

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 us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Premier KeyBack insurance policy provides cover for the policyholder and any immediate member of their family, together with named drivers of the vehicle, for insured keys which are lost, stolen or damaged by accidental means. When the policyholder is a company this includes employees of the company who are employed by the company and authorised to use the relevant vehicle or property.



#### What is insured?

Any vehicle, home or office keys (including security safe keys and any immobiliser, infrared handset and/or alarm which is integral to any insured key if it cannot be repaired or reprogrammed).

The insurer will pay up to £1,500 in any one period of insurance in respect of:

- ✓ locksmiths charges;
- ✓ new locks (if a security risk has arisen);
- ✓ replacement insured keys.

The insurer will also pay:

- ✓ up to £50 in respect of keys locked in your property or vehicle;
- ✓ up to £50 in respect of insured keys which are unusable due to being damaged or broken in the lock;
- ✓ If your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, the insurer will also pay up to £40 per day for up to 3 days hire of an ABI class S4 type vehicle, such as a Ford Focus 1.6 or a Peugeot 307 1.6; or
- ✓ If you are stranded due to the insured keys being lost, stolen or damaged by accidental means, the insurer will pay up to £100 per day for a maximum of 3 days in respect of reasonably incurred onward transportation costs.



#### What is not insured?

- ✗ keys which have been lost or stolen for a period of less than 3 days;
- ✗ more than £1,500 in total in any one period of insurance in respect of any or all claims;
- ✗ Onward transport costs where hire has already been supplied;
- ✗ claims where you have failed to safeguard your keys;
- ✗ claims arising from any deliberate or criminal act or omission;
- ✗ claims made without valid receipts or tickets;
- ✗ keys or locks to a higher specification than those that are lost, damaged or stolen;
- ✗ loss of earnings or profits which you suffer as a result of the loss or theft of or damage to any insured key;
- ✗ wear, tear or general maintenance of keys or locks.



## Are there any restrictions on cover?

- ! Claims must be reported within 30 days of occurrence.
- ! Stolen keys must be reported to the police immediately and a crime reference number obtained.
- ! Claims made within 48 hours of the inception of this policy are excluded unless comparable insurance was previously held and cover continues on an uninterrupted basis.
- ! You must take reasonable steps to safeguard your keys at all times.



## Where am I covered?

You are covered for keys in Great Britain, Northern Ireland, Channel Islands and the Isle of Man.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please call us on **0333 241 9573**

Or you can write to us at:

Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

## Complaints

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should following the complaints process below.

### Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

### Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

The Quality Assurance Manager  
Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

**Telephone: 0333 241 9573** or email [qtmail@coplus.co.uk](mailto:qtmail@coplus.co.uk)

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

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