



Cover	What is included
<p>Cover if your keys (home, office or vehicle including any immobiliser, infrared handset and or alarm which is integral to any key) are lost, stolen or damaged, including:</p> <ul style="list-style-type: none"> • Locksmiths call out charges; • New locks (if there is a security risk); • Replacement of insured keys on a like for like basis belonging to anyone insured under the policy; • Onward transport costs up to 3 days; • Vehicle hire up to 3 days if your vehicle is unusable; • Damage to keys which are broken in the lock up to £50. <p>Keys must be attached to the key fob provided.</p>	<p>Up to £1,500 in any one period of insurance.</p>
<p>Access to our 24-hour claims helpline</p>	<p>Assistance at any time for the policyholder</p>
<p>Access to a nationwide network of locksmiths</p>	<p>Policyholder assistance.</p>

Who does it cover?

- The policyholder;
- Any immediate member of the policyholder’s family permanently living at the same address.

What criteria applies?

- Territorial limits are the Great Britain, Northern Ireland, Channel Islands or the Isle of Man;
- Stolen keys must be reported to the police and a valid crime reference obtained.
- All claims must be reported within 30 days of occurrence.

What is not covered?

The insurer will not cover claims in respect of:

- Keys which are not attached to the key fob provided;
- Keys that have been missing for a period of less than 3 days (unless this will cause you undue hardship or significant expense);
- Keys that are stolen and not reported to the police and a valid crime reference obtained;
- Locks which were previously damaged prior to the loss, damage or theft of your keys;
- Any claims for lost, stolen or damaged keys which are not reported to us within 30 days of occurrence;
- Claims which have occurred due to your failure to take reasonable steps to safeguard your keys;
- Any keys lost, stolen or damaged within 48 hours of the inception date of this policy unless comparable insurance was previously in place and cover continues on an uninterrupted basis;
- Any loss of earnings or profits incurred as a result of the loss, theft or damage of or to keys;
- Wear, tear and gradual depreciation

Please refer to the policy wording for the full list of exclusions applying to this policy.