

# Key Protection Insurance

## Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. 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.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by us.

### What is this type of Insurance?

Key insurance is an insurance that covers your home and vehicle keys in the event of loss, theft or damage denying you access or use.



#### What is Insured?

- ✓ Loss, damage or theft of your home and vehicle keys.
- ✓ Damage to your locks which prevent access to your home, office or vehicle.
- ✓ Replacement keys/locks (including reprogramming of immobilisers and alarms).
- ✓ Locksmith charges if you are locked out of your home or vehicle.
- ✓ Up to £75 per day (including VAT) for up to 3 days for the cost of a hire vehicle or onwards transportation, where we are not able to replace your vehicle key on the same day.



#### What is not Insured?

- ✗ All costs when a valid receipt/paid invoice cannot be provided.
- ✗ Any theft claims not reported to the police.
- ✗ Any duplicate or additional keys, other than those that come with the lock.
- ✗ Any charges or costs you incur as a result of your failure to turn up to an appointment you have arranged.
- ✗ Where keys are in the possession of anyone other than the policyholder or a member of the policyholder's immediate family.
- ✗ Damage caused by wear and tear or lack of general maintenance.
- ✗ Where an incident was caused by your reckless, deliberate or criminal act or omission.
- ✗ Any replacement which would leave you with a key of a higher standard or specification than that replaced (unless the original standard was obsolete).
- ✗ For any telephone costs, loss of earnings or profits which arise as a result of the loss, theft or damage of your key.
- ✗ For any key which is not lost because it is in the possession of an immediate member of the policyholder's family.



#### Are there any restrictions on cover?

- ! There is a maximum claim limit of £1,500 (including VAT) during the period of cover.
- ! Access to a locksmith will only be provided for claims within the United Kingdom.
- ! Claims for cost of hire vehicle or onwards transportation will be settled on a pay and claim basis.



## Where am I covered?

- ✓ UK, Channel Islands and Isle of Man.
- ✓ Europe when you travel there.



## What are my obligations?

- You must make sure that all the information you have given us as part of your application is true and complete to the best of your knowledge and belief and tell us if anything changes later.
- You should pay your premium for the policy.
- You should call us as soon as you are aware of the emergency.
- You must provide receipts for any reimbursement based claims.
- You must notify the police of all stolen keys and obtain a crime reference number.
- You must take care to avoid anything which may result in a claim under this policy.



## When and how do I pay?

- You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



## When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule.
- A cooling off period applies, during which you have the right to cancel your policy for any reason from its start date.



## How do I cancel the contract?

You can cancel this policy within the 14 day cooling off period, being the date you purchase this insurance or the date you receive your policy documents (whichever is the later). You will be entitled to a full refund of premium (as long as you have not made a claim and do not intend to make a claim on the policy).

You can also cancel your policy after the 14 day cooling off period however no refund will be issued.

To cancel your policy please contact your insurance intermediary.