

Key Protect Insurance

Insurance Product Information Document



Company: Legal Protection Group Limited Product: Key Protect Insurance

This insurance policy is:

- administered and managed by Legal Protection Group Limited, registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Somerset Bridge Insurance Services Limited (firm reference number 477112). Somerset Bridge Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.
- underwritten by Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar, number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Key Protect Insurance is an assistance insurance contract which provides access to an authorised repairer who, following theft, loss or accidental damage to the keys to your principal home or vehicle, will carry out repairs to, or replace keys or reconfigure locks to your principal home or vehicle, subject to the terms and conditions of your policy. Cover is also provided to retrieve keys which have been locked in your principal home or vehicle.



What is insured?

- ✓ Up to £1,500 per claim (including call-out fees, labour costs and, where necessary, the cost of replacement parts and materials) for the repair or replacement of keys and reconfiguration of locks;
- ✓ Up to £100 per claim (including call-out fees, labour costs and, where necessary, the cost of replacement parts and materials) to retrieve keys which are locked in your principal home or vehicle;
- ✓ Up to £40 per day for a maximum three days' car hire, or up to £250 for alternative transport costs;
- ✓ Overnight accommodation costs up to £250.

Key Repairs, Replacement and Retrieval

Following loss, theft or damage to your keys, the insurer will pay the costs incurred by an authorised repairer to:

- ✓ repair your keys; or
- ✓ reconfigure locks where the loss of keys presents a security risk; or
- ✓ replace keys and/or locks (including any integral alarm or immobiliser fitted by the manufacturer) where reprogramming or repair is not possible; or
- ✓ retrieve your keys from inside your principal home or vehicle where the keys are locked inside your principal home or vehicle and there is no immediate access to a spare set.

Car Hire or Alternative Transport

Following a claim we have agreed to pay under insured incident **Key Repairs, Replacement and Retrieval**, and whilst repairs are being completed, the insurer will pay the costs of:

- ✓ hiring an equivalent vehicle type to your vehicle for up to three days; or
- ✓ alternative transport for you to continue your journey.

Overnight Accommodation

Following a claim we have agreed to pay under insured incident **Key Repairs, Replacement and Retrieval**, and whilst repairs are being completed, the insurer will pay the costs of:

- ✓ one night's alternative accommodation for you and your passengers on a room-only basis.



What is not insured?

- ✗ The insurer will not pay more than £1,500 in total for all insured incidents arising in any one period of insurance.

There is no cover for:

Key Repairs, Replacement and Retrieval

- ✗ your vehicle where replacement keys are required but the cost of this exceeds the market value of your vehicle;
- ✗ any claim for the reduction in the value of your vehicle arising, or is alleged to have arisen, from replacing insured keys
- ✗ your principal home where it has remained unoccupied for the last 30 days in a row;
- ✗ homes which are let by you or which are not your principal place of residence;
- ✗ keys which are covered by a manufacturer's, supplier's or installer's warranty or guarantee;
- ✗ keys which are damaged as a result of a manufacturing or design defect, or maintenance, installation or repairs not carried out in accordance with the manufacturer's instructions or legal or regulatory requirements;
- ✗ keys replaced with a key or lock of a higher specification or standard;
- ✗ keys where repairs or replacement is required due to damage caused by age or natural wear and tear.

Car Hire or Alternative Transport

- ✗ the cost of fuel or insurance for a hire vehicle;
- ✗ car hire or alternative transport costs not authorised by us.

Overnight Accommodation

- ✗ the cost of food, drinks, telephone calls or other incidentals;
- ✗ accommodation charges not authorised by us.



Are there any restrictions on cover?

The following key exclusions also apply to the whole policy:

- ! Claims where the loss, theft, accidental damage to keys, or the keys were locked inside the vehicle or principal home happened before this insurance started or happened after this insurance expired.
- ! Claims where the loss, theft, accidental damage to keys, or the keys were locked inside the vehicle or principal home happened within the first ten days of the date cover first started (this does not apply where you have held continuous equivalent insurance with another provider which expired immediately before this insurance started).
- ! Claims which are notified to us more than 30 days after the date the loss, theft, accidental damage, or retrieval of keys happened.
- ! Losses not directly covered by this insurance including (but not limited to) loss of earnings or profit if the claim results in you having to take time off work.
- ! Any claim resulting from a criminal act or omission by you or an act which is willfully carried out and the outcome of which is consciously intended by you.
- ! Any claim which cannot be dealt with due to health and safety regulations or a risk to the safety of an approved repairer including (but not limited to) dangerous weather conditions.



Where am I covered?



You are covered for events which happen in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

You must:

- Keep to the terms and conditions of the policy.
- Take reasonable precautions to prevent a claim from occurring and to avoid incurring unnecessary costs.
- Notify us of a claim upon discovery and in any event within 30 days of the date the loss, theft or accidental damage happened, or when the keys were locked inside your vehicle or home.
- Co-operate fully with us and with our authorized repairer.
- Agree to use our authorised repairer and agree to our decision on the most suitable method to deal with your claim.



When and how do I pay?

The premium for this insurance policy is payable to the organisation who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).

The organisation who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance policy by notifying the organisation who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving the organisation who sold you this insurance policy 7 days' notice. Providing no claims have been made during the current period of insurance, you will be entitled to a partial refund for the remaining time on cover.

In the event of cancellation, the organisation who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.