

Key Protection

Insurance Product Information Document

Company: Ageas Retail Limited

Product: Key Protection

Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468. Registered in the UK.

This document provides a summary of the key information for this product. The full information is provided in the policy wording and Terms of Business Agreement. It is important that you read these documents carefully.

What is this type of insurance?

This insurance provides cover for your keys if they are stolen, lost or accidentally damaged. We can assist you by finding an appropriate solution to replace or repair your keys or locks or we can reimburse costs you have paid as a result of this, up to the policy limit of £1,500.



What is Insured?

- ✓ This insurance cover provides you with assistance by arranging key or lock repair, we will provide replacement locks and keys and onward transportation as appropriate.
- ✓ You are covered for the following:
 - ✓ Theft or loss of your keys - Covers your vehicle, home, office, garage, gate and any outbuilding (including shed) keys which are stolen, lost or accidentally damaged.
 - ✓ We will reimburse you up to the limit of £1,500 including VAT and we will assist with the arrangements for replacing your keys and locks, opening of safes or onward transportation.
 - ✓ Stranded due to theft or loss of keys - If you are stranded away from home by theft or loss of your vehicle keys and have no access to your vehicle we will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be reimbursed.



What is not Insured?

- ✗ Any claim for damage to locks or keys by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- ✗ Any claim for damage to locks alone where there is no associated damage to the keys.
- ✗ We will only provide a replacement key and one duplicate key for each key covered under a valid claim.



Are there any restrictions on cover?

- ! Cover is only provided to the person(s) named on the policy schedule and any family members who permanently live with them.
- ! Maximum amount payable under this policy is £1,500 including VAT for each policy year. There are no restrictions on the amount of times you can claim.
- ! Any claim for theft or loss of keys which is not reported to the police within a reasonable time of the incident and a crime reference or lost property number obtained.
- ! Any claims for public transport or taxi fares with no valid receipts or tickets.



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man.



What are my obligations?

- You must report any theft or loss of keys to the police within a reasonable time and obtain a crime reference or lost property number.
- You must report any claims to Ageas Insurance Limited within a reasonable time.
- For any claims requiring reimbursement you must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to us as soon as possible.
- You must look after your keys by doing things such as closing windows and doors when you go out, or not hiding a spare key outside your property where an opportunist thief may find it. You should never put your name and address on your keys.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.

**When and how do I pay?**

- Annually by credit/debit card, cheque, or postal order, or;
- Monthly by Direct Debit

**When does the cover start and end?**

This policy starts from the date you have chosen to add the cover and will run concurrently with your motor insurance.

**How do I cancel the contract?**

You can cancel your policy by calling 0345 128 7924 or by writing to Age Co Insurance Services, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You can cancel the policy at any time. Providing no claims have been made, you will only have to pay for the number of days you were covered.