

KEY PROTECTION POLICY WORDING

This document sets out the terms and conditions of **your cover** and it is important that **you** read it carefully. It explains what is covered and what is not covered. There are also exclusions and conditions that **you** must follow for the **policy** to work. The **cover you** hold is set out in the **policy schedule**.

This **key protection policy** is provided by Complectus Limited. Complectus Limited is authorised and regulated by the Financial Conduct Authority (FCA Number 774491). Its registered office is at The Courtyard, High Street, Ascot, Berkshire, SL5 7HP. It is registered in England no: 06581704

This **policy** is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance 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 **Us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

What makes up this policy?

These **key protection policy** terms and conditions and **your policy schedule** form **your** insurance contract.

Important information

This document sets out the terms and conditions of **your cover** and it is important that **you** read it carefully. The type of **cover you** hold will be set out in the accompanying **policy** schedule. If changes are made, these will be confirmed to **you** separately in writing.

Each section of **cover** explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the **cover**, and there are general conditions that **you** must follow for the **policy** to work.

Cooling off period

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.

We may cancel this policy by giving **you** at least 14 days' notice at **your** last known address. If **we** cancel the policy, **we** will refund the premium paid for the remainder of the current **period of insurance**, unless a claim has been made. **We** reserve the right to refuse renewal of any individual policy

Jurisdiction and law

This **key protection policy** is governed by the laws of England and Wales.

Demands and needs

This **key protection policy** meets the demands and needs of a **policy holder** seeking to replace their keys in the event of an insured incident for their lost, stolen or broken **keys**.

Meaning of words

Wherever the following words and phrases appear in **bold** in this **policy** and in the **policy schedule**, they will always have the following meanings.

Cover	In the event of any of the Insured Incidents, we will reimburse you up to the limits stated and AXA Assistance will assist with the arrangements for replacing your keys and locks , or onward transportation.
Policy Holder	The first person in whose name the policy is issued and who is protected in case of loss or theft of keys .
Home/House	The private dwelling located within the territorial limits as specified on the policy schedule .
Keys/Locks	Any key to any external door to your home, or vehicle including electronic key fobs and immobiliser keys.
Policy, Key Protection Policy	Means this policy of insurance on the terms and subject to the conditions, limitations and exclusions set out in this document.
Policy Limit	The total amount payable in respect of each insured incident and in total for all Insured Incidents as in any one year as shown in your policy schedule including VAT. The total aggregate limit insured during the policy period is £1500.00.
Policy Period	12 months from the start date of this policy as shown on your policy schedule.
Policy Schedule	Is the combination of the insurance policy and welcome letter issued by KGM Underwriting Services Ltd which contains details of your policy start date, policy limit and additional information in support of your application for cover under this policy , and which forms part of the key protection policy .
Premium	The premium is payable on the payment date shown in the policy schedule as the premium due date. The policy will start on the start date and will last until one of the criteria set out under 'Termination of cover ' is met.
Proposal or Statement of Fact	The documents completed or supplied by you or on your behalf by KGM Underwriting Services Ltd and all other information provided by you on which we have relied when agreeing to provide this key protection policy . If you do not give us full information at the start, or do not tell us about changes, this key protection policy may no longer be valid and we may refuse to deal with any claim.
KGM Underwriting Services Ltd	The selling broker from whom you purchased this policy. They are an FCA authorised intermediary acting on behalf of the customer and able to advise upon, sell and administer general insurance products in the UK.

Start Date	The date your cover starts under this policy shown in your policy schedule .
Territorial Limits	UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Vehicle	the motor vehicle notified to us within the proposal or statement of fact .
We, Our, Us,	means Inter Partner Assistance SA, the underwriters of this policy and AXA Assistance UK Limited, the administrator of this policy , both of; The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK. Complectus Limited of; The Courtyard, High Street, Ascot, Berkshire, SL5 7HP. Complectus Limited is authorised and regulated by the Financial Conduct Authority (FCA Number 774491). For the purpose of data protection “ we ” also includes Complectus Limited.
You, Your, Insured	The first person named on the policy schedule .

Claims conditions

- All lost or stolen **keys** or **keys** broken in a **lock** must be reported to **Us** on 0345 607 5329 within 48 hours of the incident
- The police must be notified of all lost and stolen **keys** within 48 hours of the incident and a crime reference or lost property number obtained.
- All costs for any services rendered must be met by **you** and **you** must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to **Us** within 31 days of notifying AXA Assistance. Providing **Your** claim is within the terms of this **policy** **We** will validate **your** claim and reimburse **your** outlay up to the **policy** limits.
- If **you** claim under this **policy** for something that is also covered by another insurance **policy**, **you** must provide **Us** with full details of the other insurance **policy**. **We** will only pay **our** rateable proportion of the claim.
- **You** must take reasonable care to avoid anything which may result in a claim under this **policy**.

Exclusions

- All costs incurred where **you** have not notified **Us** within 48 hours of the incident.
- Any event resulting in a claim against this **policy** that occurs within 30 days of purchasing this policy unless it is for a theft substantiated by a written police report or if the policy was purchased at renewal of **your key protection policy** or if the policy was purchased as an optional benefit to the motor policy for **your vehicle**
- Any claim for theft or loss of **keys** which is not reported to the police within 48 hours of the incident and a crime reference or lost property number obtained.
- Any claim for replacing **locks** when only parts need changing.
- Insured **keys** lost or broken by, or stolen from, someone other than **you**.
- Any event giving rise to a claim which occurred outside the **territorial limits**.
- 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 claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- Any claim for damage to **locks** by attempted theft or malicious damage.
- Any claim for loss or damage caused by any act of war, invasion or revolution.

- Any other **keys** other than for the **Home** or **your vehicle**

How to make a claim

Please read the Insured Incidents, Claims Conditions and Exclusions sections to ensure the incident is covered under the terms of this **policy**. If **you** believe **your** claim to be valid then within 48 hours of the incident, please telephone:

Us on 0345 607 5329 and assistance will be arranged for **you**.

FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.

Insured incidents

1. Theft or loss of **your keys** - If **your vehicle** or **house keys** are stolen or lost anywhere in the UK, **you** must report this to both the police, obtaining a crime reference or lost property number, and AXA Assistance who will arrange for a suitable contractor to attend the scene. Upon validation of **your** claim **We** will reimburse **you** for the cost of **your key** or **lock** replacement up to the **policy limit**
2. **Vehicle keys** – If **your keys** are locked in **your vehicle** or broken in any **lock** of **your vehicle** denying **you** access or use, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your** claim **We** will reimburse **you** for the cost of a replacement key and the call out charge up to the **policy limit**.
3. **House keys** – If **your keys** are locked in **your house** or broken in any external door **lock** denying **you** access to **your** property, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your** claim **We** will reimburse **you** for the cost of gaining access and if necessary provide reimbursement for a replacement **key**, or repair or replacement of the damaged **lock**, up to the **policy limit**.
4. If **you** are stranded more than 20 miles from **Home** by theft or loss of **your vehicle keys** and have no access to **your vehicle** **We** will pay £30 per day including VAT for vehicle hire, for up to 3 days. AXA Assistance must be notified of the circumstances and car hire arranged through them.

This **policy** will continue to respond for the **policy period** or until **your** chosen level of indemnity is exhausted whichever comes first. Please refer to **your policy schedule** to check the **policy limit** **you** have chosen.

Cancellation – Your rights

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 cancel this policy.

Cancellation – Our rights

We may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

- **We** may cancel this policy without giving you prior notice if, by law, or other similar reasons we are unable to provide it.

We reserve the right to refuse renewal of any individual policy.

We may cancel this policy 'with immediate effect if:

- You make or try to make a fraudulent claim under your policy;
- You are abusive or threatening towards our staff;

- You repeatedly or seriously break the terms of this policy.
We will continue to honour any claims made before cancellation.

Termination of cover

This insurance **cover** shall automatically terminate immediately upon the first to occur of the following:

1. The expiry of the **policy Period**.
2. Upon transfer of ownership of the **vehicle** or **house** to any person other than the first named on the **policy schedule**.

Important information

AXA Assistance will provide **you** with assistance by arranging key or lock, repair or replacement, or onward transportation as appropriate. Providing assistance is a service only and does not pre-qualify **your** claim for reimbursement of costs. **We** will validate **your** claim and reimburse **you** for costs **you** have met following any of the Insured Incidents detailed below. Reimbursement is subject to You providing the original invoice(s), receipt(s), any relevant crime reference or lost property number and complying with all other terms and conditions of this insurance. All costs outside of the terms of this **policy** must be met and paid for by **you**.

Complaints procedure

You can write to the Group Quality and Customer Relations Manager at:
Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road,
Redhill, Surrey, UK
RH1 1PR,

Or, **you** can phone 01737 815 215 or email quality.assurance@axa-assistance.co.uk

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:
Financial Ombudsman Service
Exchange Tower, London E14 9SR. Telephone 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

Compensation scheme

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the website www.fscs.org.uk

Data Protection

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, key insurance claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include: a. use of sensitive information about the health or vulnerability of you or others involved in your key insurance claim, in order to provide the services described in this policy. b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with emergency key assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law; c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control; d. obtaining and storing any relevant and appropriate photographic evidence of the condition of your property which is the subject of the claim or any information submitted to substantiate the claim, or for the purpose of providing services under this policy, sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources, for example government records of when your MOT is due, in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR UK
Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from us on request.

Alternative Format

Please contact **Us** if You would like a copy of these terms and conditions in alternative format such as large print or audio.