

# Key Protection Insurance

## Insurance Product Information Document

Key Protection Insurance cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. Financial Services Register number 202664. Registered in the United Kingdom.

**Company:** Inter Partner Assistance

**Product:** Key Cover for Home and Motor

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

### What is this type of insurance?

Key insurance is an insurance that covers your home and car key in the event of a damage denying you access or use.



#### What is insured?

- ✓ Keys that are broken in any lock of your vehicle
- ✓ House keys that are broken in any external door lock denying you access
- ✓ Lost or stolen keys
- ✓ Replacement of damaged locks
- ✓ Locksmith charges if you are locked out of your home or vehicle
- ✓ Hire car up to £30 per day including VAT for up to 3 days if you are stranded more than 20 miles from home with no access to your vehicle



#### What is not insured?

- ✗ Replacement locks when only parts need changing
- ✗ Any lock replacement other than the lock with the key broken in it denying you access to your home or vehicle
- ✗ Wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually
- ✗ Damage to locks by attempted theft or malicious damage
- ✗ Any costs other than the replacement of insured keys where you have access to duplicate keys
- ✗ Any claim for keys where a previous claim has been rejected unless the current claim is supported by a valid VAT receipt to evidence that the previously lost or stolen key was replaced
- ✗ Any other keys other than for the home or your vehicle



### Are there any restrictions on cover?

- ! Claims/indemnity limit of £1,500 including VAT
- ! You must notify us within 48hrs of the incident
- ! Police should be notified within 48hrs of any stolen or lost keys. A crime or lost property number must be obtained
- ! Cover is provided on a reimbursement basis
- ! You must send all receipts to us within 31 days of notifying us of the claim
- ! The policy must have been purchased as an optional benefit to the motor policy for your vehicle policy



### Where am I covered?

- ✓ The cover provided is for private residences and vehicles in the United Kingdom



### What are my obligations?

- You must make sure that all the information you have given us as part of your application is true and complete to the best of your knowledge and belief and update us of any changes during the policy term
- You should pay your premium for the policy
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement-based claims within 31 days of notifying us
- You must notify the police of all stolen keys and obtain a crime reference number
- You must take care to avoid anything which may result in a claim under this policy



### When and how do I pay?

- You must pay for this insurance with your main insurance policy when you take it out for the first time and at each renewal of your policy
- The premium can be paid using one of the payment options given to you by KGM Underwriting Services Ltd who are the providers of this insurance



### When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later as stated in your policy schedule or until your level of indemnity is exhausted whichever comes first
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



### How do I cancel the contract?

- If you find that this cover does not meet your needs, please contact KGM Underwriting Services Ltd within 14 days of receiving this document and we will cancel this policy. You will receive a refund of your premium provided you have not made any claims
- If you cancel the policy outside the 14 day period you will not receive a refund