



## **REZUREC DEVICE RESTORATION POLICY**

Version 1.0

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Issued by:

Rezurec Assurance

(Trading name of Industry Innovation Specialists)

Registered Company No. 15026968

[www.rezurec.co.uk](http://www.rezurec.co.uk) | [info@rezurec.co.uk](mailto:info@rezurec.co.uk)

### **IMPORTANT NOTICE – PLEASE READ CAREFULLY**

This document constitutes a service and restoration contract.

It is not an insurance policy and does not provide insurance cover of any kind.

# 1. Policy Purpose and Scope

This Policy sets out the terms and conditions under which Rezurec Assurance (“Rezurec”, “we”, “us”, “our”) agrees to provide cosmetic restoration and, where selected, functional maintenance services for eligible mobile phones, tablets, and laptops (“Devices”).

Cover under this Policy is strictly limited to deterioration arising from normal wear and tear and is subject at all times to the provisions, exclusions, and limitations set out below.

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## 2. Definitions

### **Cosmetic Damage**

Superficial damage caused by normal wear and tear that does not affect the functional operation of the Device. This includes but is not limited to scratches, scuffs, dents, marks, fading, discolouration, or worn finishes.

### **Functional Maintenance**

Repair or servicing required to address deterioration due solely to wear and tear that impacts the normal operation of the Device, including but not limited to degradation of internal components such as screens, buttons, ports, batteries, or similar elements.

Functional Maintenance does not include accidental damage, sudden mechanical or electrical failure, malicious damage, manufacturing defects, recalls, inherent faults, software issues, data loss, or any insured event.

**Device**

A mobile phone, tablet, or laptop owned by the Policyholder and registered under this Policy.

**Policyholder**

The individual or legal entity that has purchased this Policy in respect of a Device.

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### **3. Cover Provided**

#### **3.1 Cosmetic Restoration Cover (Standard)**

This Policy includes cosmetic restoration services for Cosmetic Damage arising solely from wear and tear.

Cosmetic restoration is intended to improve the external appearance and condition of the Device only and does not include functional repairs unless Optional Functional Maintenance Cover has been selected.

All cosmetic restoration work is subject to Rezurec's assessment, approval, and determination of appropriate repair methods, scope, and cost.

## 3.2 Optional Cosmetic and Functional Maintenance Cover

Where selected and paid for, Optional Functional Maintenance Cover extends the Policy to include:

- Cosmetic restoration; and
- Functional maintenance arising solely from wear and tear.

All functional maintenance requests are subject to Rezurec 's prior assessment and written approval, including approval of repair scope, method, and cost.

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## 4. Claims Waiting Period

No claim may be made, and no liability shall arise under this Policy, until twelve (12) months have elapsed from the Policy purchase date.

Any damage occurring, existing, or identified prior to the expiry of this waiting period is expressly excluded from cover.

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## 5. Exclusions

This Policy does not provide cover for:

- Theft, loss, or unexplained disappearance
  - Accidental, deliberate, or malicious damage
  - Fire, flood, liquid ingress, or environmental exposure
  - Natural disasters or external forces
  - Manufacturing defects, product recalls, or warranty matters
  - Software faults, operating system issues, or data loss
  - Any insured event covered under a separate insurance policy
  - Damage caused by unauthorised repairs, modifications, or alterations
  - Betterment, upgrades, or improvements beyond restoration to a worn condition
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## 6. Claims Procedure

Where eligible damage occurs after the Claims Waiting Period, the following process applies:

1. The Policyholder must notify Rezurec promptly.
2. Rezurec may request supporting evidence, including photographs, proof of purchase, and a description of the damage.
3. The Device may be inspected or assessed by Rezurec or an authorised service partner.
4. Rezurec will determine whether the claim falls within Cosmetic Restoration Cover or Optional Functional Maintenance Cover.
5. Repairs may be carried out by:
  - a) a repairer approved by Rezurec ; or

b) a repairer sourced by the Policyholder, provided Rezurec has given prior written approval of the repairer, scope, and cost before work begins.

Failure to obtain prior written approval may result in the claim being declined.

Where restoration or repair is not technically or economically viable, Rezurec reserves the right to decline repair and may offer an alternative resolution at its discretion.

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## 7. General Conditions

- The Policyholder must take reasonable care of the Device at all times.
- Only one Policy may apply to any individual Device.
- The Policy may be cancelled within fourteen (14) days of purchase for a full refund.
- After the cancellation period, refunds are subject to Rezurec's cancellation terms.
- This Policy confers no rights on any third party.

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## 8. Governing Law and Jurisdiction

This Policy shall be governed by and construed in accordance with the laws of England and Wales.

The courts of England and Wales shall have exclusive jurisdiction.