

## **Key Protection Insurance**

Policy Wording



# Key Cover Policy Terms and Conditions

## THE INSURER

This insurance is arranged by Supercover Insurance, a trading name of Insurance Factory Ltd and underwritten by Zenith Insurance Plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846- 848 Europort, Gibraltar.

Insurance Factory Ltd is registered in England and Wales, registration no. 02982445. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB. Authorised and regulated by the Financial Conduct Authority (No. 306164). This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register)

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787).

Zenith Insurance Plc is a member of the Association of British Insurers.

All Supercover claims are processed by Direct Group Limited. Certain subsidiaries of Direct Group Limited are authorised and regulated by the Financial Conduct Authority. Registered office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL. Financial Services Register number: 307332. Company number: 2461657. Registered in England & Wales.

## IMPORTANT INFORMATION

**We** have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure against the costs of locksmith charges, new locks, replacement keys, onward transport costs, vehicle hire or accommodation costs in the event their **Insured Keys** are lost, stolen or accidentally damaged.

## INTRODUCTION

This insurance runs along with **your** motor/home insurance policy and if **your** motor/home insurance policy is cancelled or not renewed, all cover under this insurance will end. If **you** arranged **your** Key Cover policy after the start date of **your** motor/home insurance policy, **your** key insurance cover starts from 48 hours after the date **you** bought it and ends on the expiry date of **your** motor/home insurance policy.

## COMMENCEMENT AND DURATION OF COVER

Cover commences 48 hours after the date on which **your** motor/home insurance policy is effective, or 48 hours after **you** arranged **your** Key Cover policy, whichever is later. This means **you** cannot claim for an occurrence before day 3 of the policy. **Your** Key Cover policy 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, Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL

**Commencement Date** – Means 2 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 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 **you** are the owner or which **you** are 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** – Zenith Insurance Plc.

**You, Your** – 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, **we** will pay, up to the **cover limit**, in accordance with the following table:

What is covered	We will not pay
<p>1. Locksmith charges:  <b>We</b> will pay for locksmith charges if <b>your insured keys</b> are lost, stolen, damaged, or locked in <b>your home</b> or <b>your motor cycle or motor vehicle</b> and <b>you</b> have no access to <b>your home</b> or <b>your motor cycle or motor vehicle</b>.</p>	<ul style="list-style-type: none"> <li>• more than £50 in respect of any <b>insured key</b> broken inside a lock at <b>your property</b> or the ignition of <b>your motor cycle/motor vehicle</b></li> <li>• any charges or costs incurred where Direct Group Limited arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location <b>you</b> do not attend.</li> <li>• any charges where <b>you</b> have access to duplicate keys, unless <b>you</b> are in an <b>emergency</b> situation.</li> </ul>
<p>2. New Locks (including reprogramming of immobilisers, infrared handsets and alarms which are attached to the <b>insured key(s)</b> at the time of the <b>insured event</b> but are not integral to an <b>insured key</b>):  <b>We</b> will pay for new locks if there is a security risk to <b>your motor cycle/motor vehicle/home/property</b> due to the loss/theft of <b>your insured key</b>.</p>	<ul style="list-style-type: none"> <li>• for replacement locks of a higher standard or specification than those needing to be replaced</li> <li>• for locks which are damaged prior to the accidental loss, theft, or accidental damage of <b>insured keys</b>.</li> </ul>
<p>3. Replacement Keys:  <b>We</b> will pay for replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any <b>insured key</b>) if</p>	<ul style="list-style-type: none"> <li>• for more than 2 keys per lock per claim.</li> <li>• for replacement keys of a higher standard or specification than those needing to be replaced.</li> </ul>

What is covered	We will not pay
<b>Your insured keys</b> are stolen, deemed permanently lost, or broken.	
4. Onward Transport Costs: <b>We</b> will pay up to £75 per day for onward transportation if <b>you</b> have no access to <b>your motor vehicle/motor cycle</b> while away from <b>your home</b> due to lost, stolen or broken <b>insured keys</b> .	<ul style="list-style-type: none"> <li>• more than £75 per day.</li> </ul>
5. Vehicle Hire: <b>We</b> will pay up to £40 per day if <b>you</b> are unable to use <b>your motor cycle/motor vehicle</b> due to the loss or theft of <b>your insured keys</b> .	<ul style="list-style-type: none"> <li>• vehicle hire charges where a hire vehicle exceeds 1600cc.</li> <li>• more than £40 per day.</li> <li>• vehicle charges after day 3 of hire.</li> </ul>
6. Accommodation Costs: <b>We</b> will pay Hotel or Accommodation Costs if <b>you</b> have no access to <b>your home</b> up to a maximum of £120 per <b>insured event</b> .	<ul style="list-style-type: none"> <li>• more than £120 per <b>insured event</b>.</li> </ul>

### EXCLUSIONS AND LIMITATIONS WHICH APPLY TO YOUR WHOLE POLICY

**We** shall not pay for:

1. any amount which exceeds £1,500 in total in any one **period of insurance**;
2. sums claimed where it is not possible to produce receipts or invoices for payments **you** are claiming for.
3. **insured keys** lost or broken by, or stolen from, someone other than **you** or a member of the **your immediate family**
4. any costs other than the replacement of **insured keys** where **you** have access to duplicate keys unless in the event of an **emergency**
5. any **insured event** not reported to Direct Group Limited within 30 days of the accidental loss, theft or accidental damage
6. 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
7. 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**
8. loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material
9. 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
10. any loss of earnings or profits suffered by **You** as a result of the accidental loss, theft, or accidental damage to an **insured key**
11. claims arising from any deliberate or criminal act or omission by **you**
12. claims arising as a result of failure by **you** to take steps to safeguard an **insured key**
13. any loss of market value to **your motor cycle or motor vehicle** as a result of loss or theft of the **insured key(s)**
14. any part of any claim 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

#### Your right to change your mind (withdrawal period)

**You** may cancel this insurance, without giving reason, by returning it to your agent within 14 days of it starting, or (if later) within 14 days of **you** receiving the insurance documents if you are a new customer or 14 days from the renewal date if you are an existing customer.

**You** will receive a full refund of all premium paid provided that no claim has been paid by **us** and **you** do not intend to make a claim under this insurance.

#### **Cancellation by you after the withdrawal period**

If **you** wish to cancel **your** insurance after the initial 14 day withdrawal period **you** can do so by contacting your agent however no refund of premium will be made.

#### **Cancellation by us**

**We** may cancel **your** insurance by giving **you** 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:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

If **we** cancel **your** insurance **we** will refund the premium relating to the remaining period of insurance on a proportionate basis.

### **CONSUMER INSURANCE ACT**

**You** are required 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.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

### **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 30 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, **we** will reimburse **You** for the costs incurred subject to the terms and conditions of this policy.

If a duplicate key exists, **we** 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 **we** 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, **we** will not pay any of **your** costs.

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 - Please contact:

Direct Group Limited  
PO Box 1291  
Preston  
PR2 0QJ  
Tel: 0203 794 9309  
Email: customer.relations@directgroup.co.uk

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

Every effort will be made to resolve **your** complaint by the end of the third working day after receipt. If they cannot resolve your complaint within this timeframe they will acknowledge **your** complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending **you** a final response letter. If they are unable to resolve your complaint in this time they will write to advise **you** of progress and will endeavour to resolve **your** complaint within the following four weeks.

If they are still unable to provide **you** with a final response at this stage, they will write to **you** explaining why and advise when **you** can expect a final response. At this point **you** may refer **your** complaint to The Financial Ombudsman Service at the following address:

Financial Ombudsman Service  
Exchange Tower Harbour Exchange Square London E14 9SR  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### What you should know

**You** may go directly to the Financial Ombudsman Service when **you** first make **your** complaint, but the Ombudsman will only review your complaint at this stage with **our** consent. However, **we** are still required to follow the procedure stated above.

If **you** have received a final response but are dissatisfied, **you** have the right of referral to the Financial Ombudsman Service within six months of the date of **your** final response letter. **You** may only refer to the Ombudsman beyond this time limit if **we** have provided **our** consent.

Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

### COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

### HOW WE USE YOUR INFORMATION

#### Introduction

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access via [www.supercoverinsurance.com](http://www.supercoverinsurance.com) or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases
- Who we share your information with, and
- How we may use your information.

We are governed by the Data Protection legislation applicable in the United Kingdom

## **How we may collect your information**

We may collect details about you from

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

## **What information we may collect about you**

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

## **How we may share your information**

In order to provide our services to you, we may share your information with other insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties.

These third parties may share your information with their own agents.

## **How we may use your information**

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

## **Providing you with details on our Products and Services**

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

## **Fraud Prevention and Detection**

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

## **Claims History**

We may process data relating to your claims history for the purposes of assessing any claim you may make.

The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

## **Credit Searches and Accounting**

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

**Transfers**

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

**Your Rights as a Data Subject**

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

**Data Protection Officer**

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

Data Protection Officer  
Supercover Insurance  
45 Westerham Road  
Bessels Green  
Sevenoaks  
Kent  
TN13 2QB