

KEY INSURANCE POLICY WORDING

Thank you for choosing Key Insurance. It's important that you read this wording and **your** policy schedule to make sure that everything **you've** told us is correct. Please read this policy carefully so that **you** understand the cover **we** are giving you. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your policy schedule** in a safe place in case **you** need to look at them later.

This insurance is arranged and administered by Bastion Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

This policy meets the demands and needs of those who wish to insure against expenses associated with **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.

Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

INTRODUCTION

In return for the payment of **your** premium **we** will provide insurance for **your insured keys** during the **period of insurance** as stated in **policy schedule**, subject to the terms, conditions and limitations shown below or as amended in writing by **us**.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this **policy**.

Claims Administrators – Davies Group.

Duplicate Key: A spare key for **your** home or vehicle.

Emergency Situation: A dependent is left alone and unsupervised or uncared for, or if there is a serious or immediate danger to **you**, **your** vehicle, home, or **your** belongings.

Immediate Family Member: Husband, wife, civil partner, live-in partner, child, step-child, adult child.

Insured Event: The loss, theft or accidental damage of an **insured key**, or an **insured key** locked inside **your** home or vehicle during the **period of insurance**.

Insured Key: House keys, vehicle keys and personal **property** keys that belong to **you**, apart from those given to **you** by others, such as a friend, neighbour or relative.

Locksmith Charges: Charges relating to work carried out by a locksmith.

New Locks: **New locks** fitted or changes to the existing locks to enable a new key to replace an **insured key**.

Onward Transport Costs: Transport costs for getting **you/your** vehicle to **your** original destination or **your** home, up to a maximum of £75.

Period of Insurance: The period shown in **your policy schedule** for which **you** have paid the premium.

Policyholder: The person named on the **policy schedule**.

Policy Schedule: The separate document **we** send you that includes details about **you** and what **you** are covered for.

Property: Any **property** or item that belongs to the **policyholder** and that **your insured key** unlocks.

Replacement Key: A key to replace an **insured key** and includes any reprogramming of infrared handsets, immobilisers, and alarms that is required following the replacement of the **insured key**.

Sum Insured – The maximum level of cover **we** will provide under this policy, which is £1,500.

Territorial Limits: United Kingdom, the Channel Islands, and the Isle of Man.

We/Us/Our: Collinson Insurance.

You/Your: The **policyholder** and any **immediate family member** permanently living at the same address as the **policyholder**.

WHAT IS COVERED

If an **insured key** is lost, accidentally damaged or stolen, **we** will pay up to the **sum insured**, shown in the tables below.

What is covered	We will not pay
<p>1. Locksmith charges: We will pay for locksmith charges if an insured key is lost, stolen, accidentally damaged, or locked in your home or vehicle and you are unable to access to your home, vehicle, or property.</p>	<ul style="list-style-type: none"> Any charges to gain entry to your home or vehicle where you have access to a duplicate key unless you are in an emergency situation.
<p>2. New Locks (including reprogramming of immobilisers, infrared handsets, and alarms.) We will pay for new locks if there is a security risk to your home, vehicle, or property due to the loss/theft of an 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 loss, theft, or accidental damage of an insured key.
<p>3. Replacement keys: We will pay for a replacement key (including any immobiliser, infra-red handset and/or alarm which is integral to any insured key) if an insured key is lost by, stolen from, or accidentally damaged by you.</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 claim for onward transport costs if you have no access to your vehicle and you are away from your home due to lost, stolen, or broken insured keys.</p>	<ul style="list-style-type: none"> More than £75 per claim.
<p>5. Vehicle Hire: We will pay up to £40 per day, for up to three days, if you are unable to use your vehicle due to the loss or theft of an insured key.</p>	<ul style="list-style-type: none"> More than £40 per day. Vehicle hire charges after day 3 of hire.
<p>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 claim due to the loss or theft of an insured key.</p>	<ul style="list-style-type: none"> More than £120 per claim.

EXCLUSIONS AND LIMITATIONS WHICH APPLY TO YOUR WHOLE POLICY

We shall be under no liability for:

- Any amount over the **sum insured** within a **period of insurance**.
- Sums claimed more than the amounts detailed in the tables above.
- Any **insured event** not reported to the **claims administrators** within 30 days of **you** discovering it.
- Any claim if **you** don't provide valid receipts or invoices for within 120 days of the insured event.

- e) Any claim for the theft of **your insured key(s)** unless **you** have reported the theft to the police and have a crime reference number.
- f) More than 2 **replacement keys** per lock.
- g) **Insured keys** lost or stolen from someone other than **you**
- h) Any associated costs (other than the cost of replacing the **insured key**) where **duplicate keys** are available.
- i) Loss of any belongings other than an **insured key** and its associated lock or ignition system, infra-red handsets, immobilisers, and alarms attached to an **insured key**.
- j) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- k) Loss 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.
- l) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- m) Claims arising from any deliberate or criminal act or omission by **you**.
- n) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- o) Claims arising as a result of **your** failure to take all necessary steps to safeguard an **insured key**.
- p) **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

HOW TO MAKE A CLAIM

Your claim will be handled on the insurer's behalf by Davies Group Limited.

To make a claim, go to <https://Keyclaims.davies-group.com>. It's the fastest and easiest way to submit **your** claim. If you don't have internet access, call us at 0344 856 2270 to inform **us** about **your** claim.

Supporting documents

ask for supporting documents, such as, but not limited to evidence of address.

Theft

We will not deal with theft claims if **you** haven't reported it to the Police and/or don't have a crime reference number.

Maximum number of claims

You can make as many claims as **you** need to within the period of insurance. The most **we** will pay in each period of insurance will not exceed the sum insured.

CLAIMS SETTLEMENT

Your claim will be handled on a 'pay and claim' basis. **You** will have to pay the costs upfront and then **we** will pay you back once **you** have sent us valid receipts/invoices.

If a duplicate key exists, **we** will only reimburse you for the cost of the replacement key, unless **you** are in an **emergency situation**. In which case **we** will reimburse **you** for the costs incurred subject to the terms and conditions of this policy.

FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- a) Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- b) Fails to reveal or hides a fact likely to influence the cover **we** provide.
- c) Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- d) Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- e) Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- f) Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

COMPLAINTS

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

If **your** complaint is about the sale of **your** policy, contact the broker who sold **you** the policy. If **your** complaint is about a claim **you** made, contact Davies Group.

Email: keyclaims@davies-group.com
Tel: 0344 856 2270

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in our investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate your complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower
1 Harbour Exchange Square, London
E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

CANCELLATION BY YOU

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us**. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

To cancel this policy please contact the broker who sold it to **you**.

CANCELLATION BY US

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 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.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided us with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

HOW WE USE THE INFORMATION ABOUT YOU

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or your vital interest: or.
- For our legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If you would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact our Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

FINANCIAL SERVICES 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 or by telephoning 0207 741 4100.