

# Key Cover Policy Summary



This policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Motorplus Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Introduction

Some important facts about your Key Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

## Insurer

Ageas Insurance Limited

## Cancellation Right

If you decide that for any reason that this policy does not meet your insurance needs, then please return it to the insurance broker or agent who provided this policy to you within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. If you wish to cancel your policy after 14 days you will not be entitled to a refund.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Fraud;
- Non-payment of premium;
- Threatening and abusive behaviour;
- Non-compliance with policy terms and conditions.

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## Making a Claim 24/7

Call the Key Protection Helpline on **0843 2277 574**. Calls cost 5p per minute plus your phone company's access charge.

Please quote the reference number found on the reverse of your fob or written on your initial welcome letter.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- Details of the loss, theft or damage to your keys.

## Significant Features and Benefits

Your cover is valid for one year.

This policy provides you with £1,500 worth of insurance cover in the event that any of your keys attached to the provided fob are either lost, stolen or damaged. The main benefits are as follows:

- £1,500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.
- Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys.
- 24 hour 365 days a year Emergency Helpline.
- £10 reward payable to the finder of your keys.
- Any key attached to the fob is covered.
- There is no excess payable.
- You can make a claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.

## Significant and Unusual Exclusions or Limitations

The following points are important and relate to the cover:

- Keys are only covered if attached to the key fob provided by Motorplus Limited (unless you have already notified us that the fob has been lost or damaged and are awaiting a replacement, in which case we will cover keys we are satisfied would otherwise have been attached).
- The total value of claims in any one year may not exceed £1,500.
- All receipts should be retained and attached to the claims form.
- Keys will not be considered irrecoverable until lost for at least five days.
- Keys attached to the fob must have been lost by, stolen from or damaged by the policyholder or by a member of the policyholder's family living at the same address.
- The policyholder must notify Motorplus Limited as soon as reasonably possible of any loss, damage or theft.
- Consent must first be obtained from Motorplus limited for car hire. The car may not be in excess of 1600cc.
- Locks damaged prior to the loss or theft of keys will not be covered.
- Replacement locks shall not be of a higher standard than those replaced.
- A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock or ignition.
- Cover is subject to all the Terms and Conditions contained in the policy document, underwritten by Ageas Insurance Limited.
- If your insured key ceases to function correctly a diagnostic check may be requested at your own cost, this is to confirm if the fault is with the insured key or the vehicle. Only faults identified as relating to the insured key would be covered under this policy.

## How to Make a Complaint

It is the 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 follow the Complaints Procedure below:

### 1. Complaints regarding the sale of the policy:

Please contact your agent who arranged the Insurance on your behalf.

### 2. Complaints regarding claims:

Please contact in the first instance:

Quality Assurance Department  
Motorplus Limited  
Kircam House  
Whiffler Road  
Norwich  
NR3 2AL

Tel: 0843 227 7580

Fax: 01603 420010

Calls cost 5p per minute plus your phone company's access charge.

Please ensure that your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9GE

Tel: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

## Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited 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 obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

You must contact us immediately in the event that there is a change to your circumstances, as follows:

- You change your address;
- You are convicted of a criminal offence or receive a police caution;
- You have insurance refused, declined, cancelled or terms applied by another insurance provider.

## Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area, some of which may not have equivalent Data Protection laws.

We may obtain information about you from credit reference agencies, fraud prevention agencies and similar organisations to enable us to check your credit status and identity. These agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. We may also check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record our concerns. We and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check your identity to prevent money laundering. Under Data Protection legislation, you can ask us in writing for a copy of certain personal records held about you. A charge of £10 will be made.

