TERMS AND CONDITIONS

HOW DOES IT WORK?

Insure.One's Mattress Protection One Plan protects your mattress against Accidental Physical Damage and Accidental Liquid Damage. This includes accidental spills, stains, tears, punctures, cuts and other accidental damages that affect the functionality or usability of the mattress.

The plan starts after 14 days from the date of invoice and is valid for the duration as specified in your certificate schedule.

You are covered for specified risks during the period, subject to the terms, conditions, and exclusions mentioned in this document.

The protection amount is equal to the amount you paid for the product and if there’s a claim, the process is hassle-free for you. The claim is subject to the deductible, depreciation and/or salvage, as mentioned in the certificate of coverage document shared with you.

WHAT IS COVERED?

● Your mattress is Accidentally Stained or Damaged.

WE’LL ALSO COVER…

● Accidental Liquid Damage caused by:

- accidental spillage
- accidental liquid ingress causing permanent damage to the mattress
- accidental bodily fluid incidents causing damage to the mattress
- moisture penetration arising from a covered accidental liquid event

● Accidental Physical Damage caused by:

- accidental tears
- accidental cuts
- accidental punctures
- accidental rips
- accidental damage affecting the usability of the mattress

WHAT IS NOT COVERED?

- Any accidental liability arising out of delay in opening is not covered under this plan
- Normal wear and tear or gradual deterioration
- Natural softening, sagging, compression or loss of firmness due to regular usage
- Cosmetic discoloration due to sunlight or regular usage
- Manufacturing defects covered under brand warranty
- Damage during delivery, storage or transportation
- Misuse, abuse or negligence
- Unauthorized repairs or modifications
- Pest, rodent or insect infestation
- Against the removal of any odours when caused by a stain

- For any stains or damages that are consistent with wear and tear or anything that happens gradually
- For damage caused by insects, non-domestic animals, or wild birds
- For any damage caused by the use or application of cleaning substances or materials, other than those recommended by the manufacturer
- Against any consequential loss of any kind or loss of use
- For any defects which stand covered under the manufacturer's warranty
- For any damage that is not consistent with the original payout request or misrepresentation of an occurrence
- For payout requests resulting from any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority
- For payout requests resulting from any direct or indirect consequence of terrorism
- For payout requests resulting from any direct or indirect consequence of nuclear contamination, radioactive matter, atomic or nuclear reaction
- If items are used for leasing or commercial purposes (except residences and offices)
- Damage resulting from misuse, mishandling, abuse, neglect, violence or vandalism
- Damage resulting from deliberate damage by any person, including children
- Any spill or stain not attended to in a reasonable manner after discovery
- Colour loss or any change in colour because of usage or wear and tear

LIMIT OF LIABILITY

The total liability in aggregate for all claims paid under the plan shall not exceed the Covered Amount.

HOW CLAIMS WORK?

You may begin by logging into your account at my.insure.one or by writing to us at care@insure.one and we would be happy to guide you through the claims process and next steps. You may provide your documents and a detailed description of the event.

Provide your documents and a detailed description of the event.

For all claims we require, as a minimum, a detailed description of the event. We may request documents, such as proof of ownership or other relevant evidence proofs, during the claims process. If required documents are not provided to Us, the claim may be rejected or the status changed to 'pending'. Repairs must be authorised by Us in advance of any work being carried out.

When your claim is approved

When a claim is approved, you will be notified and given details of how to settle your claim. We reserve the right to settle your claim as we see fit (repair or provide monetary payment). If we replace your Product then the damaged product becomes Ours.

CANCELLATION AND REFUNDS

- To cancel or make changes to your Furniture Protection One Plan, email us at care@insure.one. Cancellation is subject to applicable charges and may not be permitted after a specified period.
- You may cancel the membership by written notice before the start of the period of membership.
- Refunds, if any, will be subject to the company's terms and approval.

KEY DEFINITIONS

1. **Accident –** A sudden, unforeseen, and external event resulting in accidental physical or liquid damage to the covered mattress.
2. **Accidental Damage –** Physical damage caused by an unexpected event, including tears, punctures, cuts, rips or similar damage affecting the functionality or usability of the covered mattress.
3. **Accidental Liquid Damage –** Damage resulting from the accidental spillage or ingress of liquids.
4. **Claim –** A request made by the customer for repair, reimbursement, or compensation following an event covered under this plan.
5. **Covered Amount –** The invoice value of the covered mattress, subject to applicable deductibles, depreciation, salvage, and the terms of this plan.
6. **Deductible –** The portion of a claim payable by the customer before any benefit is payable under the plan.
7. **Depreciation –** The reduction applied to the claim value based on the age of the covered mattress, as specified in the Certificate of Coverage.
8. **Manufacturer's Warranty –** The original warranty provided by the manufacturer against manufacturing defects.
9. **Covered Mattress –** The mattress item described in the invoice and Certificate of Coverage for which the protection plan has been purchased.
10. **Repair –** The restoration of the covered mattress to a usable condition through cleaning, repair, or treatment, as determined by the administrator.
11. **Salvage –** The residual value of damaged mattress or materials retained or recovered during claim settlement.
12. **Total Loss –** A situation where the cost of repair, cleaning, or restoration exceeds the threshold (~75% of the covered value) determined by the administrator, making settlement more appropriate than repair.
13. **We, Us, Our –** Sencov Technologies Private Limited operating through Insure.One and/or its authorized service providers, administrators, and insurer partners, as applicable.
14. **You, Your, Member –** The customer who has purchased the Mattress Protection One Plan and whose details appear in the Certificate of Coverage.

FRAUDULENT CLAIMS

You are strictly prohibited from engaging in any fraudulent activity. Fraudulent activity includes, but is not limited to, the following:

- Providing false or misleading statements to Sencov | Insure.One or its authorized representatives.
- Submitting forged or falsified documents.
- Filing a claim that is knowingly false or fraudulent.
- Claiming for loss or damage that was caused intentionally or with prior knowledge.

In the event that fraud is detected, Sencov | Insure.One reserves the right to:

- Deny the claim in question.

- Recover any amounts previously paid to you.
- Cancel your coverage effective from the date the fraudulent act occurred.

Following the cancellation of your membership due to fraud:

- Sencov | Insure.One shall bear no liability for any events occurring after the fraudulent act.
- No refund of fee paid will be issued
- Legal proceedings may be initiated, and the matter may be reported to the appropriate authorities.

COMPLIANCE & REGULATORY INFORMATION

Providers:

- Service and Protection Benefits arranged by Insure.One, a distribution platform of Sencov Technologies Private Limited.
- **Third-Party Rights:** This contract is solely between you and us.
- **Dual Cover:** If another plan also covers the same risk, we will only pay our share of the payout.
- **Your Data:** We are committed to protecting your personal information and following strict data security standards. As a data controller, we collect and process your personal details (e.g., name, email, phone, risk info) directly or via your booking agent to: Issue/modify membership, Process claims, Prevent fraud or illegal activity, Protect our legitimate interests. We may share data with insurers, contractors, investigators, or crime prevention bodies (including those outside your region). We never share your data with marketing services. Calls may be recorded for quality and security purposes. You can access our privacy policy at https://sencov.ai/privacy. By accepting these Terms and Conditions, you are hereby giving your consent to the collection, processing, storing, sharing, and retention of your personal information submitted in accordance with our Data Privacy Policy.

COMPLAINTS / DISPUTES

- You can contact us anytime at care@insure.one.
- Make sure to include your reference number (*Membership number or COC number*) for a formal review of your claim.
- We will respond to you **within five (5) working days**.