

KINSHIP TERMS · LEGAL

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Kinship Terms

These terms are between you and **Legacy FS Limited**, trading as **Kinship**, a company registered in England and Wales (company number 14762350, registered office 167-169 Great Portland Street, 5th Floor, London, W1W 5PF). They cover paying for a Kinship Plan, for yourself or for someone else.

Your Plan Summary. What your Plan includes, what it costs, how long it runs and the rules particular to it are in your Plan Summary. You see it before you pay and we email it to you afterwards. It's part of this agreement, and if it and these terms ever differ, your Plan Summary applies. The Plan Member's family and friends can join the Plan as **Supporters**; a Supporter who chips in towards the cost agrees to our Chip-in Terms as well.

A few words: the "**Plan Member**" is the person the Plan is for, which can be you. "**You**" are the person who pays for it. "**Supporters**" are the family and friends around the Plan Member who take part in the Plan. Each section starts with a one-line summary in italics; if a summary and its section ever seem to disagree, the section is the term.

1. The Plan Member's say

In short: the Plan is for the Plan Member, and they decide.

If the Plan is for someone else, you confirm when you sign up that they know about it and are happy for us to contact them. The Plan Member decides what happens in their home and what the family sees. Paying for a Plan doesn't give you, or any Supporter, control over the Plan Member's care or access to their information beyond what they agree to. If the Plan Member tells us they don't want Kinship, we stop, and section 5 explains what happens to your payments.

2. Paying

In short: you pay in advance by card, and we never charge more than your Plan Summary says.

You pay in advance, monthly or yearly as you chose, by card through our payment provider. We never see or store your full card number. Your card is saved so we can take later payments on the dates your Plan Summary describes. We only ever charge what your Plan Summary says, and anything extra is agreed with you first. If a payment fails, we tell you and try again; the Plan carries on for 14 days while you sort it, with no fees or interest. If it's still unpaid after that, we may pause the Plan, telling you and the Plan Member first.

3. Changing your mind

In short: you have 14 days by law, and your Plan Summary may give you longer.

The law gives you 14 days from the day after you sign up to cancel for any reason. Because you asked for the Plan to start straight away, the law would let us keep a fair amount for anything already provided; your Plan Summary says whether we do. To cancel, email support@withkinship.ai, use your Kinship page, or use the form at the end of this document.

4. How long the Plan runs

In short: your Plan Summary sets the term. Nothing renews as a surprise.

Your Plan runs for the term in your Plan Summary and renews as it describes. Before any yearly renewal we remind you at least 30 days ahead, with the price, and you can switch renewal off at any time before it.

5. Ending the Plan

In short: you can leave when the Plan Summary says, and sooner in the situations here. We only end a Plan for real reasons.

Any minimum term is waived, and anything you've paid for time after the Plan ends is refunded, if the Plan Member tells us they don't want Kinship; if the Plan Member moves somewhere we don't cover, or we stop covering their area; if we make a change that leaves you worse off and you leave because of it (section 6); or if the Plan Member dies (section 7).

We can end a Plan if payment is still failing after the 14 days in section 2; if you or anyone in the Plan Member's home seriously breaches these terms, including by threatening or harming our team, and it isn't put right; or if we stop offering the Plan, in which case we give you at least 60 days' notice. In every case anything paid for time after the end is refunded.

6. Changes

In short: what's included can change. If a change leaves you worse off, you can leave.

What a Plan includes is described in your Plan Summary as it stands today. We change it to improve Kinship, for the Plan Member's safety or wellbeing, because the law or professional guidance changes, or because a supplier or partner changes what it provides. If a change significantly reduces what you get, or changes these terms in a way that leaves you worse off, we tell you at least 30 days before, and you can leave before it starts with any minimum term waived and anything paid for time after refunded. Prices change only as your Plan Summary describes. Every version of these terms and of your Plan Summary stays available at its own address.

7. If someone dies

In short: we handle every one of these moments personally, and payments stop once we're told.

If the Plan Member dies, tell us whenever you're ready. The Plan ends from the date of death, payments stop, and anything paid for time after it is refunded to whoever paid, with no deduction. If you die, your

Plan Summary says what happens next.

8. If things go wrong

In short: we're responsible for what the law says we're responsible for, always.

We provide the Plan with reasonable care and skill, and we're responsible for the people we send. Nothing in this agreement limits our liability for death or personal injury caused by our negligence, for fraud, or for anything the law says can't be limited, including your rights under the Consumer Rights Act 2015. Beyond that, we're not responsible for losses that weren't reasonably foreseeable to both of us when you signed up, or for business losses, and our total liability is limited to the greater of £1,000 and the amount paid for the Plan in the 12 months before the event.

9. Complaints, your information, and the legal bits

Complaints. Talk to us first at complaints@withkinship.ai. We acknowledge within 3 working days, give our full response within 15 working days, and always give a final response within 30 working days. Our Complaints Procedure has the detail. For anything else: support@withkinship.ai.

Your information. We handle your information and the Plan Member's as our Privacy Notice describes.

The legal bits. These terms, your Plan Summary and the information the law requires us to give you before you sign up are the whole agreement, though nothing excludes responsibility for statements made fraudulently. We can transfer this agreement to a company that takes over our business, on notice and without reducing your rights. Someone else can take over the Plan from you with our agreement. If a court finds part of this agreement invalid, the rest stands, and us not enforcing something isn't a waiver. Nobody except you and us has rights under this agreement. Notices reach you by email or on your Kinship page. This agreement is governed by the law of England and Wales, and its courts have non-exclusive jurisdiction: if you live in Scotland or Northern Ireland you can use your local courts, and wherever you live you keep the consumer rights your local law gives you.

Cancellation form (only if you'd rather not email us or use your Kinship page): To Legacy FS Limited, 167-169 Great Portland Street, 5th Floor, London, W1W 5PF, or support@withkinship.ai. "I cancel my Kinship Plan for [name of Plan Member], set up on [date]." Your name and the date.