

Key Cover Insurance

Introduction

Some important facts about your Key Cover Insurance are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy it is recommended that this document is read alongside the policy wording.

Your Insurance is arranged by ALA IB Limited trading as ALA Insurance Brokers and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

ALA IB Limited trading as ALA Insurance Brokers are authorised and regulated by the Financial Conduct Authority. Firm reference number 571109.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Firm reference number 310101.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Cover Provided

This policy provides you with £1,500 worth of insurance cover in the event that any of your insured keys are accidentally lost, stolen or accidentally damaged.

The main benefits are as follows:

1. Up to £1,500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.
2. Up to three days' car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys.
3. Provide an emergency helpline 24 hours a day, 365 days a year.

Assignments

The Insured person shall not be entitled to assign any of their rights hereunder unless agreed by The Insurer.

Exclusions

1. Costs in excess of £1,500 in total in any one period of insurance;
2. Any claim made, or any insured event causing the need for a claim to be made, which occurs within 14 days from the start date of the policy;
3. Insured keys which are lost until 48 hours have elapsed since the loss;
4. Any claim reported not to the administrator within 30 days of the accidental loss, theft or accidental damage;
5. Locks which are damaged prior to the accidental loss, theft, or accidental damage of insured keys;
6. Sums exceeding £50 per incident in respect of any insured key locked inside property or broken in lock or ignition;
7. Charges for hire vehicles with engine capacity in excess of 1600cc;
8. The balance of vehicle hire charges over £40.00 per day;
9. Vehicle hire charges after the third day of hire;
10. Claims arising as a result of your failure to take to safeguard an insured key;
11. The balance of transport costs over a maximum sum of £75 per day;
12. Replacement locks or keys of a higher standard or specification than those replaced.

Duration of Cover

This policy will expire 12 months from the date of inception as shown on your policy schedule.

Cancellation

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to the administrator within 30 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter you may cancel the insurance cover at any time by informing the administrator however no refund of premium will be payable.

Termination

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days' notice to *you* at *your* last known address. Provided the premium has been paid in full *you* shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

How to Make a Claim

You must contact the Claims Administrator by telephoning the 24-hour claims line on one of the following relevant number:

1. Household Keys: 01455 852 078
2. Motor Vehicle Keys: 01455 852 079

You must report any claim within 30 days of the insured event.

Customer Service / Complaints

It is Our intention to give You the best possible service but if You do have questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure below.

For complaints regarding the sale of Your policy, in the first instance please contact:

ALA IB Limited trading as ALA Insurance Brokers
Unit 3
Park Farm Courtyard, Easthorpe
Malton, YO17 6QX
Tel: 01653 916304
Email: customersupport@ala.co.uk

In all correspondence please state Your full name, address and registration number.

For complaints regarding a claim under Your policy, in the first instance please contact the Claims Administrator:

Qdos Broker & Underwriting Services Limited
Qdos Court
Rossendale Road
Earl Shilton
Leicestershire
LE9 7LY
Telephone 01455 852 113
Email: claims@qdosconsulting.com

For full details of the complaints procedure, please refer to your policy document.

Consumer Insurance Act

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

1. supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
2. to make sure that all information supplied as part of your application for cover is true and correct;
3. tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to and renew Your policy. If any information You provide is not complete and accurate, this may mean Your policy is invalid and that it does not operate in the event of a claim or We may not pay any claim in full.

Data Protection Act 1998

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.