

Your Contract of Insurance

Key Cover

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.

As **You** would expect **You** will receive a first-class service that's always reliable and handles claims quickly and efficiently, **We** will confirm the level of cover **You** have selected on **Your Policy Schedule**, please check the level of cover provided is correct as **You** will only be entitled to the level of cover recorded on the **Policy Schedule**. If any of **Your** details on the **Policy Schedule** are incorrect, please contact the **Administrator**.

IMPORTANT

This is a contract of insurance between **You** and Great Lakes Reinsurance (UK) SE. The insurance provided covers certain costs and expenses, subject to the terms, limit of indemnity, exclusions and conditions contained herein, in respect of an insured event which occurs within the territorial limits and during the period of insurance for which **You** have paid or agreed to pay the premium.

Cover Provided

If, during the **period of insurance** and within the **territorial limits**, an **insured key** is accidentally lost, damaged or stolen, the **claims administrator** will:

1. Pay up to £1,500 in respect of locksmith charges, new locks (if a security risk has arisen) and replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any **insured key** if it cannot be repaired or re-programmed), car hire and onward transport costs and the re-programming of immobilisers, infra-red handsets and alarms which are attached to the **insured key(s)** at the time of the **insured event** but are not integral to an **insured key**.
2. Provide an emergency helpline 24 hours a day, 365 days a year.

What You Are Not Covered For

We will not indemnify **you** in respect of:

1. any amount which exceeds £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 original policy. Please note: This will not be applicable to subsequent policies where cover is continuous from **Your** previous ALA policy;
3. sums claimed where **you** do not produce receipts or invoices for payments **you** have made;
4. **insured keys** which are lost until 48 hours have elapsed since the loss;
5. **insured keys** lost or broken by, or stolen from, someone other than **you**;
6. Any costs other than the replacement of **insured keys** where **You** have access to duplicate keys;
7. any **insured event** not reported to the **claims administrator** within 30 days of the accidental loss, theft or accidental damage;
8. locks which are damaged prior to the accidental loss, theft, or accidental damage of **insured keys**;
9. replacement locks or keys of a higher standard or specification than those replaced;
10. sums exceeding £50 per incident in respect of any **insured key(s)** locked inside a property or broken in a lock or ignition;

11. vehicle hire charges where a hire vehicle exceeds 1600cc;
12. the balance of vehicle hire charges over a maximum sum of £40 per day;
13. vehicle hire charges after the third day of hire;
14. charges or costs incurred where the **claims administrator** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend;
15. charges or costs incurred where **you** make alternative arrangements with a third party after the **claims administrator** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location;
16. the balance of any onward transport costs over a maximum sum of £75 per day;
17. loss or destruction of, or damage to, any property other than an **insured key** and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm attached to the **insured key**;
18. loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material;
19. loss or damage 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;
20. any loss of earnings or profits which **you** suffer as a result of the accidental loss, theft, or accidental damage to an **insured key**;
21. claims arising from any deliberate or criminal act or omission by **you**;
22. accidental loss, theft of, or accidental damage to an **insured key** which occurs outside the **period of insurance**;
23. claims arising as a result of **your** failure to take steps to safeguard an **insured key**.

General Conditions

Eligibility

You are to be the owner or registered keeper of the **vehicle** or **you** are financing the **vehicle** on behalf of the owner or registered keeper of the **vehicle**.

Compliance and precautions

You must comply with each and every term of this Policy and must take precautions to minimise the cost of any claim.

Terminology

The terminology used in this Policy is that of England and Wales but shall, where appropriate, mean the equivalent terminology of any relevant jurisdiction within the territorial limits.

Communications

All communications from the insurer or their representatives shall be deemed duly sent if sent by the **administrator** or their representatives to **your** last known address, or the address of **your** representative if relevant. All communications sent by **you** to the insurer or their representatives shall be deemed duly sent if sent to the **administrator** or **claims administrator**.

Assignment

This Policy may not be assigned in whole or in part without the written consent of the **administrator**.

Claims Conditions

You must notify the **claims administrator** as soon as reasonably possible of any insured event which may give rise to a claim, complete any forms requested by the **claims administrator** and promptly supply such information as the **claims administrator** or their agents require.

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 fact that the total sum which the **claims administrator** will pay in each period of insurance is £1,500.

How to Make a Claim

You must contact the **claims administrator** by telephoning the 24 hour claims line on the following relevant number:

Household keys 01455 852078

Motor **vehicle** keys 01455 852079

Claims Procedure

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

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE

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

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:

1. Where **We** reasonably suspect fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

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.

Definitions

The words or expressions detailed below have the following meaning whenever they appear in this policy in **bold**.

Administrator	ALA IB Ltd T/A ALA Insurance Brokers, Unit 3, Park Farm Courtyard, Easthorpe, Malton, YO17 6QX. Telephone: 01653 916304.
Claims Administrator	Qdos Broker & Underwriting Services Limited, Qdos Court, Rossendale Road, Earl Shilton, Leicestershire, LE9 7LY.
Home	The private dwelling located within the territorial limits and shown on your policy schedule .
Insured event:	The accidental loss or theft of, or accidental damage to, any insured key(s) .
Insured key(s)	A key to any external door to your home , or vehicle including electronic key fobs and immobiliser keys.
Insurer/We/Our/Us	UK General Insurance Limited on behalf of Great Lakes Insurance SE.
Limit of indemnity:	£1,500 being the maximum amount payable in total in each period of insurance .
Period of insurance	12 months from the start date of this policy as shown on your policy schedule .
Policy Schedule	The document issued to you which details your name, home address and vehicle .
Territorial limits	The United Kingdom of Great Britain and Northern Ireland. Cover is also provided within the European Union for up to 30 days in any period of insurance .
Vehicle	A car or motorcycle for which you are the owner or registered keeper or you are financing on behalf of the owner or registered keeper.
You/Your	The person named on the policy schedule .

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.

If Your complaint cannot be resolved by the end of the third working day, ALA IB Limited trading as ALA Insurance Brokers will pass it to:

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

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 852113

Email: claims@qdosconsulting.com

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05776C.

If Your complaint about Your Claim cannot be resolved by the end of the third working day, Qdos Broker & Underwriting Services Limited will pass it to:

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, You have the right to make a complaint to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

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.

Compensation Scheme

Great Lakes Insurance SE is covered by the independent Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation arrangements from the FSCS or visit www.fscs.org.uk.

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.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

SAMPLE