

# Key Protect Insurance

## Insurance Product Information Document



Company: Financial & Legal Insurance Co. Ltd Product: (Hedgehog) Key Protect Insurance

This insurance policy is:

- Administered and managed by Legal Protection Group Limited, registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority
- Underwritten by Financial & Legal Insurance Company Limited No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Registered in England and Wales under company number 03034220.

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 the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

## What is this type of insurance?

**Key Protect Insurance** is an assistance insurance contract which provides access to an authorised repairer who, following theft, loss or accidental damage to the keys to your principal home or vehicle, will carry out repairs to, or replace keys or reconfigure locks to your principal home or vehicle, subject to the terms and conditions of your policy. Cover is also provided to retrieve keys which have been locked in your principal home or vehicle.



### What is insured?

- ✓ Up to £1,500 per claim for theft, damage or loss of your keys anywhere in the UK
- ✓ Up to £1,500 per claim for broken or locked in keys where your keys are locked in your vehicle, home or office or broken in any lock denying you access.
- ✓ Up to £75 per day incl VAT for being stranded due to theft, damage or loss up to 3 days maximum.



### What is not insured?

- ✗ The insurer will not pay more than £1,500 in total for all insured incidents arising in any one period of insurance.
- ✗ More than 3 days stranded cover or greater than £75 per day.
- ✗ Car hire that has not been agreed
- ✗ Any claim for additional or duplicate keys in excess of 3 replacement home keys or 2 vehicle keys
- ✗ Where keys are in the possession of anyone other than the policyholder or a member of the policyholder's immediate family.
- ✗ Damage caused by wear and tear or lack of general maintenance.
- ✗ Where an incident was caused by your reckless, deliberate or criminal act or omission.
- ✗ Any replacement which would leave you with a key of a higher standard or specification than that replaced (unless the original standard was obsolete).
- ✗ For any telephone costs, loss of earnings or profits which arise as a result of the loss, theft or damage of your key.
- ✗ Any claim for loss or damage caused by any act of war, invasion or revolution.
- ✗ Charges or costs of a contractor and you fail to attend, or you make alternative third party arrangements once we have arranged for our own contractor
- ✗ Any claim occurring outside of the UK.



### Are there any restrictions on cover?

The following key exclusions also apply to the whole policy:

- ! Claims for the theft of keys which are not reported to the police.
- ! Claims for public transport or taxis fares with no valid receipts.



### Where am I covered?

- ✓ You are covered for events which happen in the United Kingdom of Great Britain and Northern Ireland, Channel Islands and Isle of Man.



### What are my obligations?

You must:

- Keep to the terms and conditions of the policy.
- Take reasonable precautions to prevent a claim from occurring and to avoid incurring unnecessary costs.
- Notify us of a claim upon discovery and in any event within 30 days of the date the loss, theft or accidental damage happened, or when the keys were locked inside your vehicle or home.
- Co-operate fully with us and with our authorized repairer.
- Agree to use our authorised repairer and agree to our decision on the most suitable method to deal with your claim.



### **When and how do I pay?**

The premium for this insurance policy is payable to the organisation who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).

The organisation who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



### **When does the cover start and end?**

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



### **How do I cancel the contract?**

You can cancel this insurance policy by notifying the organisation who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by contacting the organisation who sold you this insurance policy, however no refund will be issued.

In the event of cancellation, the organisation who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.