

# so-sure

Your Contents Insurance Policy Document





## Contents

Introduction	3
Section 1: Cover Inside Your Home	7
Section 2: Options To Extend Cover	10
Section 3: Personal Liability Cover	11
Section 4: Our General Exclusions	13
Section 5: How It Operates And What You Need To Do	14
Section 5.1: Cancellation By You During And After The Cooling Off Period	15
Section 5.2: Cancellation by Us	15
Section 6: The Reward Pot	18
Section 7: Definitions	20
Section 8: Making an Enquiry or Complaint	23
Section 9: The Legal Details - We have to tell you about	24

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'd 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 **Schedule** IPID and Statement of Facts – 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 **home** owners 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** circumstances.

### 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 rain storm, 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** whilst you are 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.

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.

And **we** will not put **your premium** up at renewal unless **you** have had a claim or unless inflation or insurance tax changes mean **we** have to.

### What happens if I claim?

**We** want claiming to be easy, as possible and so the best way to start a claim is with the **SO-SURE** App or on the **SO-SURE** Website [www.wearesosure.com](http://www.wearesosure.com) or **you** can contact us in writing at 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. It is an important part of fraud detection and helps keep **your premium** low. **You** can select the exact **excess** amount **you** pay when **you** purchase or renew **your** policy.

Don't forget that there is an **excess** penalty when **you** initially buy the policy, however, it's very easy to remove this penalty by just creating **your** inventory through our **SO-SURE** App. You can download the **SO-SURE** App from here:

**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](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** schedule. The sooner **you** do it, the sooner **we** can make sure **you** are paying the right amount for **your** insurance.

Don't forget that any **item** where the value is more than the single item limit of £1,000 MUST BE ADDED to **your** inventory with the **SO-SURE** App for that item to be insured.

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
<b>Theft</b> or attempted <b>theft</b> from <b>your home</b>	<b>Theft</b> by deception, unless deception is used only to get into <b>your home</b>
Household leaks, such as water or oil escaping from fixed water or heating systems	<b>Loss</b> or <b>damage</b> caused by water overflowing from sinks, wash basins, bidets, showers, and baths because of taps being left on in <b>your home</b>
Storm or Flood	<b>Loss</b> or <b>damages</b> 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 <b>damage</b> from gradual build up over time  Any <b>damage</b> caused by air pollution

Subsidence, Heave of the site on which <b>your home</b> stands, landslip, or earthquake	<b>Loss or damage</b> resulting from construction, structural alteration, repair or demolition  <b>Loss or damage</b> 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	<b>Loss or damage</b> caused during tree felling, lopping, or topping and the cost of removing fallen trees or branches that have not caused <b>damage</b>

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

What We cover	What We don't cover
<b>The total value of all your Collections</b>	
<b>Digital Content</b>	Any cryptocurrency or other cash equivalent assets that could be considered <b>money</b>  Retrieving data or information, that is not your personal data, which is held on <b>business equipment</b>  The cost of remaking or recreating a disc, tape or film <b>Loss or damage</b> to computer software
The total value of any jewellery and personal ornamentation	

<p>Food stored in a freezer in the <b>home</b> due to a change in temperature or contamination by freezing agents</p>	<p><b>Loss</b> or <b>damage</b> caused by strikes by the company (or its employees) supplying your power</p> <p><b>Loss</b> or <b>damage</b> of frozen food used for business or trade purposes</p>
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**We** will also cover **your items** in the following circumstances

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



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

<p><b>Theft, loss or damage to your items</b> which you keep in <b>common areas</b> in the same building as the insured address. The <b>common area</b> must be kept always locked and cannot be accessed nor is it open to the public</p>	<p><b>Loss or damage by theft or attempted theft</b> unless caused by forcible and violent entry to or exit from the common area</p>
<p><b>Theft, loss or damage to your items</b> locked in sheds and outbuildings only if <b>you</b> are the only key holder</p>	
<p><b>Theft, loss or damage to your items</b> that are in the open but within the <b>boundaries of your home</b></p>	
<p><b>Theft, loss or damage to business equipment</b></p>	
<p><b>Accidental damage to your items</b> while they are in <b>your home</b> or being moved to <b>your new home</b></p>	<p><b>Damage</b> or deterioration to any <b>item</b> caused by dyeing, cleaning, repair, renovation or whilst being worked upon</p> <p><b>Damage</b> to contact, corneal or micro corneal lenses</p> <p><b>Damage</b> 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><b>Damage</b> caused by dryness, dampness, extremes of temperature and exposure to light</p> <p>We will not pay for any <b>loss or damage</b> listed elsewhere in the section 1 and which are specifically excluded under any cover of this section</p>

<p><b>Loss or damage to items</b> outside of <b>your home</b> for any event listed in section 1 and any additional cover selected under section 2 for <b>items</b> that <b>you</b> typically would take out of the <b>home</b> with <b>you</b> anywhere in the United Kingdom</p>	<p><b>Damage</b> to any sports equipment whilst not in use</p> <p><b>Damage</b> 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 <b>loss or theft</b> contact, corneal cap or micro lenses and hearing aids</p> <p><b>Items</b> taken by HMRC, Customs &amp; Excise a Court bailiff and/ or other official any total amount of over £1,000 in respect of <b>theft or loss</b> from unattended <b>vehicles</b> or hotel rooms</p>
<p>Cover of <b>bicycles</b> of up to the value shown on <b>your schedule</b> – a <b>bicycle</b> is only covered once validated on the <b>SO-SURE</b> App</p>	<p>A <b>bicycle</b> that has not been validated on the <b>SO-SURE</b> App</p> <p>A <b>bicycle</b> that is not properly locked and stored in the open within the property boundaries</p> <p>A <b>bicycle</b> that has not been locked to a permanent structure with a Sold Secure Silver standard lock</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

<p>Accidental death, or <b>bodily injury</b> to, any person</p> <p>Accidental Loss of or <b>damage</b> to property</p> <p><b>We</b> will cover <b>you</b> for liabilities arising from <b>you</b> occupying <b>your home</b> as a private individual in and away from <b>your home</b>. <b>We</b> will also meet the costs of any legal fees and expenses up to the limit shown in the Statement of Facts incurred by <b>you</b> whilst defending a claim under the Occupiers Liability Act 1984</p>	<p><b>Bodily injury</b> or illness arising directly or indirectly from any communicable disease, virus or condition</p> <p><b>Bodily injury</b> or illness arising directly or indirectly of any criminal or violent act to another person.</p> <p><b>Damage</b> to property owned by <b>you</b> or a property of a third person which you have charge or control over, other than covered under the Tenants Liability Section</p> <p><b>Damage</b>, accidental death, or <b>bodily injury</b> 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</p> <p><b>Damage</b> accidental death or <b>bodily injury</b> arising directly or indirectly out of <b>your</b> ownership, possession or use of any motorised or horse-drawn vehicle, electrically powered <b>bicycle</b> or scooter</p> <p>Any power-operated lift, any aircraft or watercraft other than rowing boats, punts or canoes</p> <p><b>Damage</b> accidental death or <b>bodily injury</b> arising directly or indirectly out of <b>your</b> ownership, possession or use of any animal except your <b>domestic pets</b> so long as they are not dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation</p> <p><b>Damage</b> accidental death or <b>bodily injury</b> arising directly or indirectly out of any kind of pollution and/or contamination.</p> <p><b>Damage</b> accidental death or <b>bodily injury</b> arising directly or indirectly out of <b>your</b> ownership, occupation, possession or use of any land or building that is not within the <b>home</b></p> <p>Any proceedings bought against <b>you</b> in Courts outside of the United Kingdom</p> <p>If <b>you</b> are entitled to compensation under any other insurance until such insurance(s) is exhausted.</p>
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**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** cover 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**.
- Indirect loss which happen 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.

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## 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 **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](http://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 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.

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 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 **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 claim's 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** 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.

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## 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.

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## Section 7: Definitions

The following words have special meanings throughout this document.

<b>Accidental Damage</b>	Sudden and unintentional physical <b>damage</b> that happens unexpectedly.
<b>Bicycle</b>	Any <b>bicycle</b> , including electrically powered models, and its accessories.
<b>Bodily Injury</b>	Death or physical <b>bodily injury</b> caused by a sudden and unexpected external visible event
<b>Business Equipment</b>	Any electronic equipment and/or device used for business purposes while it is being kept in <b>your home</b> , not including mobile phones.
<b>Collections</b>	Any number of <b>items</b> which when aggregated is regarded as a single item when stored, used or consumed – for example a gaming card collection or a stamp collection
<b>Common Areas</b>	Any communal spaces located within the <b>home</b> which are accessible by You as well as other permanent residents residing at the insured address
<b>Credit Cards</b>	Credit and debit cards cheques and cash cards not held or used for business purposes
<b>Damage</b>	<b>Damage</b> to personal <b>items</b> which are stored inside the <b>home</b>
<b>Digital Content</b>	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
<b>Domestic Pet</b>	An animal that is tamed to live within the Home

<b>Excess</b>	The amount which is payable by <b>you</b> in the event of a claim being upheld under this Policy. The <b>excess</b> amount is set out in the <b>schedule</b>
<b>Home</b>	The main residence occupied by <b>you</b> , and the address shown in <b>your</b> schedule, including its domestic garages and outbuildings.
<b>Insurer</b>	Wakam, a limited company registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés) under no. 562 117 085 operating through its UK Branch whose principal place of business is 18th & 19th Floors, 100 Bishopsgate, London, EC2N 4AG.
<b>Items</b>	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 <b>you</b> Excludes: <b>vehicles</b> , any living creature, securities, certificates, documents and <b>money</b>
<b>Loss</b>	Loss, damage or destruction to items
<b>Malicious Act</b>	An act that is wrongful and performed wilfully or intentionally, and without legal justification.
<b>Money</b>	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
<b>Period of Insurance</b>	The period for which the policy covers <b>you</b> shown in <b>your</b> schedule
<b>Premium</b>	Sum charged for cover under this <b>policy</b> as shown in the <b>schedule</b>
<b>Reward Pot</b>	Money allocated to <b>you</b> by <b>us</b> when you link <b>your</b> friends and/or family making an insurance network together
<b>Schedule</b>	This document forms part of this insurance contract and contains details of the insured address, the sums insured, the <b>period of insurance</b> and the sections of this insurance which apply.
<b>Significant Other</b>	Wife, husband or long term partner who resides at <b>your home</b> and with <b>you</b> throughout the term of the Policy

<b>SO-SURE Limited</b>	The company who have been authorised by the <b>insurer</b> to transact insurance business on their behalf. <b>SO-SURE</b> are an appointed representative of Sheperd Compello, which is authorised and regulated by the Financial Conduct Authority. Firm reference number: 311810.
<b>Statement of Facts</b>	The Statement of Fact sets out what <b>you</b> told us about <b>you</b> and the other people living at <b>your home</b> , and about the <b>home</b> itself, when <b>you</b> were purchasing this <b>policy</b> of insurance
<b>Terrorism</b>	<b>Terrorism</b> 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
<b>United Kingdom</b>	England, Scotland, Wales and Northern Ireland.
<b>Unoccupied</b>	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.
<b>Vehicles</b>	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
<b>We, Us</b>	<b>SO-SURE Limited</b>
<b>You, Your, Insured</b>	The Lead Policyholder and Other Policyholders listed on the <b>schedule</b> as well as any children under the age of 18, under <b>your</b> care and residing with <b>you</b> 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 email us :- [complaints@wearesosure.com](mailto:complaints@wearesosure.com);

Or **you** can write to **us** :-

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Complaints Manager, 6th floor, 55 Gracechurch Street, London EC3V 0EE.

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.

Email: [post.tpa@claimsconsortiumgroup.co.uk](mailto:post.tpa@claimsconsortiumgroup.co.uk)

Address: Claims Consortium Group, Cophthall 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, please refer **your** complaint for an independent assessment to:

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [financial-ombudsman.org.uk](http://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.

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

### Who are We?

**SO-SURE** Limited is a company registered in England and Wales (registration company number 9365669), FCA registration number 744729 and registered address, 6th floor, 55 Gracechurch Street, London EC3V 0EE.

**SO-SURE** Limited is an appointed representative of Shepherd Compello Ltd which is authorised and regulated by the Financial Conduct Authority under registration number 311810.

### Who are the Insurers of Your policy?

The **Insurers** of this policy are Wakam, a limited company registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés) under no. 562 117 085 operating through its UK Branch whose principal place of business is 18th & 19th Floors, 100 Bishopsgate, London, EC2N 4AG with branch registration number FC037996

Wakam is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website under FRN517214.

### Accessibility

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

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

### Fair Processing Notice

This Privacy Notice describes how **SO-SURE** (for the purpose of this notice “**we**”, “**us**” or “(Wakam)”) 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.

### 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](http://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](mailto:support@wearesosure.com)

### 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.

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 to 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: Délégué à la Protection des Données, Wakam 120-122 Rue Réaumur Paris 75002 Email: dpo@wakam.com

### 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](http://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.