

Key Protection Insurance Policy



First Floor - Jupiter House - Orbital One - Green Street - Dartford - DA1 1QG
Paragon is authorised and regulated by the Financial Conduct Authority

KEY PROTECT POLICY WORDING

This insurance is underwritten by **Astrenska Insurance Limited**. Registered in England No. 1708613. Registered office: Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Astrenska Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA number 202846.

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 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.

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 **your** Schedule of Insurance, 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 unattended, unsupervised or uncared for, or there is a real or imminent danger to **you**, or the fabric of **your** vehicle, home or **property**.

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

Policy: The terms and conditions of this **policy**.

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

Policy Schedule: The document headed **policy schedule** giving details of the **policyholder**, **cover limit** and **period of insurance**.

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 necessitated by such replacement of the **insured key**.

Sum Insured – the maximum level of cover **we** will provide under this policy as shown on **your policy schedule**.

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

We/Us/Our: Astrenska Insurance Limited.

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

WHAT IS COVERED

If, during the **period of insurance** and within the **territorial limits**, an **insured key** is lost, accidentally damaged or stolen, **we** will pay up to the **sum insured**, in accordance with the following table:

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">• more than £50 in respect of an insured key that has been accidentally damaged or broken in a lock or ignition.• any charges or costs incurred where the claims administrators have arranged for the attendance of a locksmith or other tradesman, at a particular location and you do not attend.• 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</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.

What is covered	We will not pay
<p>property due to the loss/theft of an insured key.</p>	
<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. • more than £50 in respect of an insured key that has been accidentally damaged or broken in a lock or ignition.
<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

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

We shall be under no liability for:

- a) Any amount that exceeds the **sum insured** within a **period of insurance**.
- b) Sums claimed exceeding the amounts detailed in the section above.
- c) Any **insured event** not reported to the **claims administrators** within 30 days of **you** discovering that the **insured event** has taken place.
- d) Sums claimed where **you** do not submit, within 120 days of an **insured event**, valid receipts or invoices to the **claims administrators** for payments **you** have made.
- e) Any claim arising from theft of **your insured key(s)** unless **you** have reported the theft to the police and obtained a crime reference number.
- f) Sums claimed for 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) Charges or costs incurred where **you** make alternative arrangements with a third party once the **claims administrators** have arranged for a locksmith or other tradesman, agent or representative to attend a particular location.

- j) 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**.
- k) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- l) 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.
- m) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- n) Claims arising from any deliberate or criminal act or omission by **you**.
- o) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- p) Claims arising as a result of **your** failure to take all necessary steps to safeguard an **insured key**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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.

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.

COMPLAINTS

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 - **you** should in the first instance contact the **claims administrators**. The contact details are:

Customer Relations,
Davies Group,
Unit 8,
Caxton Road,
Fulwood,
Preston
PR2 9NZ

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

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

The **claim administrators** will make every effort to resolve **your** complaint immediately. If they cannot resolve **your** complaint by the end of the next working day 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 **you** are still dissatisfied after receiving their final response letter or if **you** have not received a response to **your** complaint within eight weeks **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

You have the right to refer **your** complaint to the Financial Ombudsman, free of charge within six months of the date of **your** final response letter. 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.

CLAIMS PROCEDURE AND CONDITIONS

Making a Claim

- **You** must report any claim to the **claims administrators** as soon as possible and within 30 days of the **insured event**.
- To make a claim call 0344 856 2270 and quote the **policy** number found on **your policy schedule** as soon as possible but in any event within 30 days of discovery of any incident likely to give rise to a claim under the insurance.
- **You** are responsible for any costs of supplying all the relevant information or documents required in preparing any claim under this **policy**.
- When **you** make a claim evidence of occupancy of **your** home or ownership of **your** vehicle or **property** to which the **insured key(s)** relate may be required.
- **You** must submit valid invoices/receipts in respect of expenditure authorised by **us** to the **claims administrators** within 120 days of the **insured event**.

Theft

If an **insured key** has been stolen it must be reported to the police immediately and a crime reference number obtained. **We** cannot deal with **your** claim for stolen keys until **you** have reported the theft to the police and confirmed the crime reference number to the **claims administrators**.

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 **sum insured**.

FRAUD

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **you** or anybody acting on **your** behalf, including exaggeration of the claim or submission of forged or falsified documents, **you** will not be entitled to any benefit under this **policy** and criminal proceedings may follow.

CLAIMS SETTLEMENT

If **your** claim is handled on a 'pay and claim' basis or if **you** use a locksmith or dealer of **your** choice **you** will have to pay the costs upfront and the **claims administrators** will reimburse **you** on receipt of valid receipts/invoices.

Please note that there is no excess fee to pay for any claim made under this **policy**.

We cannot guarantee to replace **your** keys 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 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 is left unattended, unsupervised or uncared for, or there is a real or imminent danger to **you**, or the fabric of **your** vehicle, home or **property**. In which case **supercover** will reimburse **you** for the costs incurred subject to the terms and conditions of this **policy**.

Supporting documents

When **you** make a claim in respect of vehicle keys, **you** must send a copy of the V5 (or relevant registered keeper document issued by the DVLA) or if **you** have not been given the V5, a contract or lease agreement containing the registration number of **your** vehicle.

When **you** make a claim in respect of other keys, **we** may, at its discretion, ask for supporting documents, such as evidence of address in the case of house keys.

CANCELLATION BY YOU

You may cancel this **policy** at any time, without giving a reason, by returning it to the agent it was bought from. If **you** cancel within 14 days of either receiving the **policy** documentation or from the start date of the **policy** (whichever is later) then any premium already paid will be returned (providing that no claims have been made on the **policy**). If **you** cancel outside this period there is no entitlement to a refund of premium.

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

Provided the premium has been paid in full **you** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

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); and,
- detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.

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 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 www.cifas.org.uk/fpn and www.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 **we** have with **you**;

- 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 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: Sussex House, Perrymount Road, Haywards Heath, Sussex RH16 1DN

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 CRIME POLICY STATEMENT

We will not provide any cover or be liable to provide any payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance**, **we** may cancel this policy immediately by recorded delivery letter to the correspondence address shown on the certificate of insurance. Please note that **you** will not be entitled to a pro-rata refund of premium under these circumstances.