



Key Cover
Policy Document

Contents

Key Cover Policy Summary.....	3
Introduction	3
Insurer.....	3
Cancellation Right	4
Making a Claim 24/7	4
Significant Features and Benefits.....	5
Significant and Unusual Exclusions or Limitations	5
How to Make a Complaint.....	6
Financial Services Compensation Scheme.....	7
Consumer Insurance (Disclosure & Representations) Act 2012.....	7
Data Protection Act 1998	7
Key Cover Policy Wording.....	8
Important Information.....	8
Demands and Needs.....	8
Cancellation Right	9
Making a Claim 24/7	9
Definitions.....	10
This Policy Will Cover.....	11
This Policy Will Not Cover	11
General Conditions.....	12
Complaints Procedure.....	14
Financial Services Compensation Scheme.....	14
Consumer Insurance (Disclosure & Representations) Act 2012.....	15
Data Protection Act 1998	15

Key Cover Policy Summary

This policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Motorplus Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Introduction

Some important facts about your Key Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

Ageas Insurance Limited

Cancellation Right

If you decide that for any reason that this policy does not meet your insurance needs, then please return it to the insurance broker or agent who provided this policy to you within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. If you wish to cancel your policy after 14 days you will not be entitled to a refund.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 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.

Making a Claim 24/7

Call the Key Protection Helpline on 0843 2277 574

Please quote the reference number found on the reverse of your fob or written on the pop-out card.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- Details of the loss, theft or damage to your keys.

Significant Features and Benefits

Your cover is valid for one year.

This policy provides you with £1,500 worth of insurance cover in the event that any of your keys attached to the provided fob are either lost, stolen or damaged. The main benefits are as follows:

1. £1,500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.
2. Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys.
3. 24 hour 365 days a year Emergency Helpline.
4. £10 reward payable to the finder of your keys.
5. Any key attached to the fob is covered.
6. There is no excess payable.
7. You can make a claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.

Significant and Unusual Exclusions or Limitations

The following points are important and relate to the cover:

1. Keys are only covered if attached to the key fob provided by Motorplus Limited (unless you have already notified us that the fob has been lost or damaged and are awaiting a replacement, in which case we will cover keys we are satisfied would otherwise have been attached).
2. The total value of claims in any one year may not exceed £1,500.
3. All receipts should be retained and attached to the claims form.
4. Keys will not be considered irrecoverable until lost for at least five days.
5. Keys attached to the fob must have been lost by, stolen from or damaged by the policyholder or by a member of the policyholder's family living at the same address.
6. The policyholder must notify Motorplus Limited as soon as reasonably possible of any loss, damage or theft.
7. Consent must first be obtained from Motorplus limited for car hire. The car may not be in excess of 1600cc.
8. Locks damaged prior to the loss or theft of keys will not be covered.
9. Replacement locks shall not be of a higher standard than those replaced.
10. A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock or ignition.
11. Cover is subject to all the Terms and Conditions contained in the policy document, underwritten by Ageas Insurance Limited.
12. If your insured key ceases to function correctly a diagnostic check may be requested at your own cost, this is to confirm if the fault is with the insured key or the vehicle. Only faults identified as relating to the insured key would be covered under this policy.

How to Make a Complaint

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:

1. Complaints regarding the sale of the policy:

Please contact your agent who arranged the Insurance on your behalf.

2. Complaints regarding claims:

Please contact in the first instance:

Quality Assurance Department Motorplus Limited
Kircam House, Whiffler Road,
Norwich NR3 2AL

Tel: 0843 227 7580

Fax: 01603 420010

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

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

The Financial Ombudsman Service Exchange Tower
Harbour Exchange Square,
London E14 9GE

Tel: 0845 080 1800

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.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited cannot meet its 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 obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

You must contact us immediately in the event that there is a change to your circumstances, as follows:

- i) you change your address;
- ii) you are convicted of a criminal offence or receive a police caution;
- iii) you have insurance refused, declined, cancelled or terms applied by another insurance provider.

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, some of which may not have equivalent Data Protection laws.

We may obtain information about you from credit reference agencies, fraud prevention agencies and similar organisations to enable us to check your credit status and identity. These agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. We may also check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record our concerns. We and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check your identity to prevent money laundering. Under Data Protection legislation, you can ask us in writing for a copy of certain personal records held about you. A charge of £10 will be made.

Key Cover Policy Wording

This Policy has been arranged by Motorplus Limited and Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of: Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Motorplus Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Unless expressly stated nothing in this Policy will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999.

Important Information

This is Your Key Protection Policy. Please spend some time reading through the Policy to ensure that it meets Your requirements. If there is anything You do not understand, please contact Us. We will be happy to assist.

This is a contract of insurance between You and Ageas Insurance Limited. 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.

Demands and Needs

This Policy will meet the demands and needs of customers who want to safeguard their keys from loss or damage. It will provide up to £1,500 annual cover for locksmiths' charges, new locks and keys, car hire and onward transport costs. The reprogramming of immobilisers, infra-red handsets and alarms is also covered. Motorplus Limited do not make any personal recommendations as to whether this policy will suit Your individual circumstances.

Cancellation Right

If You decide that for any reason that this policy does not meet Your insurance needs, then please return it to the insurance broker or agent who provided this policy to You within 14 days of issue. On the condition that no claims have been made or are pending, We will then refund Your premium in full. If You wish to cancel Your policy after 14 days You will not be entitled to a refund.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 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.

Making a Claim 24/7

To make a claim CALL 0843 2277 574 and quote the fob number.

You must report any claim to the Coverholder within 30 days of the Insured Event.

REMEMBER The claims line is open 24 hours a day, 365 days a year.

Definitions

The words and phrases listed below will have the following meanings:

Coverholder/We/Us/Our

MotorPlus Ltd, and associated and/or subsidiary companies.

You/Your

The Policyholder and any immediate member of their family residing at the same address as the Policyholder during the Period of Insurance.

Fob

The numbered tag issued to the Policyholder by the Coverholder which the Coverholder has registered in the Policyholder's name.

Insured Key

Any key which is attached to a Fob.

Limit of Indemnity

£1,500 being the maximum amount payable in aggregate in each Period of Insurance.

Period of Insurance

12 months from the date of inception of this Policy.

Policyholder

The person in whose name the Coverholder has registered the Fob.

Territorial Limits

The United Kingdom.

Insured Event

The loss or theft of, or damage to, any Insured Key.

Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited. UK General Insurance Limited are an insurers' agent and in the matters of a claim act on behalf of Ageas Insurance Limited.

This Policy Will Cover

If during the Period of Insurance and within the Territorial Limits an Insured Key is lost, damaged or stolen, the Coverholder will:

1. Pay up to £1,500 in respect of locksmiths 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 such 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 Fob but are not integral to an Insured Key.
2. Pay a £10 reward payable to the finder of a lost Insured Key.
3. Provide an Emergency Helpline 24 hours a day, 365 days a year.

This Policy Will Not Cover

The Insurer/Coverholder will not indemnify You in respect of:

- a) Keys lost, stolen or damaged when such keys are not attached to the Fob (unless You have already notified the Coverholder that the Fob has been lost or damaged and You are awaiting a replacement, in which event the Coverholder will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the Fob).
- b) Any amount exceeding £1500 in aggregate in the same Period of Insurance.
- c) Sums claimed where You do not produce receipts or invoices for payments You have made.
- d) Insured Keys which are lost until 5 days have elapsed since the loss (unless the Coverholder is satisfied that a delay would cause undue hardship or significant expense).
- e) Insured Keys lost or broken by, or stolen from, someone other than You.
- f) Insured Keys if there are duplicate keys available to You.
- g) Any Insured Event not reported to the Coverholder within 30 days of the loss, theft or damage.
- h) Locks which are damaged prior to the loss or theft of keys.
- i) Replacement locks or keys of a higher standard or specification than those replaced.
- j) Sums exceeding £50 per incident in respect of any Insured Key locked inside property or broken in lock or ignition.
- k) Vehicle hire charges where a hire vehicle exceeds 1600cc.
- l) The balance of vehicle hire charges over a maximum sum of £40 per day.
- m) Vehicle hire charges after the third day of hire.
- n) Charges or costs incurred where the Coverholder arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and You fail to attend.
- o) Charges or costs incurred where You make alternative arrangements with a third party once the Coverholder has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- p) The balance of transport costs over a maximum sum of £75 per day.
- q) 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 Fob.
- r) Loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- s) 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.

- t) Any loss of earnings or profits which You suffer as a result of the loss or theft of, or damage to an Insured Key.
- u) Claims arising from any deliberate or criminal act or omission by You.
- v) Loss or theft of, or damage to an Insured Key which occurs outside the Period of Insurance.
- w) Claims arising as a result of Your failure to take steps to safeguard an Insured Key (for example, by leaving an Insured Key in a lock or ignition in an accessible place).
- x) If Your Insured Key ceases to function correctly a diagnostic check may be requested at Your own cost, This is to confirm if the fault is with the Insured Key or the vehicle. Only faults identified as relating to the Insured Key would be covered under this policy.

General Conditions

1. Compliance and Precautions

You must comply with each and every term of this Policy and must ensure that the cost of any claim is kept to a minimum.

2. Cancellation

If You decide that for any reason that this policy does not meet Your insurance needs, then please return it to the insurance broker or agent who provided this policy to You within 14 days of issue. On the condition that no claims have been made or are pending, We will then refund Your premium in full. If You wish to cancel Your policy after 14 days You will not be entitled to a refund.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 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.

3. 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.

4. Communications

All communications from the Insurer or their representatives shall be deemed duly sent if sent by the Coverholder or their representatives to the last known address of the Policyholder, or the address of their representatives if relevant. All communications by the Policyholder to the Insurer or their representatives shall be deemed duly sent if sent to the Coverholder.

5. Presentation of Claims by the Policyholder

The Policyholder must notify the Coverholder as soon as reasonably possible of any Insured Event which may give rise to a claim, complete any forms requested by the Coverholder and promptly supply such information as the Coverholder or their agents require.

6. Arbitration

If there is a dispute between the Coverholder and the Policyholder, which is not resolved by this Policy, either side may refer to the arbitration of a single arbitrator, being a solicitor or barrister agreed by the two sides. If no agreement can be reached the President of the relevant national Law Society shall name an arbitrator. The arbitrator's decision will be final and binding on both sides. The arbitration will be governed by the rules set out in the Arbitration Acts in force at the time. The costs of arbitration shall be borne by the instigating party unless deemed otherwise by the arbitrator.

7. Assignment

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

8. Excess

No excess is payable.

9. 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 aggregate sum which the Coverholder will pay in each Period of Insurance is £1,500.

10. 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.

11. Fraudulent Claims

If You make any request for a payment under this Policy knowing it to be fraudulent or false in any respect or ought reasonably in the circumstances to have known it to be fraudulent or false, this Policy shall become void and any premiums paid hereunder shall be forfeited and We shall be entitled to recover any monies previously paid.

In the event that We suspect that any claim is fraudulent or false or We suspect there is any collusion between any parties, We may contact and access information held by the Insurance Fraud Bureau or other fraud prevention agencies to determine if fraud has been reported before, if this has been investigated and if fraud was detected. If the Insurance Fraud Bureau confirm that You have been involved in insurance fraud, this Policy shall become void and any premiums paid hereunder shall be forfeited and We shall be entitled to recover any monies previously paid.

Complaints Procedure

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:

1. Complaints regarding the sale of the policy:

Please contact Your agent who arranged the Insurance on Your behalf.

2. Complaints regarding claims:

Please contact in the first instance: Quality Assurance Department Motorplus Limited
Kircam House, Whiffler Road,
Norwich NR3 2AL

Tel: 0843 227 7580

Fax: 01603 420010

Please ensure that Your Policy number is quoted in all correspondence to assist a quick and efficient response.

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

The Financial Ombudsman Service Exchange Tower
Harbour Exchange Square London
E14 9GE

Tel: 0845 080 1800

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.

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Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited cannot meet its 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 obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to Us is true and correct. You must tell Us of any changes to the answers You have given as soon as possible. Failure to advise Us of a change to Your answers may mean that Your Policy is invalid and that it does not operate in the event of a claim.

You must contact Us immediately in the event that there is a change to Your circumstances, as follows:

- i) You change Your address;
- ii) You are convicted of a criminal offence or receive a police caution;
- iii) You have insurance refused, declined, cancelled or terms applied by another insurance provider.

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, some of which may not have equivalent Data Protection laws.

We may obtain information about You from credit reference agencies, fraud prevention agencies and similar organisations to enable Us to check Your credit status and identity. These agencies will record Our enquiries, which may be seen by other companies who make their own credit enquiries. We may also check Your details with fraud prevention agencies. If You provide false or inaccurate information and We suspect fraud, We will record Our concerns. We and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check Your identity to prevent money laundering. Under Data Protection legislation, You can ask Us in writing for a copy of certain personal records held about You. A charge of £10 will be made.

This Policy is provided by KeyBack, a trading style of Motorplus Limited.

Motorplus Limited are authorised and regulated by the Financial Conduct Authority.
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