

Key Insurance

Insurance Policy

What happens if my keys are lost, stolen or broken?

Telephone us on our 24 hour Emergency Helpline: 0330 111 0098

We can provide details of a qualified local locksmith and arrange the safe return of your keys if they are recovered.

The Benefits

- £1,500 annual cover for locksmith's charges, new locks and keys, car hire and onward transport costs. The re-programming of immobilisers, infra-red handsets and alarms is also covered.
- There is no limit to the number of claims you may make within the annual cover limit.
- 24 hour 365 days a year Emergency Helpline.
- You can claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.

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Definitions

Whenever the following words or expressions appear in bold **your policy** they have the meaning given below.

Acts of terrorism

Any act that the government of the United Kingdom considers to be an act of terrorism. The use of or threat of action, force or violence by any person or group of people acting alone or on behalf of any organisation or government for political, religious, ideological or similar beliefs. This includes trying to influence any government or intimidate the public.

Administrator

Virtual Insurance Products Limited T/A Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

Agent

Caulfield Insurance who has arranged this insurance on **your** behalf.

Annual Cover limit

The maximum amount payable in the aggregate in each **period of insurance**, as shown in **your schedule**.

Call-out limit

The maximum amount payable per incident, in respect of any **insured key** locked inside **your** home, or vehicle, as shown in **your schedule**.

Endorsement(s)

Statements, found in **your schedule**, that either show changes to the terms of **your policy** or terms that apply specifically to **you**.

Excess

The first amount of any claim for which **you** are responsible.

Insured event

The loss or theft of, or damage to any **insured key**.

Insured key

Means **your** keys for **your** home address as shown on **your schedule** and any keys relating to **your** vehicle where **you** are the registered keeper.

Period of insurance

The period shown in **your schedule** for which **you** have paid or agreed to pay the premium.

Policy

These terms and conditions and any changes to them

Policyholder

The person in whose name this insurance is under.

Schedule

The document headed policy **schedule** that names **you** as the **policyholder**, gives details of, the **annual cover limit**, **call-out limit** and **period of insurance** and sets out what this **policy** covers **you** for. **We** will replace **your schedule** whenever **you** make any changes to the **policy** during the **period of insurance**.

Start Date

The date the insurance cover commences as shown on **your schedule**.

Territorial limits

England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland.

Underwriter

Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You/Your

The **policyholder** named in the **schedule**.

We, Us, Our

Mean any, or all, of:

- Jackson Lee Underwriting
- Ageas Insurance Limited (“Ageas”)

Introducing your Key insurance policy

This booklet and **your schedule** gives full details of **your** cover.

Please read this booklet and **your schedule** carefully and make sure that they meet **your** needs.

If **you** have any questions, please contact the **agent** who sold **you** this **policy** and they will help **you**.

Please keep all **your** insurance documents in a safe place, as **you** may need them if **you** want to make a claim.

Statement of demands and needs

This **policy** meets the demands and needs of persons wishing to ensure that they are covered if a key is lost, damaged or stolen. As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this **policy** in connection with **your policy schedule** to ensure that **you** have chosen a level of cover that meets **your** specific needs.

Our contract with you

We will provide Key insurance under the terms, exceptions, conditions and **endorsements** of this **policy**, during the **period of insurance** for which **we** have accepted **your** premium.

This contract is based on the proposal (or any statement of fact or statement of insurance **we** prepare using the information **you** have provided), and any declaration **you** make. The **schedule** and any **endorsements** are all part of this **policy**. **You** must read all the documents that make up **your policy** as one document.

The law that applies to this policy

This **policy** will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the Courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey Courts will have exclusive jurisdiction.

The language used for this policy

The contractual terms and conditions and other information relating to this contract will be in the English language.

Cooling-off period

We hope that **you** will be happy with **your policy**. However, if this **policy** does not meet **your** needs **you** have 14 days from the date **you** received **your** policy documents or from the purchase date, whichever is later, to cancel the **policy** and get a full refund. (**We** will not give **you** a refund if **you** have claimed for an **insured event**.)

To cancel **your policy**, please contact the **agent** who sold **you your policy**. See page 9 for further details of cancellation.

The policy documents must be returned to **your agent** if **you** are to receive a refund.

Making a claim

If you lose your Keys, here's what to do.

We hope **you** will find **our** service fast, efficient and friendly.

1. Claim Notification

To make a claim call 0330 111 0098 and quote **your policy** number. **You** must report any claim to **us** as soon as reasonably possible and within 30 days of the **insured event**. **You** are responsible for the cost of preparing any claim under this **policy**.

2. Theft

If an **insured key** has been stolen it must be reported to the police immediately and **you** must obtain a crime reference number.

3. Fraud

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **you** or anybody acting on **your** behalf, including exaggeration of the claim, or submission of forged or falsified documents, **you** will not be entitled to any benefit under this **policy** and criminal proceedings may follow.

4. 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 total aggregate sum payable in each **period of insurance** not exceeding the **annual cover limit**, which can be found in your **schedule**.

Important notes:

- All receipts must be submitted to **us** within 120 days of loss or theft of keys.
- Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and **schedule**.

As an alternative, please send an email to info@notifyclaim.co.uk or write to: Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

Our customer-care policy

We are committed to treating **our** customers fairly, however, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list:

For complaints about the sale of the **policy**, **you** should contact or write to the **agent** that sold **you** this **policy**.

For complaints about claims, policy administration and documents, please write to the Managing Director at: Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9, 6LR, phone 0330 111 3998 or email info@junderwriting.co.uk

We will acknowledge **your** complaint within 3 working days.

We will look to:

- Try to resolve your complaint by the end of the third working day. If we are unable to do this we will write to you within 5 working days.
- Tell you the name of the person managing the complaint when we send our acknowledgement letter.
- Aim to resolve your complaint within 20 working days. If this is not possible for any reason we will write to let you know when we will contact you and provide you with our final response.

Financial Ombudsman Service

If you are still not happy with our final decision or if you have not received our final decision within 8 weeks of us receiving your complaint you can pass your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567

You can visit the Financial Ombudsman Service website at:
www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your rights to take legal proceedings

[Financial Services Compensation Scheme](#)

Ageas Insurance Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme (FSCS). Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk

Your Key Insurance Cover

What we will cover

If during the period of insurance and within the territorial limits an insured key is lost, damaged or stolen, then we will:

- Pay up to the annual cover limit, as detailed in your schedule, in respect of locksmith charges, new locks (if a security risk has arisen), replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any insured key if such cannot be reprogrammed), onward transport costs and the reprogramming of immobilisers, infra-red handsets and alarms but are not integral to an insured key.
- Provide an emergency helpline 24 hours a day, 365 days a year.

Provided you meet the following eligibility criteria throughout the period of insurance:

- You have paid the insurance premium for this policy.
- You are a permanent United Kingdom resident.

What we will not cover

- Keys other than your house or motor vehicle keys.
- The total value of claims in any one year may not exceed the annual cover limit.
- Keys will not be considered irrecoverable until lost for at least 5 days (Unless we are satisfied that a delay would cause undue hardship or significant expense).
- Insured keys lost or broken by, or stolen from, someone other than you.
- The excess of £50.00 for any claim if there are duplicate car keys available to you immediately or reasonably quickly.
- Wear and tear and general maintenance to insured keys and locks will not be covered.
- Insured keys must have been lost by or stolen from the policyholder, or a member of their immediate family residing at the same address.
- Any insured event not reported to us within 30 days of the loss, theft or damage of the insured keys.
- Locks which are damaged prior to the loss or theft of the insured keys.
- Replacement locks or keys of a higher standard or specification than those replaced.
- Sums exceeding £50 per incident in respect of call out charges for any insured key locked inside property or broken in lock or ignition.
- Vehicle hire charges where a hire vehicle exceeds 1600cc.
- The balance of vehicle hire charges over a maximum of £40 per day.
- Vehicle hire charges after the third day.
- Charges or costs incurred where we arrange for the attendance of a locksmith or other tradesman, agent or representative at a particular location and you fail to attend.
- Charges or costs incurred where you make alternative arrangements with a third party once we have arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- The balance of transport costs over a maximum of £75 per day.
- 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.
- Any loss of earnings or profits which you suffer as a result of the loss or theft of, or damage to an insured key.
- Claims arising from any deliberate or criminal act or omission by the policyholder, or a member of their immediate family residing at the same address.
- Loss or theft of, or damage to an insured key which occurs outside the period of insurance.
- Claims arising as a result of your failure to take all reasonable steps to safeguard an insured key.
- Sums claimed where you do not produce receipts or invoices for payments you have made.

General exceptions under this policy

1 Contracts

This policy does not cover any liability you have under an agreement or contract, unless you would have had that liability anyway.

2 Fraud

We will not pay any claim and all cover under the policy will end from the date you (or anyone acting for you):

- make a false or exaggerated claim; or
- attempt to support your claim with forged or fraudulent documents or evidence; or
- deliberately cause the loss or damage.

3 Radioactivity

Loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material

4 War

- 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.

5 Acts of terrorism

This policy does not cover any loss caused by acts of terrorism.

Conditions that apply to this policy

1 Cancelling your cover

If this policy does not meet your needs, you have 14 days from the date you received your policy documents or from the purchase date, whichever is later, to cancel the policy and get a full refund. To cancel your policy within this 14-day period, please contact the agent who sold you your policy.

If you wish to cancel your policy after this 14-day period, please contact the agent who sold you your policy. No refund will be provided.

Any instructions to cancel must be provided in writing and the refund will be calculated from the date of receipt of your written request to cancel. (We will not give you a refund if you have successfully claimed under this insurance or an incident has happened where you could have a successful claim).

The Insurers' Cancellation Rights

We reserve the right to cancel this policy by giving you seven days' notice in writing, which we will send by recorded delivery to the most recent address we have for you. Examples of when we might do this includes you not paying a premium instalment when due or us discovering that you are no longer eligible for cover.

We reserve the right to cancel this policy immediately if you commit fraud.

2 Claims which may be made against us

You must give us, as soon as possible, full details of any event that could lead to a claim under this policy.

You must not:

- negotiate to settle any claim; or
- offer or promise anything without **our** permission in writing.

We may, in **your** name, take over and deal with a claim and try to recover from others any money **we** have paid out under this **policy**. At all times **you** must give **us** whatever help **we** need.

For more information on how to claim please refer to page 6 under 'making a claim'.

3 Telling us about changes in your circumstances

Please tell **us** immediately about any changes which may affect **your** cover. If **you** fail to do so, **your policy** may not be valid and **we** may not pay **your** claim. Please contact your agent via telephone on: ##### or email: #####.

4 Your duty

All the information **you** give to **us** must be complete and correct to the best of **your** knowledge.

If **we** discover that **you** (or someone acting for **you**) deliberately gave **us** incomplete or false information, all cover under this **policy** will end. **We** may treat the **policy** as though it never existed and **we** will not pay **your** claim.

We may also recover any money **we** may have paid under this **policy**.

5 Contracts (Rights of Third Parties) Act

Under the Contracts (Rights of Third Parties) Act 1999 or any other relevant laws, only **you** and **we** may enforce any of the terms of this **policy**. This will not affect any rights other people or organisations have under other laws.

6 General

We will only provide the cover set out in this **policy** if **you** keep to all the terms and conditions of the **policy**.

No alterations, variations, or relaxation of any of the terms of this contract can be made except in writing by one or more of **our** authorised officials.

7 Other insurance

If **you** are covered by any other policy for any claim covered under this **policy**, **we** will pay only **our** share of the claim (unless **we** say otherwise in this **policy**).

8 Paying your premium

If **you** have not paid **your** premium, **we** will not provide cover from the date the premium was due.

Your personal information

We, as Jackson Lee Underwriting, collect and maintain personal information in order to administer this **policy** and provide the service detailed within this policy wording. All personal information is safeguarded with appropriate levels of security and in accordance with the Data Protection Act.

We will only share **your** information in the following circumstances:

- It is with the underwriter of this policy
- It is with the agents which sold this policy
- It is allowed by law
- It has been authorised by **You**
- It is to prevent fraud
- It is provided to recovery operators or other suppliers as required to fulfil **our** obligations in this policy wording and in which case **your** information will be limited to the minimum information ordinarily required.

Under the terms of the Data Protection Act **you** have the right to ask for a copy of any personal information **we** hold about **you**. **You** also have the right to ask for correction of any information held. Any inaccurate or misleading data will be corrected as soon as possible.

Enquiries in relation to data held by **us** should be directed to Jackson Lee Underwriting The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

Privacy Notice

We, as Ageas Insurance Limited) are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website www.ageas.co.uk or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing: thedpo@ageas.co.uk.

Your agent will have their own uses for **your** personal data please ask **your agent** if **you** would like more information about how they use **your** personal information.

Collecting your information

We collect a variety of information about **you** including personal information such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect sensitive personal information such as details regarding **your** health, credit history and/or criminal convictions.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason **we** collect **your** personal and/or sensitive information is because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

There may be situations where **we** will only use **your** information if **you** have given **us** permission such as using or collecting sensitive information. If **you** have given **us** such information about someone else, **you** would have confirmed that **you** have their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep **your** information for as long as is necessary in providing **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations. Please refer to **our** full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, these rights include but are not limited to: the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** information. For a full list of **your** rights please refer to the full Privacy Policy.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfill a request **we** will always let **you** know **our** reasons.

To make a claim, phone the Claims line on 0330 111 0098.
It is important that **you** only use this number to claim.

This insurance is underwritten by Ageas Insurance Limited Registered in England and Wales No. 354568
Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire,
SO53 3YA, United Kingdom www.ageas.co.uk
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Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.