



hedgehog

**Enhanced key cover
policy wording**

Who is your insurer?

This insurance has been arranged by Hedgehog and is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of **our** regulation by the Financial Conduct Authority are available from **us** on request. **Our** FCA Register number is 202664. **You** can check this on the FCA's register by visiting the website www.fca.org.uk/register.

Hedgehog Limited is the intermediary offering products and services from various insurers to meet **your** needs and is authorised and regulated by the Gibraltar Financial Services Commission (permission number 23626), and subject to limited regulation by the Financial Conduct Authority under firm reference 845706. Hedgehog Limited is registered in Gibraltar (Company Number: 115412).

The Claims helpline is operated by AXA Assistance and the policy is administered by URIS Group Limited on behalf of the **insurer**. URIS Group Limited are authorised and regulated by the Financial Conduct Authority (FCA) number 307332.

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. If there is anything **you** do not understand, please contact the **administrator**.

What is covered?

In the event of any of the Insured Incidents, **we** will reimburse **you** up to the **policy limit** stated and AXA Assistance will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation.

IMPORTANT

AXA Assistance will provide **you** with assistance by arranging **key** or **lock**, repair or replacement, or onward transportation as appropriate. Please note that **you** will be responsible for all costs in the first instance and the **administrator** will reimburse these costs once **your** claim has been validated.

Providing assistance is a service only and does not pre-qualify **your** claim for reimbursement of costs. Reimbursement is subject to **you** providing the original invoice(s), receipt(s), any relevant crime reference number and complying with all other terms and conditions of this insurance.

All costs not covered under the terms of this policy must be met and paid for by **you**.

Definitions

The following terms have the meaning given below wherever they appear in **bold** in this policy.

Administrator

URIS Group Limited at Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. URIS Group Limited is authorised and regulated by the Financial Conduct Authority number 307332 and Direct Group Property Services Limited handle claims on behalf of the **insurer**.

Home

Your main and permanent place of residence in the **United Kingdom**, comprising a private dwelling (for example: house, bungalow, maisonette or flat) used for domestic purposes only, including any garages, outbuildings, sheds and gates surrounding or next to **your** home.

Insurer/We/Us/Our

Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

Keys

Your vehicle (including reprogramming of immobilizers and alarms), **home** and office (including security safe) keys or key cards.

Locks

The locks associated with the **keys** covered under this policy.

Motor insurance policy

The **motor insurance policy** that has been issued to **you** by Hedgehog.

Optional extras policy schedule

The document issued to **you** for the **vehicle** insured by Hedgehog which forms part of this policy.

Period of insurance

This policy will run concurrently with **your motor insurance policy** for a maximum of 12 months. If **you** arranged this policy after the start date of **your motor insurance policy** cover will be provided from the date **you** bought it and will end on the expiry date of **your motor insurance policy**.

Policy holder

The person named on the **optional extras policy schedule**.

Policy limit

The total amount payable, under this policy, in respect of each Insured Incident and in total for all Insured Incidents in any **period of insurance** is £1,500 including VAT.

Stranded

If **you** are stranded more than 5 miles from **home**.

United Kingdom, UK

Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle

Private motor vehicle, light commercial vehicles (up to a weight of 3.5 tonne), motorbikes, motor home or mobility scooter.

You/Your

The person named on the **optional extras policy schedule** or any immediate member of the **policy holder's** family residing at the same address as the **policy holder** during the **period of insurance**.

Insured incidents

1. Theft, damage or loss of **your keys** - if **your keys** are stolen, damaged or lost anywhere in the **UK**, **you** must report this to AXA Assistance who will arrange for a suitable contractor to attend the scene. All stolen **keys** must be reported to the police and a crime reference number obtained. Upon validation of **your** claim **we** will reimburse **you** for the cost of **your key** or **lock** replacement up to the **policy limit**. If **your keys** are found **we** will contact **you** to discuss the appropriate action.
2. Broken or locked in **keys** - If **your keys** are locked in **your vehicle, home** or office or broken in any **lock** denying **you** access to **your** property or **vehicle, you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene. Upon validation of **your** claim **we** will reimburse **you** for the cost of gaining access and if necessary provide reimbursement for up to 3 replacement **home keys**, up to 2 replacement **vehicle keys**, or repair or replacement of the damaged **lock**, up to the **policy limit**.
3. **Stranded** due to theft, damage or loss of **your keys** - If **you** are **stranded** by theft or loss of **your vehicle keys** and have no access to **your vehicle** **we** will pay £75 per day including vat for **vehicle** hire, for up to 3 days. As an alternative, reasonable public transport or taxi fares may be reimbursed. AXA Assistance must be notified of the circumstances before any costs are incurred and any car hire must be arranged through them.

How to make a claim

Please read the insured incidents, claims conditions and what **we** will not cover sections to ensure the incident is covered under the terms of this policy.

If **you** believe **your** claim to be valid then please telephone AXA Assistance on **0333 344 2767** as soon as possible quoting Hedgehog and assistance will be arranged for **you**. Please note all stolen **keys** must be reported to the police and a crime reference number obtained.

For validation of **your** claim and reimbursement of costs incurred please forward the original invoice(s), receipt(s) and the relevant crime reference number to Niche Claims, PO Box 1392, Preston, PR2 0XE. Any queries or for further information please telephone the Key helpline on **0333 344 0742**.

Claims conditions

1. All lost or stolen **keys** or **keys** locked in **your vehicle, home** or office or broken in a **lock** must be reported to AXA Assistance on **0333 344 2767** as soon as possible. The key helpline is open 24 hours a day, 7 days a week, 365 days of the year.
2. The police must be notified of all stolen **keys** as soon as possible and a crime reference number obtained.
3. All costs for any services rendered must be met by **you** and **you** must forward the original detailed invoice(s), receipt(s) and crime reference number to **us** as soon as possible. Providing **your** claim is within the terms of this policy **we** will validate **your** claim and reimburse **your** outlay up to the **policy limit**.
4. Claims for reimbursement of public transport or taxi fares will be assessed individually. For journeys of 15 miles and over, the mode of transport should usually be a bus or train unless **you** are physically unable to use public transport. For other journeys, usually, up to 15 miles, a taxi would be acceptable. All receipts and tickets for the driver and any passengers must be retained.
5. **You** must take care to avoid anything which may result in a claim under this policy.

What we will not cover

1. Any claim for theft of **keys** which are not reported to the police and a crime reference number obtained.
2. Any claims for public transport or taxi fares with no valid receipts or tickets.
3. Any car hire not arranged via AXA Assistance.
4. Any claim for replacing **locks** when only parts need changing.
5. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
6. Any claim for additional or duplicate **keys** in excess of 3 replacement **home keys**, or 2 replacement **vehicle keys**.
7. Any claim for loss or damage caused by any act of war, invasion or revolution.
8. **Locks** that are damaged prior to the loss or theft of **keys**.
9. Replacement **locks** or **keys** of a higher standard or specification than those replaced.
10. Charges or costs incurred where AXA Assistance arranges for the attendance of a contractor at a particular location and **you** fail to attend.
11. Charges or costs incurred where **you** make alternative arrangements with a third party once AXA Assistance has arranged for a contractor to attend a particular location unless otherwise agreed by **us**.
12. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Geographical limits

This policy is only in effect within the boundaries of the **United Kingdom**.

Termination of cover

This insurance cover shall automatically terminate upon the first to occur of the following:

- The expiry of the **period of insurance**;
- Upon a change of address from the one stated on **your optional extras policy schedule** where **we** have not been informed;
- Upon cancellation of the policy by **you** or **us**;
- If **you** do not pay the premium; or
- If **your motor insurance policy** is cancelled for any reason.

Cancelling this policy

You will have 14 days from policy inception or receiving the policy document (if later) to cancel this policy with a full refund of premium. **You** can cancel **your** policy at www.hedgehoginsurance.com. No refund of premium will be made if **you** terminate this policy having made a claim during the initial 14 day period. No refund will be given for any cancellation notified to Hedgehog outside the initial 14 day period.

The **insurer** may cancel this insurance at any time by providing 14 days written notice to **you** at **your own home** address for the following reasons:

- If **you** fail to make payment of premiums, having been reminded of the need to do so;
- If **you** refuse to allow **us** reasonable access to **your** property (**home, vehicle** etc) in order to provide the services **you** have requested under this policy or if **you** fail to co-operate with **our** representatives;
- **You** make or try to make a fraudulent claim under **your** policy;
- **You** are abusive or threatening towards **our** staff;
- **You** repeatedly or seriously break the terms of this policy; or
- If **you** otherwise cease to comply with the terms and conditions of this policy in any significant respect.

If the **insurer** cancels the policy for any of these reasons, no refund of premium shall be made.

This policy runs concurrently with **your motor insurance policy**. If **your motor insurance policy** is cancelled for any reason this policy will be cancelled too.

Changing your address

If **you** change **your** address from the one stated on **your optional extras policy schedule** you must advise Hedgehog immediately. **You** can do this at www.hedgehoginsurance.com.

Law

The law that applies to this insurance policy is English law.

Fraud

All cover under this insurance is forfeited if a fraudulent claim is made by **you**.

Data protection

Please read the paragraphs below, which define how Hedgehog and the **insurer** use information about **you** for the purpose of providing **you** with insurance services and additional products and services. Hedgehog and the **insurer** appreciate the importance of the protection, confidentiality and security of **your** information.

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, key insurance claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a. Use of sensitive information about the health or vulnerability of **you** or others involved in **your** key insurance claim, in order to provide the services described in this policy.
- b. Disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service **your** insurance cover, to provide **you** with emergency key assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. Obtaining and storing any relevant and appropriate photographic evidence of the condition of your property which is the subject of the claim or any information submitted to substantiate the claim, or for the purpose of providing services under this policy, sending you feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources, for example government records of when **your** MOT is due, in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the **UK** and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it. If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of your data, please write to us at:

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK
Email: dataprotectionenquiries@axa-assistance.co.uk

Personal information

By purchasing Hedgehog products and services, **you** agree that Hedgehog and the **insurer** may:

- a) Disclose and use information about **you** and **your** insurance cover to companies within the AXA group of companies, to its service providers and agents in order to administer and service **your** insurance cover, collect payments for fraud prevention and otherwise as required by applicable law.
- b) Monitor and/or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation;
- c) Undertake all of the above within and outside the **United Kingdom** and the European Union. This includes processing **your** information in other countries in which data protection laws are not as comprehensive as in the European Union. However, Hedgehog and the **insurer** have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries, as there is in the European Union.

If **you** want to know what information is held about **you** by Hedgehog please write to:
Niche Claims, PO Box 1392, Preston, PR2 0XE.

If **you** want to know what information is held about **you** by the **insurer**, please write to **us** at:

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill RH1 1PR

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly. Information about **you** is only held for so long as it is appropriate for the above.

Customer service & complaints

This complaints procedure does not affect **your** legal rights.

Questions or complaints about the sale of your policy

If **you** have a question or concern about, or **you** wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please visit www.hedgehoginsurance.com where **you** can complete an online complaint form. If Hedgehog cannot settle **your** complaint, **you** may be able to refer it to the Financial Ombudsman Service.

Questions or complaints about your policy or the handling of your claim

The aim is to provide **you** with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that **you** may have. If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact the **administrator** by:

- Email at: motor@directgroup.co.uk;
- Telephone on **0333 344 0742**;
- Writing to the **administrator** at: Niche Claims, PO Box 1392, Preston, PR2 0XE.

If the **administrator** cannot settle **your** complaint, **you** may be able to refer it to the Financial Ombudsman Service by:

- Email at complaint.info@financial-ombudsman.org.uk;
- Telephone on **0800 0234 567** from a landline or **0300 1239 123** from a mobile;
- Writing to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR;
- Web: www.financial-ombudsman.org.uk.

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **your** statutory rights.

Financial Services Compensation Scheme

Inter Partner Assistance SA and AXA Assistance (UK) Ltd are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme.

For further information see www.fscs.org.uk or telephone **020 7892 7300**.

Your statutory rights are not affected if **you** do not follow the complaints procedure above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.