

Key Insurance

Insurance Product Information Document

Product: Key Insurance

Company: Jackson Lee Underwriting is authorised and regulated by the Financial Conduct Authority with registered number 307038. Registered in the UK. Registered address: The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

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. This policy is underwritten by Ageas Insurance Limited. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

This product is designed to reimburse you for certain costs if your insured key is lost, damaged or stolen.



What is insured?

If your insured key is lost, damaged or stolen we will pay for:

- ✓ Locksmith charges, new locks (if a security risk has arisen) and/or replacement keys.
- ✓ Onward transport costs including car hire.
- ✓ Reprogramming of immobilisers, infra-red handsets and alarms.



What is not insured?

- ✗ Any keys other than your house or motor vehicle keys.
- ✗ Wear and tear and general maintenance to keys and locks.
- ✗ Any hire vehicle that exceeds 1600cc.
- ✗ Any loss of earnings or profits which you suffer as a result of the loss or theft of, or damage to an insured key.
- ✗ Any claim where you do not provide receipts or invoices for payments you have made.
- ✗ Any claim if you are not a permanent resident of the United Kingdom.



Are there any restrictions on cover?

- ! Your motor vehicle keys will only be covered if you are the registered keeper of the vehicle.
- ! Keys will not be considered irrecoverable until lost for at least 5 days (Unless the administrator is satisfied that a delay would cause undue hardship or significant expense).
- ! There is an excess of £50 that you will need to pay for any claim if there are duplicate motor vehicle keys available to you.
- ! The maximum we will pay for vehicle hire charges is £40 per day for up to 3 days.
- ! The maximum we will pay for call out charges for any insured key locked inside property or broken in a lock/ignition is £50 per incident.
- ! You must report any claim within 30 days of the event occurring.
- ! The total value of claims in any one year may not exceed the annual cover limit of £1,500.



Where am I covered?

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



What are my obligations?

- When taking out or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions.
- Please tell us immediately about changes which may affect your cover. If you fail to do so, your policy may not be valid and a claim may not be paid. For example you must tell us if; you move house or your name changes.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/ or initiate criminal proceedings.



When and how do I pay?

You need to pay your premium as a one-off payment.



When does the cover start and end?

This contract will start and end on the date shown on your insurance policy schedule.



How do I cancel the contract?

- You can cancel this policy in the first 14 days from the date you received your policy documents or from the purchase date, whichever is later. We will refund the full premium to you provided no claims have been made.
- Once the 14 days has expired, you have the right to cancel this insurance but no refund will be provided.

How do I report a claim?

If you need to make a claim, call us on 0330 111 0098.

You must report any claim to us as soon as reasonably possible and within 30 days of the insured event.

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

How do I make a complaint?

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

For complaints about claims, policy administration and documents, please write to:

The Managing Director
Jackson Lee Underwriting
The Estate Office
Shadrack
Berry Pomeroy
Totnes
Devon
TQ9 6LR

You can also contact us by phoning 0330 111 3998 or email info@jlundertwriting.co.uk

Financial Ombudsman Service

If you are 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 also visit their website at: www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme

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