

Policy Summary

Some important facts about your Key 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 booklet and schedule (reference code AKL120411) to make sure you understand the cover provided. The summary does not form part of your contract of insurance.

About Your Insurance

The policy is administered by Jackson Lee Underwriting and the Insurance is underwritten by Alpha Insurance A/S, Harbour House 1, Sundfrogsgade 21, DK 1200, Copenhagen, Denmark.

Duration of Contract

The standard duration of the contract is normally 12 months from the date on which the cover incepts. Any variations to this duration will be detailed in your Policy Schedule.

Insurance Cover

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

1. 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 reprogrammed), 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. £10 reward payable to the finder of your keys.
3. Provide an emergency helpline 24 hours a day, 365 days a year.

Significant Features and Benefits

- Cover for lost and stolen keys, replacement locks and any call-out charges up to the annual cover limit;
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to call-out limit;
- Car hire and onward transport costs;
- 24 hour, 365 days a year emergency helpline;
- Access to a nationwide network of locksmiths;
- No excess to pay;
- Your No claims discount on your main home or motor policy is not affected;
- Any of your keys attached to the fob issued are covered.

Annual Cover Limit:

The maximum amount payable in the event of a claim or in a policy period is £1,500.

Significant Exclusions and Limitations - see policy document "This Policy Will Not Cover"

1. Keys are only covered if attached to the key fob provided by Caulfield Insurance (Unless You have already notified the Coverholder that the Fob has been lost or damaged and You are awaiting a replacement, in which event we will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the Fob).
2. The total value of claims in any one year may not exceed the Annual Cover Limit
3. 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).
4. Insured Keys lost or broken by, or stolen from, someone other than you.
5. Insured Keys if there are duplicate keys available to You immediately or reasonably quickly.
6. Wear and tear, general maintenance and damage to keys and locks will not be covered
7. Keys must have been lost by or stolen from the policyholder, or a member of their immediate family residing at the same address, or an authorised employee (if the policyholder is a company)
8. Any Insured Event not reported to us within 30 days of loss, theft or damage of keys.
9. Locks which are damaged prior to the loss or theft of keys.
10. Replacement locks or keys of a higher standard or specification than those replaced.
11. Sums exceeding £50 per incident in respect of any Insured Key locked inside property or broken in lock or ignition.
12. Vehicle hire charges where a hire vehicle exceeds 1600cc.
13. The balance of vehicle hire charges over a maximum of £40 per day.
14. Vehicle hire charges after the third day.
15. 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.
16. 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.
17. The balance of transport costs over a maximum sum insured of £75 per day.

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Protection for your lost or stolen keys

18. 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.
19. Loss or damage caused by radiation, radioactive contamination or the hazardous properties of an explosive, corrosive, invasive or toxic substance or material.
20. 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.
21. Any loss of earnings or profits which You suffer as a result of the loss or theft of, or damage to an Insured Key.
22. Claims arising from any deliberate or criminal act or omission by You.
23. Loss or theft of, or damage to an Insured Key which occurs outside the Period of Insurance.
24. Claims arising as a result of Your failure to take all reasonable steps to safeguard an Insured Key.
25. Sums claimed where You do not produce receipts or invoices for payments You have made.
26. All receipts must be submitted to us within 120 days of loss or theft of keys
27. Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

Comments and Complaints

We hope you will be completely happy with your Key insurance policy and the service provided. But if you are not satisfied we would like to know about it.

If **your** complaint relates to your key insurance in the first instance please contact:

The Chief Executive
Alpha Insurance A/S
Harbour House 1,
Sundfrogsgade 21,
DK 1200
Copenhagen, Denmark

E-mail: info@alphagroup.dk

Fax: **0045 7026 2595**

If we cannot resolve the matter to your satisfaction, we will provide you with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the following address:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Tel: 0800 023 4567 Fax: 0207 964 1001 Email: complaint.info@financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

Alpha Insurance A/S are covered by the FSCS, which is triggered when an authorised firm cannot meet its obligations. In this unlikely event you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim. Information is available at www.fscs.org.uk or by phone on 020 7892 7300.

Cancellation

If the policy is cancelled within 14 days of either receiving the policy documentation or from the inception date of the policy (whichever is later) then any premium already paid will be returned (providing that no claims have been made on the policy). If the policy is cancelled outside this period there is no entitlement to a refund of premium.

Claim Notification

To make a claim call 0330 111 0098 and quote the fob number. You must report any claim to us as soon as reasonably possible and within 30 days of the loss or theft of keys. You are responsible for the cost of preparing any claim under this policy.