



hedgehog

**Enhanced key cover
policy wording**

Who is your insurer?

This insurance has been arranged by Hedgehog and is underwritten by Financial & Legal Insurance Company Limited (**the insurer**). **Financial & Legal Insurance Company Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915.

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 policy is managed by **Legal Protection Group Limited Head t/as LPG**, Registered Office 8 Pinkers Court, Briarland Office Park, Gloucester Road, Rudgey, Bristol BS35 3QH. Registered in England and Wales. Legal Protection Group Limited company number 10096688. Website: www.legalprotectiongroup.co.uk.

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.

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.

Claims are administered by Soter Professional Services Ltd, Discovery House, 4 Whiting Road, Norwich, NR4 6EJ.

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 **us**.

IMPORTANT

Soter Professional Services Limited will provide **you** with assistance by arranging key or lock, repair or replacement, or onward transportation as appropriate.

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

Definitions

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

Claims Administrator

Soter Professional Services Ltd, Discovery House, 4 Whiting Road, Norwich, Norfolk, NR4 6EJ. Soter Professional Services Ltd is authorised and regulated by the Financial Conduct Authority, firm registration number 570538.

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

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

Keys

Your vehicle (including reprogramming of immobilisers 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.

Policy manager

Legal Protection Group Limited Head and Registered Office, 8 Pinkers Court, Briarland Office Park, Gloucester Road, Rudge Way, Bristol BS35 3QH Registered in England and Wales. Legal Protection Group Limited company number 10096688.

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 tonnes), 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 Soter Professional Services Ltd 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 Soter Professional Services Ltd 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. Soter Professional Services Ltd 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 Soter Professional Services Ltd on 0333 016 6510 quoting scheme no: FLIBTE540 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.

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 Soter Professional Services Ltd on 0333 016 6510 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. 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.
4. **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 where a crime reference number has not been obtained.
2. Any claims for public transport or taxi fares with no valid receipts or tickets.
3. Any car hire not arranged via Soter Professional Services Ltd.
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 Soter Professional Services Ltd 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 Soter Professional Services Ltd 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

Legal Protection Group Limited: In order to manage this insurance, including the provision of helpline services, claims handling, underwriting and other administrative duties, **we** may need to share personal information which has been given to **us** with other parties such as insurers, insurance intermediaries, law firms, experts, regulatory authorities or agents providing services to **us** or on **our** behalf. **We** will only request necessary information from **you** and will only use it and disclose it in the course of arranging and administering this insurance.

Any personal information **we** hold about **you** will be retained by **us** for a period of seven years after this insurance expires and, in any event, for the minimum periods required by relevant laws and regulations. This information may need to be retained for legal and regulatory reasons and for legitimate business purposes including (but not strictly limited to) establishing, pursuing or defending legal claims.

Sometimes **we** may need to send **your** personal information to agents based outside of the European Economic Area and in doing so will ensure that those agents apply the same levels of confidentiality, protection and security that are applied by **us**.

In arranging and managing this insurance and administering claims, **we** will comply with the provisions of the Data Protection legislation which is directly applicable in the **United Kingdom** (this includes the General Data Protection Regulation (EU) 2016/679 (otherwise known as GDPR) as well as any subsequent amending or replacement Data Protection legislation which is directly applicable in the **United Kingdom**) and unless required to do so by law or a professional body, will not disclose **your** personal data to any other person or organisation without **your** consent. **You** can find full details of **our** privacy policy on **our** website www.legalprotectiongroup.co.uk

More information on the Data Protection Legislation and the principles in place to protect personal information can be found on the Information Commissioner's Office website <https://ico.org.uk/>.

You have a right to obtain information **we** hold about **you**. This is called a Subject Access Request and in order to obtain such information, please write to: The Data Protection Officer, Legal Protection Group Limited, 8 Pinkers Court, Briarland Office Park, Gloucester Road, Rudge Way, Bristol BS35 3QH.

If **you** have a concern about the way **we** have handled **your** personal data, then **you** have the right to report this to the Information Commissioner's Office:

Website: <https://ico.org.uk/concerns/>

Phone: 0303 123 1113 (lines are open Monday to Friday 9am to 5pm)

Email: casework@ico.org.uk

Financial & Legal Insurance Company Limited: We act as the Data Controller. How **we** use and look after the personal information is set out below.

Information may be used by **us**, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary or **us** to process your personal information to enable the performance of the insurance contract, to administer your policy of insurance and/or handle any insurance claim **you** may submit to **us** under this policy. The processing of **your** personal data may also be necessary to comply with any legal obligation **we** may have and to protect **your** interest during the course of any claim. What **we** process and share:

The personal data **you** have provided, **we** have collected from **you**, or **we** have received from third parties may include **your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **your** computer or other internet connected device including **your** internet protocol.
- (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which **you** have provided in support of **your** insurance claim.

We may receive information about **you** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the police (in regard to incidents) and solicitors, Appointed Representatives, directly from **you**.

We will not pass **your** information to any third parties except to enable us to process **your** claim, prevent fraud and comply with legal and regulatory requirements. In which case **we** may need to share **your** information with the following third parties within the EU:

- Solicitors or other Appointed Representatives.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies. Fraud and crime prevention agencies, including the police.
- Other suppliers carrying out a service on **our**, or **your** behalf.
- **We** will not use **your** information for marketing further products or services to **you** or pass **your** information on to any other organisation or person for sales and marketing purposes without **your** consent.

Data retention

We will hold **your** details for up to seven years after the expiry of **your** policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **your** rights to:

- Object to **our** processing of **your** personal data.
- Request that **your** personal data is erased or corrected.
- Request access to **your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of data.

You can request to see what data **we** hold on **you**, there is no charge for this service. If **you** have any questions about **our** privacy policy or the information **we** hold about **you** please contact **us**.

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:

If **your** complaint is about the administration of this insurance, please let the **policy manager** know:

Email: complaints@legalprotectiongroup.co.uk

Phone: 0333 700 1040 (lines are open Monday to Friday 9am to 5pm)

Post: Customer Service Department, Legal Protection Group Limited, 8 Pinkers Court, Briarland Office Park, Gloucester Road, Rudge Way, Bristol BS35 3QH

As soon as a complaint is received: All complaints will be acknowledged in writing within three business days of receipt. If the complaint can be resolved within three business days, **our** letter will also outline the result of **our** investigation. If **our** investigation is not resolved within three business days, **we** will aim to respond within four weeks of receiving the complaint. If the complaint is about another party, such as a law firm who is acting for **you**, **we** will refer details of the complaint to that other party and confirm this course of action to **you** in writing.

After we have investigated the complaint: **We** will write to **you** immediately notifying **you** of the outcome of **our** investigation. **We** will also advise that if **you** are not satisfied with the outcome, **you** may refer the matter to the Financial Ombudsman Service within the next six months.

If we cannot resolve the complaint within four weeks: **We** will write to **you** and inform **you** that our investigation is continuing, giving the reasons for the delay and a date by which **we** expect to be able to contact **you** again.

Questions or complaints about the handling of your claim:

If **your** complaint is about the handling of **your** claim:

Post: Soter Professional Services Ltd, Discovery House, 4 Whiting Road, Norwich NR4 6EJ

Email: info@soterps.com

Phone: 0333 016 6510

If **you** remain dissatisfied after **your** complaint has been considered, **you** may have the right to refer **your** complaint 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

Financial & Legal Insurance Company Insurance Limited 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 **0800 678 1100**.

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.