# REZUREC ASSURANCE

Trading name of Industry Innovation Specialists Registered Company No. 15026968 www.rezurec.co.uk | info@rezurec.co.uk

# **Rezurec Policy**

# Section 1 - General Policy Conditions

## 1. Rights to Information

In the event of a claim, you must provide Rezurec with the necessary evidence to validate your loss. This may include sending damaged goods to us for inspection, providing proof of purchase, or supplying a written statement detailing the cause of damage. We reserve the right to decline a claim if sufficient supporting information is not provided, if the claim is fraudulent, or if it falls outside policy coverage.

#### 2. Counterfeit Goods & Fraud

Rezurec does not cover counterfeit or non-authentic goods. If determined to be counterfeit during the policy period, coverage will be void from the purchase date. Rezurec may retain payments and report the matter to authorities. The burden of proof rests solely with Rezurec.

## 3. Reasonable Care

While not mandatory, customers are expected to take reasonable care of their luxury goods, including storing them properly, keeping them away from children and pets, and avoiding negligent or inappropriate use. Failure to do so may impact claim outcomes.

## 4. Policy Payment

Coverage is conditional upon receipt of payment for the policy, including renewals, prior to a claim being honoured. This does not apply to over-the-counter purchases or policies bought outright via partnered retail stores or directly through Rezurec. However, renewals must be arranged directly with Rezurec.

### 5. Dual Cover

The purchaser of the item and policy automatically becomes the policyholder. Only one policyholder is permitted per item. If the item is gifted, the policy transfer must be arranged with Rezurec. If two policies are purchased for the same item, a refund may not be possible.

## 6. Cancellation

You may cancel this policy within 14 days of purchase for a full refund. After 14 days, 30 days' notice is required for cancellation. Rezurec reserves the right to retain payments made prior to notice unless stated otherwise. Policies purchased via retail partners are subject to the retailer's refund terms.

#### 8. Third Parties

No third party, other than the named policyholder, may enforce the terms of this policy, request amendments, or cancel coverage unless authorised by the policyholder or legally entitled.

#### 9. Risk Assessments

Rezurec may conduct periodic risk assessments. If new risks or trends are identified, Rezurec may amend the policy terms. Continuation of cover is subject to the policyholder's acceptance of any new conditions following such an assessment.

# Section 2 - Cover & Exclusions

## **Trainers/Shoes Coverage**

Coverage for wear and tear begins 8 or 12 months after policy start, including rips, staining, colour loss, damaged soles, and damaged laces. Exclusions include accidental damage from insects, cleaning, unauthorised repairs, theft without forced entry, theft by deception, and theft from unoccupied properties for more than 30 days.

# Section 3 - Our Claims Service

#### **Claims Process**

If a covered item is damaged, Rezurec will arrange for inspection, authenticate the item, confirm details, send it to an approved restorer, and return it once restored. If restoration is not possible, Rezurec may replace the item or refund policy payments. Theft must be reported to the police and Rezurec notified if cancellation is required.