

Key Protection Insurance

Policy Wording



Key Protection Insurance Policy Terms and Conditions

THE INSURER

This insurance is arranged by Supercover Insurance Ltd and underwritten by UK General Insurance Ltd 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.

Supercover Insurance Ltd and 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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless **We** have agreed otherwise with **You**, English law and the decisions of English courts will govern this insurance.

INTRODUCTION

This insurance runs along with **Your** motor/home insurance policy and if **Your** motor/home insurance policy is cancelled / not renewed, all cover under this insurance will end. If **You** arranged **Your** Key Protect cover after the start date of **Your** motor/home insurance policy, **Your** key insurance cover starts from the date **You** bought it and ends on the expiry date of **Your** motor/home insurance policy.

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the General Data Protection Regulation (GDPR), for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

COMMENCEMENT AND DURATION OF COVER

Cover commences 14 days after the date on which **Your** motor/home insurance policy is effective. This means **You** cannot claim for an occurrence before day 15 of the policy. **Your** Key Protect cover will then run alongside **Your** motor/home insurance policy. For renewals of existing policies, cover commences on the date that **Your** renewed policy becomes effective.

DEFINITIONS

The following words or expressions will carry the same meaning throughout the policy and will appear with a capital letter and bold:

Administrator – Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.

Commencement Date – Means 14 days after the date on which **Your** motor/home insurance policy becomes effective. If **You** are renewing an existing policy, **Commencement Date** means the date **Your** insurance policy is accepted

Cover Limit – The maximum amount payable in aggregate in each **Period of Insurance**, up to a maximum total value of £1,500

Emergency – a dependent of **Yours** is left unattended, unsupervised or uncared for, or there is real and imminent danger to **You** or the fabric of **Your Motor Cycle/Motor Vehicle/Home/Property**

Home – any **Property** at which **You** live that an **Insured Key** unlocks.

Immediate Family – **Your** mother, father, son, daughter, spouse, or domestic partner who resides with **You** at **Your Home**

Insured Event – The loss, breakage, damage or theft of any **Insured Key**, or any **Insured Key** locked inside **Your Home** or **Motor Cycle/Motor Vehicle** during the **Period of Insurance**

Insured Key – Any keys used by **You** such as **Your** house keys and/or insured vehicle keys

Motor Vehicle – a vehicle (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed three tons, of which the **Insured** is the owner or which he/she is authorised to drive, but shall not include any such **Motor Vehicle** which is at any time used for hire or reward

Motor Cycle – a mechanically propelled vehicle (not being an invalid carriage), with or without a sidecar, with fewer than four wheels of which the weight (unladen) does not exceed 410 kilograms

Period of Insurance – 12 months from the **Commencement Date** of this policy; until the date on which **Your** motor/ insurance policy expires or is cancelled; or on the date on which **You** cancel this policy; whichever is the sooner

Property – any **Property** or item that **Your Insured Key** unlocks

Territorial Limits – United Kingdom, Channel Islands and Isle of Man

Waiting Period – a period of 48 hours commencing when the loss of the **Insured Key** is first reported to **us**

We, Us, Our, Insurer – UK General Insurance Ltd on behalf of Great Lakes Insurance

SE

You, Your, Insured, Policyholder – The person(s) whose name appears on the policy schedule and has been accepted for insurance

WHAT IS COVERED

This policy provides cover up to £1,500 in the event that any **Insured Keys** are accidentally lost, stolen or accidentally damaged. If, during the **Period of Insurance** and within the **Territorial Limits**, an **Insured Key** is accidentally lost, accidentally damaged or stolen, the **Insurer** will pay, up to the **Cover Limit**, in accordance with the following table:

What is covered	The insurer will not pay
<p>1. Locksmith charges: We will pay for locksmith charges if Your Insured Keys are lost, stolen, damaged, or locked in Your Home or Your Motor Cycle or Motor Vehicle and You have no access to Your Home or Your Motor Cycle or Motor Vehicle.</p>	<ul style="list-style-type: none"> more than £50 in respect of any Insured Key broken inside a lock at Your Property or the ignition of Your Motor Cycle/Motor Vehicle any charges or costs incurred where the claims Administrator arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and the Insured does not attend. any charges where You have access to duplicate keys, unless You are in an Emergency situation.
<p>2. New Locks (including reprogramming of immobilisers, infrared handsets and alarms which are attached to the Insured Key(s) at the time of the Insured Event but are not integral to an Insured Key): We will pay for new locks if there is a security risk to Your Motor Cycle/Motor Vehicle/Home/Property due to the loss/theft of Your Insured Key.</p>	<ul style="list-style-type: none"> for replacement locks of a higher standard or specification than those needing to be replaced for locks which are damaged prior to the accidental loss, theft, or accidental damage of Insured Keys.
<p>3. Replacement Keys: We will pay for replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any Insured Key) if Your Insured Keys are stolen, deemed permanently lost, or broken.</p>	<ul style="list-style-type: none"> for more than 2 keys per lock per claim. for replacement keys of a higher standard or specification than those needing to be replaced.
<p>4. Onward Transport Costs: We will pay up to £75 per day for onward transportation if You have no access to Your Motor Vehicle while away from Your Home due to lost, stolen or broken Insured Keys.</p>	<ul style="list-style-type: none"> more than £75 per day.
<p>5. Vehicle Hire: We will pay up to £40 per day if You are unable to use Your Motor Cycle/Motor Vehicle due to the loss or theft of Your Insured Keys.</p>	<ul style="list-style-type: none"> vehicle hire charges where a hire vehicle exceeds 1600cc. more than £40 per day. vehicle charges after day 3 of hire.

What is covered	The insurer will not pay
6. Accommodation Costs: We will pay Hotel or Accommodation Costs if You have no access to Your Home up to a maximum of £120 per Insured Event .	<ul style="list-style-type: none"> more than £120 per Insured Event.
7. £20 reward: We will pay a £20 reward to the finder of Your lost Insured Keys .	

EXCLUSIONS AND LIMITATIONS WHICH APPLY TO YOUR WHOLE POLICY

The **Insurer** shall be under no liability for:

- any amount which exceeds £1,500 in total in any one **Period of Insurance**;
- sums claimed where it is not possible to produce receipts or invoices for payments made by the **Insured**
- Insured Keys** lost or broken by, or stolen from, someone other than the **Insured** or a member of the **Insured's Immediate Family**
- any costs other than the replacement of **Insured Keys** where **You** have access to duplicate keys unless in the event of an **Emergency**
- any **Insured Event** not reported to the claims **Administrator** within 30 days of the accidental loss, theft or accidental damage
- any claim for theft or loss where the incident has not been reported to the police within 48 hours of discovery and an incident report number obtained
- loss or destruction of, or damage to, any property other than an **Insured key** and its associated lock or ignition system, and any immobiliser, infrared handset and/or alarm attached to the **Insured Key**
- loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material
- loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority
- any loss of earnings or profits suffered by the **Insured** as a result of the accidental loss, theft, or accidental damage to an **Insured Key**
- claims arising from any deliberate or criminal act or omission by the **Insured**
- claims arising as a result of failure by the **Insured** to take steps to safeguard an **Insured Key**
- any loss of market value to **Your Motor Cycle or Motor Vehicle** as a result of loss or theft of the **Insured Key(s)**
- any part of any claim, other than the £20 reward payable to the finder of **Your Insured Keys**, if during the **Waiting Period Your Insured Keys** are found, unless **You** are in an **Emergency** situation.

MAXIMUM NUMBER OF CLAIMS

There is no limit to the number of separate claims which **You** may make within the **Period of Insurance**, subject to the total aggregate sum payable in each **Period of Insurance** not exceeding the **Cover Limit**.

CANCELLATION

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to the **Administrator** within 14 days of issue. On the condition that no claims have been made or are pending, **We** will refund **Your** premium in full. If **You** wish to cancel **Your Policy** after 14 days, you may do so by giving **Us** 30 days notice in writing however no refund will be given. The **Insurer** shall not be bound to accept renewal of any Insurance.

We may cancel this policy by giving **You** at least 30 days' notice at **Your** last-known address if:

- You** fail to pay the premiums
- You** otherwise stop keeping to the terms and conditions of this policy in any significant way
- You** make or try to make a fraudulent claim under this policy.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied 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.

HOW TO MAKE A CLAIM

Claims should be notified to Direct Group Limited by contacting the helpline on **0203 794 9309** as soon as possible but in any event within 28 days of discovery of the any incident likely to give rise to a claim under this insurance.

Please note that there is no excess fee to pay for any claim made under this policy.

In the event of a claim, **We** cannot guarantee to replace **Your Insured Key** on the same day that **You** report the claim as keys may need to be ordered and may not be carried by locksmiths or dealers as standard.

If **You** have lost **Your Insured Key** or had it stolen and **You** feel there is a security risk, **You** should replace **Your** locks as soon as reasonably possible, however all costs will need to be paid by **You**. If within the **Waiting Period** of 48 hours, **Your Insured Key** is not found, and no duplicate key exists, the **Insurer** will reimburse **You** for the costs incurred subject to the terms and conditions of this policy.

If a duplicate key exists, the **Insurer** will only reimburse **You** for the cost of the replacement key, unless **You** are in an **Emergency** situation where a dependent of **Yours** is left unattended or unsupervised, or there is imminent danger to **You** or the fabric of **Your Motor Cycle/ Motor Vehicle /Home/ Property**, in which case the **Insurer** will reimburse **You** for the costs incurred subject to the terms and conditions of this policy.

If **Your Insured Key** is found within the **Waiting Period** of 48 hours, the **Insurer** will not pay any of **Your** costs but will pay a £20 reward to the finder of **Your** lost keys.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Please note if **You** are claiming for theft or loss of **Your Insured Keys**, **You** must report the incident to the police within 48 hours of discovery of the incident and obtain an incident report number.

HOW TO COMPLAIN

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:

Complaints regarding:

SALE OF THE POLICY

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

CLAIMS

Direct Group Limited

PO Box 1291

Preston

PR2 0QJ

Tel: 0203 794 9309

Email: customer.relations@directgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote the scheme reference.

If **Your** complaint cannot be resolved by the end of the third working day, **Your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

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 €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567

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.

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their 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.

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.