into **your** garden, outbuildings or generally outside **your home**, and this is shown in Section 2.

If any of **your items** are individually worth more than the single item limit in **your** schedule, then **you** will need to tell **us** about them using the **SO-SURE** App.

Section 1: Cover Inside Your Home

We will cover **your items** against **loss** or **damage** from following events or causes.

What We cover	What We don't cover
Theft or attempted theft from your home	Theft by deception, unless deception is used only to get into your home
Household leaks, such as water or oil escaping from fixed water or heating systems	Loss or damage caused by water overflowing from sinks, wash basins, bidets, showers, and baths because of taps being left on in your home
Storm or Flood	Loss or damages caused by frost or by changes in the water table (the level below which the ground is saturated in water). Damages by weather to contents left in the open
Fire, explosion, lightning, and smoke	Tobacco burns or damage from gradual build up over time Any damage caused by air pollution
Subsidence, heave of the site on which your home stands, landslip, or earthquake	Loss or damage resulting from construction, structural alteration, repair or demolition Loss or damage caused by coastal or riverbank erosion; and arising from the use of defective materials, defective design, or faulty workmanship
Being hit by aircraft and flying objects and anything falling from them, or vehicles or animals	

Riot, civil unrest, strikes and labour or political disturbances, malicious people, or vandals	
Falling trees, branches, radio and tv aerials and their fixtures and masts	Loss or damage caused during tree felling, lopping, or topping and the cost of removing fallen trees or branches that have not caused damage

We only cover the following **items** up to the amount shown on **your** schedule.

What We cover	What We don't cover
The total value of all your Collections	Art, or collections of art
Digital Content	Any cryptocurrency or other cash equivalent assets that could be considered money Retrieving data or information, that is not your personal data, which is held on business equipment The cost of remaking or recreating a disc, tape or film Loss or damage to computer software
The total value of any jewellery and personal ornamentation	
Food stored in a freezer in the home due to a change in temperature or contamination by freezing agents	Loss or damage caused by strikes by the company (or its employees) supplying your power Loss or damage of frozen food used for business or trade purposes

We will also cover **your items** in the following circumstances

What We cover	What We don't cover
If you are moving home , we will pay for loss of or damage to Your contents by a cause listed above while the contents are being moved from your home to another private property that you are going to live in permanently within the United Kingdom	If you are not taking adequate care or have been reckless with your contents while the contents are being moved from your home to another private property that you are going to live in permanently within the United Kingdom

<p>If your home cannot be lived in, we will pay reasonable additional accommodation expenses for you and your pets who live in your home and reasonable storage costs for items until your home is ready to live in.</p>	<p>If your home cannot be lived in, we will not pay for alternative accommodation for anyone who is not you, a significant other, any child(ren) and other relatives permanently living at your home address. We will not pay any costs that you would have to pay once your home becomes habitable again. Any costs that you agree to pay without our written permission.</p>
<p>If you are legally liable as a Tenant for cost of loss or damage to Your landlord's premises to include their furniture, furnishings, and interior decorations, which Your tenancy agreement specifies you are responsible for.</p>	<p>Any damage to your landlord's premises furniture, furnishings, and interior decorations, which your tenancy agreement does not expressly specify. You are responsible for. We will not pay for any loss or damage listed elsewhere in the section 1 and which are specifically excluded under any cover of this section.</p>
<p>If you have non-paying visitors or guests, we will cover their items while inside Your home.</p>	<p>Visitor's items if they are insured by another insurance policy.</p>

Section 2: Options To Extend Cover

The following events are only covered if **you** have selected the option and it is shown on **your** Schedule.

What We cover	What We don't cover
Damage to your electrical or mechanical items, books, ornamentation, artwork, or other non-excluded items caused by your domestic pet	Damage to soft furnishings, carpets or upholstery, clothing and apparel or for costs associated with any liability issues caused by your domestic pet
Theft, loss or damage to your items which you keep in common areas in the same building as the insured address. The common area must be kept always locked and cannot be accessed nor is it open to the public	Loss or damage by theft or attempted theft unless caused by forcible and violent entry to or exit from the common area
Theft, loss or damage to your items locked in sheds and outbuildings only if you are the only key holder	

Theft, loss or damage to your items that are in the open but within the boundaries of your home	
Theft, loss or damage to business equipment	
Accidental damage to your items while they are in your home or being moved to your new home	<p>Damage to any laptop, television or monitor where the item has not been validated as working within the SO-SURE App</p> <p>Damage or deterioration to any item caused by dyeing, cleaning, repair, renovation or whilst being worked upon</p> <p>Damage to contact, corneal or micro corneal lenses</p> <p>Damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause</p> <p>Damage caused by dryness, dampness, extremes of temperature and exposure to light</p> <p>We will not pay for any loss or damage listed elsewhere in the section 1 and which are specifically excluded under any cover of this section</p>
Loss or damage to items outside of your home for any event listed in section 1 and any additional cover selected under section 2 for items that you typically would take out of the home with you anywhere in the United Kingdom	<p>Damage to any sports equipment whilst not in use</p> <p>Damage to a musical instrument unless suitably stored within a protective case</p> <p>The fraudulent use or mis-use of data in the case of connected devices that are subject to loss or theft contact, corneal cap or micro lenses and hearing aids</p> <p>Items taken by HMRC, Customs & Excise a Court bailiff and/ or other official any total amount of over £1,000 in respect of theft or loss from unattended vehicles or hotel rooms</p>

Section 3: Personal Liability Cover

We also provide **you** with personal liability cover if **you** accidentally cause **bodily injury** to someone else, or **damage** to their property, or if someone claims **you** have done so.

This part of your policy will also respond if someone trips on a rug in **your home**, or **you** ride into someone on **your** skateboard and cause them **bodily injury**.

The policy will not respond if **you** borrow something then break it.

We may investigate, settle, contest the case, and mount a legal defence on **your** behalf where **we** do not agree that you did cause **bodily injury** or **damage** to another person or their property.

What We cover	What We don't cover
Accidental death, or bodily injury to, any person	Bodily injury or illness arising directly or indirectly from any communicable disease, virus or condition
Accidental Loss of or damage to property	Bodily injury or illness arising directly or indirectly of any criminal or violent act to another person.
We will cover you for liabilities arising from you occupying your home as a private individual in and away from your home . We will also meet the costs of any legal fees and expenses up to the limit shown in the Schedule incurred by you whilst defending a claim under the Occupiers Liability Act 1984	Damage to property owned by you or a property of a third person which you have charge or control over, other than covered under your liability as a Tenant.
	Damage , accidental death, or bodily injury arising directly or indirectly out of any profession, occupation, business or employment that includes any liability you have assumed under contract and which would not otherwise have attached
	Damage accidental death or bodily injury arising directly or indirectly out of your ownership, possession or use of any motorised or horse-drawn vehicle, electrically powered bicycle or scooter
	Any power-operated lift, any aircraft or watercraft other than rowing boats, punts or canoes
	Damage accidental death or bodily injury arising directly or indirectly out of your ownership, possession or use of any animal. Including Domestic Pets .
	Damage accidental death or bodily injury arising directly or indirectly out of any kind of pollution and/or contamination.
	Damage accidental death or bodily injury arising directly or indirectly out of your ownership, occupation, possession or use of any land or building that is not within the home
	Any proceedings bought against you in Courts outside of the United Kingdom
	If you are entitled to compensation under any other insurance until such insurance(s) is exhausted.

Section 4: Our General Exclusions

There are certain things for which **we** don't provide insurance under Section 1 or Section 2.

We won't insure the following items which are excluded:

- **Money** – as defined below and includes all cash and cash equivalents.
- Mobile Phones – **we** sell a separate policy specifically for mobile phones.
- Matching **items** and Sets – **we** will cover a **damaged** item within a set, but **We** won't cover the cost of replacing any undamaged item or part of any item just because it forms part of a pair, set, suite, group or collection of articles of a similar nature, colour, pattern or design. By way of example this would include a pair of candle sticks or a gaming card sets.

The policy DOES NOT provide any cover to **you** in the following situations:

- If **you** sublet **your home** in any way, either long-term or short-term (for example through Airbnb or Booking.com).
- Any pre-existing **loss** or **damage** that happened before **your policy** started.
- **Items** wearing out, general wear and tear to any **item**.
- **Damage** caused gradually, or by a general and slow decrease in performance or quality not linked to a specific event.
- The cost of repairing or replacing any **item** following a mechanical or electrical fault or breakdown, and/or where it has failed or stopped working despite there being no apparent **damage**.
- Failure of and/or **damage** to computers, tablets and/or other electrical equipment caused by any computer virus, worm, or cyber-attack.
- **Damage** caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item.
- Tearing, scratching, chewing, vomiting, fouling, urinating or denting by a **Domestic pet** unless this cover has been selected and is included under section 2 and shown on your **schedule**.
- **Your items** held or used for business purposes - unless **business equipment** has been selected and is included under Section 2 and shown on your **schedule**.
- Any **loss, damage** or legal liability caused, or allowed to be caused, by a deliberate, wilful or **malicious act**.
- Any direct or indirect **loss** or **damage** to **your home** or its **contents** as a result of the property being used for illegal activities.
- **Loss** or **damage** to **Items** where that item is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.
- **Loss** or **damage** when **your home** is **unoccupied** for more than 60 days.

- Indirect loss which happens as an indirect result of an event for which **you** are insured under this policy.
- If **you** are entitled to compensation under any other insurance until such insurance(s) is exhausted.
- **Your** costs in preparing, proving, agreeing or negotiating **your** claim.
- Any costs incurred without **our** approval or permission.
- Any **loss, damage** or legal liability caused by war, invasion, act of foreign enemy, riot, hostilities, civil war, rebellion or revolution.
- Any **loss, damage**, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of **terrorism**.
- Any **loss** or **damage** by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound. Any **loss, damage** or legal liability caused by pollution, or contamination - unless from water or heating oil in an event specifically included in section 1 and shown on your schedule.
- Any **loss, damage** or legal liability caused directly or indirectly by radioactive contamination, toxic explosive, ionising radiation from any nuclear fuel or waste which results from the burning of nuclear fuel or other dangerous properties of nuclear machinery or any part of it.
- Any **loss** that is caused by or arises in any way from Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), a mutation or variation of SARS-CoV-2, a threat, fear or likelihood of infection with any of the above.
- We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

Section 5: How It Operates And What You Need To Do

There are several common-sense rules set out below that **you** must follow to ensure that **you** remain fully covered by **your** policy.

- **You** must take reasonable care to prevent **loss, bodily injury** or liability, **damage** or **accidental damage** to **items** covered under this policy and **you** must ensure **your home** is kept in a good condition and that all protections for the security of the **home** are in good working order and effectively operate.
- If **you** move to a new **home** or leave **your home unoccupied**, or if anything in the information **you** provided to us change, then **you** need to let us know. If **you** are unsure whether something may affect **your** cover, please contact us and ask.

If **you** don't do these things, then **your policy** may be invalidated, or **we** may reject or not pay any claim made in its entirety.

You will only be covered if **you** pay **your** premiums in full and on time. If any **premium** that is due has not been paid at the time of any claim or incident giving rise to a claim, it may result in **your** claim not being paid and **your** policy becoming invalid and without legal effect (void).

If **we** can't collect **your premium** on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell us otherwise. **We** may cancel **your** policy from that date. Before **we** do so, **we** will write to **you** to give **you** another opportunity to make the payment.

- If **you** do not pay the **premium** by the date stated in our letter, **we** will write to **you** to confirm that **your** policy was cancelled on the date the missed payment was due.
- If **you** have made a claim, or one has been made against **you**, before that date, **you** will need to pay the balance of the year's **premium** if you want to make a claim under the policy for that claim.

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise. **We** will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal **Premium** and policy terms, and before taking any payment. If **you** do not want to renew **your** policy, **you** must contact us before **your** renewal date to let us know.

Section 5.1: Cancellation By You During And After The Cooling Off Period

You may cancel **your** policy at any time by contacting us on the **SO-SURE** website or sending us notice in writing.

- If **you** cancel before the start of or within 14 days of the start of the period of insurance, the cooling off period, **we** will return any **premium** paid.
- If **you** cancel after 14 days have passed, **we** will return any **premium** paid less an amount for the period the policy has been in force.
- If a claim has been made by you, we will not return any **premium** and you must still pay us the remaining annual premium. If you do not pay the remaining amount of your annual premium, we will take legal proceedings against you to recover any outstanding **premium** amount and full reimbursement of any claims fulfilled. We have to do this because we don't

want non-payers of **premium** to cause our honest customers see increased **premium** costs.

Section 5.2: Cancellation by Us

We have the right to cancel **your** policy at any time if there is a valid reason.

We will give **you** 14 days notice in writing. **We** will send our cancellation letter to the latest address **we** have for **you**.

Valid reasons may include but are not limited to:

- **You** failing to co-operate with us or send us information or documentation as required by the terms of **your** policy
- changes to **your** circumstances that mean **you** no longer meet our criteria for providing **home** insurance
- **You** using threatening or abusive behaviour or language with our staff or suppliers
- failure to pay any **premium** due

If **we** cancel **your** policy, **we** will return the **premium** paid less the amount for the period the policy has been in force.

If **we** cancel your policy for the reasons as set out in Section 5.1 or Section 5.2, **we** will not refund any **premium** to you if **you** have made a claim during the **period of insurance** or a claim has been made against **you** during the period of insurance.

If **you** are paying **your** policy by instalments, any outstanding **premium** not yet collected will still be due on the policy in these circumstances.

Claiming on Your insurance

You can start a claim by going to the **SO-SURE** Website www.wearesosure.com or the **SO-SURE** App and selecting 'make a claim'.

If **you** are unable to do this, **you** can also call our claims helpline on: **0330 174 2076**

Or by submitting your claim in writing to: Claims Consortium Group, Copthall House, King Street, Newcastle under Lyme, Staffordshire, ST5 1EL.

- The claims helpline is open 9am to 5pm Monday to Friday (except Bank Holidays).
- The emergency claims hotline is for 24 hours a day, 365 days a year.
- When contacting our Claims Team, please ensure **you** have **your** policy reference number available.

- **We** may record or monitor calls for training purposes or to improve the quality of our service.

You MUST report any claim within 28 days of discovery of the incident, unless it relates to injuries or **damage you** have caused to others in which case **you** must notify us immediately and within 3 days (or as soon as viable if you have exceptional circumstances that prevented you from doing so within 3 days).

If **your** claim is as a direct result of **theft** or any **malicious act**, then the incident / **theft** MUST be reported to the police by **you** within 24 hours of discovery of the incident (or as soon as viable if you have exceptional circumstances that prevented you from doing so within 24 hours) to obtain a crime reference number.

For any claim **you** must:

- Give us any relevant information and evidence that **we** ask for, including proof of ownership or value of the lost or damaged **Item** and written estimates for repair. **You** will have to do this at **your** own expense.
- Allow us (or our appointed suppliers) to access or inspect the damaged **items** and/or property.
- **You** must not dispose of any damaged **items** before **we** have had the opportunity to inspect it that is unless **you** have been advised by **us** to dispose of them.
- **You** must take care to limit any **loss, damage** or **bodily injury**.
- It is **your** responsibility to prove any **loss** and **you** must provide **us** with evidence of the value or age (or both) for all **items** involved in a claim.
- To help prove **your** claim **we** may require **you** to provide original purchase receipts, invoices, bank or **credit card** statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of **your home**.
- **You** must forward to **us**, by registered post or email and within 3 working days, any letter, writ, summons or other legal document is served on **you** in connection with a claim or possible claim. **You** must not answer any correspondence, admit, deny or negotiate any claim without prior written consent. **You** must not admit liability or offer or agree to settle any claim without our written permission.

For any of **your items** that are lost or damaged **we** will choose whether to:

- replace or repair the **item** or part; or
- pay the cost of replacing or repairing the **item** or part, up to the amount it would have cost to replace or repair using our own suppliers; or
- make a cash payment.

We won't pay more than the amount it would have cost **us** to replace or repair using our own suppliers.

When settling any claim, **we** will always settle the claim to the account of the person making the claim. Where there are multiple insured people named on the policy, **we** will make payment to the person who reports the claim to **us**. **We** take no responsibility for allocating any claims funds or any refunds between policyholders.

At **SO-SURE** **we** treat our customers fairly and with respect so that **we** can handle valid claims promptly. Failure to do provide **is** with information and evidence to support the claim which is being made will slow down the handling of **your** claim and could invalidate **your** policy.

Please always treat our personnel with full respect.

What if Your claim is rejected?

If **you** are not happy with any claims decision, **we** want to hear from **you** as soon as possible.

Please follow the complaints process described in the section 'Making an enquiry or complaint' below.

Fraud

SO-SURE takes fraud very seriously because it affects every customer's premium and experience.

You must always be honest in **your** dealings with **us**. **We** rely on the information **you** provide to us either online, over the phone or in writing to make decisions about **your** insurance and any claim. If **you** do not answer accurately and completely any questions we ask, we will have the right to invalidate **your** insurance and/or **we** reject your claim. **Your** duty also applies when **your** policy is updated or renewed.

We will not pay a claim that is in any way fraudulent, false or exaggerated. If **you**, or any person insured under this policy or anyone acting on **your** behalf attempts to deceive us or knowingly makes a fraudulent, false or exaggerated claim:

- **Your** policy may be cancelled.
- **We** may reject **your** claim and any subsequent claim.
- **We** may keep any **premium you** have paid.

If **we** discover fraud, **we** have the right to cancel any other products **you** hold with **us** and we will share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings.

Section 6: The Reward Pot

The **reward pot** is designed to reward **you** and **your** friends and **your** family for making an insurance network together. If **you** and **your** family and friend network does not make a claim, during any 12-month policy period then **we** will “reward” **you** all by giving **you** money back at the end of the year. **You** can either take the **reward pot** as cash, or **you** can use it to reduce **your premium** in the next policy year (it can be automatically applied against **your** renewal price).

You can earn as much as 40% of **your** annual premium amount by way of cash allocated to **your reward pot**. For each person you add as a member to **your** network and who joins within 60 days of **your** policy start date or renewal start date **we** will put £10 in **your reward pot**, or if it is after the first 60 days, £2 in **your reward pot**. At the end of the policy term, when your policy renews, **you** can elect to keep any network members **you** like, and each one counts as £10 toward the next year’s **reward pot**.

Example of **your reward pot** value, if **your** insurance **premium** is £120 and **your** Group members join in the first 60 days:

Number of Group Members	Reward Pot Value	% of insurance premium
0	£0	0%
1	£10	8%
2	£20	16%
4	£40	32%
5	£48	40%

- If **you** claim, **your reward pot** is reduced to £0 (zero) until the policy term ends.
- If **your** Reward Pot is worth less than £40 and one of **your** group members makes a claim **your reward pot** is reduced to £0 (zero) until the policy term ends.
- If **your reward pot** is worth £40 or more and one of **your** group members makes a claim, **your reward pot** is reduced to £10 (ten) until the policy term ends.

We will always ask **you** what **you** want to do with **your reward pot** at the same time **we** send **you** a renewal notice.

We make any cash payments within 45 days of **your** policy ending, if none of **your** network has submitted a claim for an incident that took place before the end of **your** policy period.

The Reward Pot – Legal Details

If **your** policy is amended during the **period of insurance** and **you** premium has changed, **your reward pot** and **reward pot** limit will change based on the new premium. The first new member admitted to **your** group after the upgrade will be rewarded to **you** as if they had joined in the first 60 days of the **period of insurance**.

- The reward is not a payment for introducing business.
- If **you** receive a promotional offer of the reward pot this will be treated as any other reward **money** in the event of a claim.

There are some circumstances in which **your reward pot** will not be paid to **you**.

These are:

- **You** filed a claim which has been approved.
- **Your** policy has been cancelled within the last 12 months.
- One of **your** group makes a claim which took place during the **period of insurance**.
- If **we** have paid a claim for **you**.

All payments assume that no deduction is required by way of taxation.

If **we** are obliged by law to make a tax deduction, then any **reward pot** payment will be reduced by the amount of tax payments **we** are required to make.

Section 7: Definitions

The following words have special meanings throughout this document.

Accidental Damage	Sudden and unintentional physical damage that happens unexpectedly.
Bicycle	Any bicycle , including electrically powered models, and its accessories.
Bodily Injury	Death or physical bodily injury caused by a sudden and unexpected external visible event
Business Equipment	Any electronic equipment and/or device used for business purposes while it is being kept in your home , not including mobile phones.
Collections	Any number of items which when aggregated is regarded as a single item when stored, used or consumed – for example a gaming card collection or a stamp collection
Common Areas	Any communal spaces located within the home which are accessible by you as well as other permanent residents residing at the insured address
Credit Cards	Credit and debit cards, cheques and cash cards not held or used for business purposes
Damage	Damage to personal items which are stored inside the home
Digital Content	Any text or media (excluding crypto currency or similar digital assets) that is formatted into a binary source and includes the right to use it, which cannot be recovered by any other means, and which has a monetary value which can be authenticated by a receipt
Domestic Pet	An animal that is tamed to live within the Home
Excess	The amount which is payable by you in the event of a claim being upheld under this Policy. The excess amount is set out in the schedule
Home	The main residence occupied by you , and the address shown in your schedule, including its domestic garages and outbuildings.
Insurer	Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613. 3 More London Riverside, 5th Floor, London, England, SE1 2AQ.
Items	Household goods, clothes, personal effects, electrical equipment, jewellery, furniture, toys and games, entertainment equipment, sports equipment, camping equipment, money, satellite dishes, aerials and other articles that belong to you .

	Excludes: vehicles , any living creature, securities, certificates, documents and money
Loss	Loss, damage or destruction to items
Malicious Act	An act that is wrongful and performed wilfully or intentionally, and without legal justification.
Money	Cash, bank notes, cheques, money orders, postal orders, traveller's cheques, savings certificates, share certificates, premium bonds, digital currency (including cryptocurrency or digital assets with a function equivalent to currency) travel tickets, postage stamps (that are not part of a collection), phone cards, luncheon vouchers, and vouchers and cards with a cash value that belong to you and are not used for business purposes
Period of Insurance	The period for which the policy covers you shown in your schedule
Premium	Sum charged for cover under this policy as shown in the schedule
Reward Pot	Money allocated to you by us when you link your friends and/or family making an insurance network together
Schedule	This document forms part of this insurance contract and contains details of the insured address, the sums insured, the period of insurance and the sections of this insurance which apply.
Significant Other	Wife, husband or long-term partner who resides at your home and with you throughout the term of the Policy
SO-SURE Limited	The company which has been authorised by the insurers to transact insurance business on their behalf.
Schedule	The Schedule sets out what you told us about you and the other people living at your home , and about the home itself, when you were purchasing this policy of insurance
Terrorism	Terrorism means an act, including but not limited to the use of force or violence and/or the threat, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear and includes the use or threat of use of biological, chemical, radiological and/or nuclear force or contamination by any person

United Kingdom	England, Scotland, Wales and Northern Ireland.
Unoccupied	A Home is not occupied by You if you have not lived at the home and/or it has been left empty for more than 60 consecutive days.
Vehicles	Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their keys, key-fobs, parts and accessories
We, Us	SO-SURE Limited
You, Your, Insured	The Lead Policyholder and Other Policyholders listed on the schedule as well as any children under the age of 18, under your care and residing with you on a permanent basis

Section 8: Making an Enquiry or Complaint

We will always try to be fair and reasonable. If **you** believe **we** have not provided **you** with a satisfactory level of service, please tell us so that **we** can do **our** best to resolve the problem. The easiest way to contact us is to call us on **0330 174 2076**

We will do everything possible to ensure that **your** query is dealt with promptly.

If **you** want to make a Complaint about **our** service or **your** policy **you** can:

- ☐ use our web chat at www.wearesosure.com; or
- ☐ email us-complaints@wearesosure.com; or
- ☐ write to **us**: Complaints Manager, St George's Works, 51 Colegate, Norwich, NR3 1DD.

Please quote **your** mobile phone number in any correspondence.

If **Your** Complaint is about a **claim** or how your **claim** has been handled, please contact Claims Consortium Group either by

- ☐ telephone: 0330 174 2076; or
- ☐ email: post.tpa@claimsconsortiumgroup.co.uk; or
- ☐ post: Claims Consortium Group, Copthall House, King Street, Newcastle under Lyme, Staffordshire, ST5 1EL

If **you** are not happy with **our** decision **you** can, within 6 months of our final decision, refer **your** complaint for an independent assessment to:

- ☐ Email: complaint.info@financial-ombudsman.org.uk
- ☐ Web: financial-ombudsman.org.uk.
- ☐ The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, LONDON, E14 9SR.
- ☐ Telephone: 0800 023 4567 / 0300 123 9123

Nothing in these terms, including referral to the Financial Ombudsman Service affects **your** statutory rights.

Section 9: The Legal Details - We have to tell you about

Who are We?

This insurance is arranged and administered by **SO-SURE** limited. **SO-SURE** Limited is Authorised and Regulated by the Financial Conduct Authority under firm reference number 988625. Registered in England and Wales (registered company number 9365669). Registered address, St George's Works, 51 Colegate, Norwich, NR3 1DD

Who are the Insurers of Your policy?

The **Insurer** is Collinson Insurance (a trading name of Astrenska Insurance Limited) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613. 3 More London Riverside, 5th Floor, London, England, SE1 2AQ.

Accessibility

Upon request **we** can provide audio or large print versions of this **policy** and the associated documentation including the IPID document.

If **you** require an alternative format **you** should contact **SO-SURE** through whom this **policy** was arranged.

SO-SURE Privacy Notice

This Privacy Notice describes how **SO-SURE** collect and use the personal information of insureds, claimants and other parties (for the purpose of this notice “**you**”) when we are providing our insurance and reinsurance services.

How We Will Use Your Data

The information provided to **SO-SURE**, together with any other information obtained from you or from other parties about **you** in connection with this policy, will be used by **SO-SURE** for the purposes of determining **your** application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection.

We may be required by law to collect certain personal information about you, or because of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by **SO-SURE** for these purposes with group companies and third parties including **insurers** and Claims Consortium Group) insurance

intermediaries and service providers. Such parties may become data controllers in respect of **your** personal information.

The information **you** provide will be used by us to supply **you** with the services for which **you** have registered, and **we** may use the information to contact **you** to obtain **your** views on our services and let **you** know about insurance products and services we offer.

Your Rights Regarding Your Personal Information

You have certain rights regarding your personal information, under UK law. These include the rights to request access, rectification, erasure, restriction, objection, and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If **you** have questions or concerns regarding the way in which your personal information has been used, please contact: www.wearesosure.com.

We are committed to working with you to obtain a fair resolution of any **complaint** or concern about privacy. If, however, **you** believe that **we** have not been able to assist with **your complaint** or concern, **you** have the right to make a complaint to the UK Information Commissioner's Office ("ICO").

For more information about how **we** process your personal information, please see **our** full privacy notice at <https://wearesosure.com/about/social-insurance/privacy> or for a written copy please contact us at: support@wearesosure.com

Collinson Insurance Privacy Notice

How Collinson Use the Information About You

As a data controller, Collinson collect and process information about **you** so that Collinson can provide **you** with the products and services **you** have requested. Collinson also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for Collinson to:

- ❑ Meet our contractual obligations to **you**.
- ❑ Issue **you** this insurance policy.
- ❑ Deal with any claims or requests for assistance that **you** may have.
- ❑ Service your policy (including claims and policy administration, payments, and other transactions).

- ❑ Detect, investigate, and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.
- ❑ Protect our legitimate interests.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, Collinson will have strict contractual terms in place to make sure that your information remains safe and secure.

Collinson will not share your information with anyone else unless **you** agree to this, or Collinson are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information Collinson have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how your information will be used by Collinson and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- ❑ Necessary for the performance of the contract that **you** have with Collinson.
- ❑ Is in the public or your vital interest: or.
- ❑ For our legitimate business interests.

If Collinson are not able to rely on the above, Collinson will ask for your consent to process your data.

How Collinson store and protect your information

All personal information collected by Collinson is stored on secure servers which are either in the United Kingdom or European Union. Collinson will need to keep and process your personal information during the period of insurance and after this time so that Collinson can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

Collinson also have security measures in place in our offices to protect the information that **you** have given Collinson.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that Collinson hold about **you**. If **you** would like a copy of some or all of your personal information, please contact Collinson by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, Collinson may either make a reasonable charge for this service or refuse to give **you** this information if your request is clearly unjustified or excessive.

Collinson want to make sure that your personal information is accurate and up to date. **You** may ask Collinson to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.

Third Party Rights

A person who is not a party to this policy has no right to enforce any term of this contract of insurance under the Third-Party Rights Act 1999.

Choice of law

English law applies to this policy and all communication with **you** will be in English.

If We need to change the terms of the policy

In the event that the **insurer** needs to change the terms of this policy, **we** will give **you** 30 days notice of the changes in writing to **your** last known address, or via email where **you** have provided us with a valid email address.

This will only be for valid reasons such as due to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where **we** choose to change the level of cover.

Data Protection: How We handle Your personal information.

We comply with the Data Protection Act 2018. **We** are committed to preserving the privacy of our customers. Please read the following privacy policy in conjunction to those on our website, and if applicable, the apps downloaded to understand how **we** will use and protect the information that **you** provide to **us**. If **you** are purchasing the policy on behalf of another person (family member or employee), **you** will need to secure the consent of that person to share their personal data with us in accordance with our terms and conditions.

You should note the following important information:

SO-SURE and **insurers** are the data controllers **SO-SURE, insurers** and associated companies may use the personal data that you supply for the purposes of insurance administration.

The data may be disclosed to us and regulatory bodies such as the Financial Conduct Authority (FCA) for the purposes of administering and regulating your insurance.

By purchasing this insurance from **us you** consent to the collection and use of **your** information under the terms of **our** privacy policy for the purposes of effecting and administering this insurance policy.

The details of **items** reported lost or stolen will be submitted, where applicable, to item specific databases to prevent further use. **We** may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, **we** may divulge information about **you** for this purpose. **You** have a right to ask for a copy of the data held about **you** and **you** may ask us to make any necessary changes to ensure that it is accurate and kept up-to-date.

We employ security measures to protect **your** information from access by unauthorised persons and against unlawful use, accidental loss, destruction and **damage**. **We** will retain **your** information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to our use of **your** information are welcomed and should be addressed as specified above.

If **we** transfer **your** information to a person, office, branch, organisation, service provider or agent in another country, **we** will make sure that they agree to apply the same levels of protection as **we** are required to apply to information held in the UK and to use **your** information only for the purposes that **we** have permitted.

You confirm that **you** consent to transfers of **your** data outside the EEA for the purposes described in this policy.

We will store your details but will not keep them for any longer than necessary. Under the terms of the Data Protection Act 2018 you are entitled to a copy of all the information we hold about you. If you have any questions or queries regarding the use of your personal data, or to exercise your rights relating to such personal data, please contact our Data Protection Officer at the following address:
Address: St George's Works, 51 Colegate, Norwich NR3 1DD.

Financial Services Compensation Scheme (FSCS)

The **insurer** is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **your insurer** cannot meet their obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk. You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.