Coplus

Key Insurance

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by Collinson Insurance. This cover is provided to **you** in return for payment of the premium.

To make a claim:

Call: 0333 241 9574
Email: keyclaims@coplus.co.uk
Address: Coplus, Floor 2 Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA
Online claims form: key.coplus.co.uk

Claim must be reported within 30 days from the date of insured event.

Contents

Who does it cover?

- The **insured keys** for the policyholder and any immediate member of their family residing at the same address, including named drivers for any motor key cover;
- When the policyholder is a company this includes current employees authorised to use the relevant **vehicle** or property.

Key requirements

- **Your** permanent main residence must be within the **territorial limits**;
- The incident must happen within the **territorial limits**;
- Stolen keys must be reported to the police and a valid crime reference number obtained;
- All claims must be reported within 30 days of the **insured event**;
- The **vehicle** must not be in any way connected to the motor trade.

Your responsibility

You are required by the provision of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

a. Supply accurate and complete answers to all the questions **your** broker or agent may ask as part of **your** application for cover under the policy.
b. Make sure that all information supplied as part of **your** application for cover is true and correct.
c. Tell **your** broker of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **your** broker or agent asks when **you** take out, make changes to, and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim, or **we** may not pay any claim in full.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy,
- Fails to reveal or hides a fact likely to influence the cover **we** provide,
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false,
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false,
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way,
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge,

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Please read this policy carefully so that **you** understand the cover **we** are giving **you** and follow **our** rules. It's important that **you** keep this policy wording and **your** policy schedule in a safe place in case **you** need to look at them later.

How to make a claim

In the event of a claim, please contact **us** as soon as reasonably possible and within 30 days from the date of the **insured event** giving **us** as much information as **you** can about what has happened to bring about the claim.

Telephone: **0333 241 9574**
Email: keyclaims@coplus.co.uk
Online claims form: key.coplus.co.uk

Or **you** can write to **us** at:
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Claims must be reported to **us** within 30 days of occurrence and if an **insured key** has been stolen it must be reported to the police immediately and a crime reference number obtained.

In order for **us** to help **you** more efficiently, please quote 'Key Insurance' in all communications.

The claims line is open 24 hours a day, 365 days a year to assist **you**.

Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Collinson Insurance. This Insurance is effected in England and is subject to the Laws of England and Wales.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708616. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.

Privacy Statement

For full details of how **we** protect **your** privacy and process **your** data please read the Privacy Statement that accompanies this policy. The Privacy Statement can also be viewed online by visiting https://www.coplus.co.uk/data-privacy-notice.

How to make a complaint

If **you** have a complaint, please follow the guidance below and **we** will provide assistance as soon as possible:

If **your** complaint is about the sale of the policy contact the broker who sold **you** the policy.

If **your** complaint is about the handling of a claim, please contact:

The Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA
Telephone: **0333 241 9574**
Email: qualityteam@coplus.co.uk

We will respond to **your** complaint within eight weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we**'ll explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you**'re still not happy or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Tel: **0800 023 4567** (free for people calling from a landline) or **0300 1239 123**
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning **020 7741 4100**.

Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

Definitions

The following words shall have the meaning given below wherever they appear in bold in this document.

Wording	Meaning
Accidental means	The sudden and unexpected event that caused damage to the **insured keys** which is not otherwise specifically excluded from this policy.
Home	A building owned or rented by **you** and occupied by **you** as **your** main residence which is used solely for domestic residential purposes and is situated within the **territorial limits**.
Insured event	The loss, theft or damage by **accidental means** of any **insured key**, or any **insured key** locked inside **your home** or **vehicle** during the **period of insurance**.
Insured Key/Keys	**Your vehicle**, **home** or office keys (including security safe keys and any immobiliser, infrared handset and/or alarm which is integral to any insured key if it cannot be repaired or reprogrammed).
Insurer	Collinson Insurance.
Level of Indemnity	• £1,500 for keys lost, stolen or damaged by **accidental means**. • £100 for keys locked in **your** property or **vehicle**. • £100 for keys broken in lock or ignition. • £250 for replacing, repairing or reprogramming a key, damaged as a result of **wear and tear** or ageing.
Onward transportation	The transport to allow **you** to reach **your** destination within the **territorial limits** following an **insured event** which has left **you stranded**.

Period of insurance	12 months from the date of inception of this policy.
Security Risk	The risk arising from the accidental loss or theft of an **insured key** whilst in **your** personal custody which means it may be possible for someone who found the key to trace it to **your vehicle** or property. The decision as to whether or not **your** lost **insured keys** presents a security risk will be made by **us**.
Stranded	Unable to leave **your** location/ reach **your** final destination following an **insured event**.
Territorial limits	Great Britain, Northern Ireland, Channel Islands and the Isle of Man.
Terrorism	Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
Vehicle	Any motor vehicle owned by **you** or for which **you** are responsible, associated with **your insured keys**.
Wear and Tear	Damage that naturally and inevitably occurs as a result of normal wear or ageing.
We/our/us	Motorplus Limited t/a Coplus acting on behalf of Collinson Insurance.
You/Your/Insured	The policyholder along with your spouse or partner, your parents or parents-in-law or your children that resides at the same address as the policyholder, including named drivers of the **vehicle**. Where the policyholder is a company this includes employees of the company, employed by the company during the **period of insurance** who are authorised to use the relevant **vehicle** or property.

Cover

What is covered?	What is excluded?
✓ When **your insured keys** are lost, stolen or damaged by **accidental means** within the **territorial limits**, the **insurer** will pay up to the **level of indemnity** in any one **period of insurance** for the **insured event** in respect of: a. Locksmiths charges; b. New locks (if a **security risk** has arisen); and c. Replacement **insured keys**.	× **We** will pay no more than £1,500 in total in any one **period of insurance** for any and all claims.
✓ If **your insured keys** are locked in **your** property or **vehicle you** must report this to **us** before proceeding with **your** own locksmith. Upon validation of **your** claim, the **insurer** will reimburse **you** for costs incurred in obtaining a replacement key, or repairing or replacing any damaged lock, up to the **level of indemnity**.	× Any **insured keys** that have been lost or stolen for a period of less than 3 days (unless **we** are satisfied that a delay would cause undue hardship or significant expense). The decision as to what constitutes undue hardship or significant expense will be made by **us** and may depend upon whether **you** can access **your home** or **vehicle** during the 3 day wait period or there is a **security risk** following the loss or theft of the **insured keys**.
✓ **Insured keys** that are unusable due to being damaged or broken in the lock or ignition, up to the **level of indemnity**.	× Locks damaged over time by **wear and tear** or general maintenance.
✓ Cost for vehicle hire or reasonable travel expenses if **your vehicle** is unusable as a result of the **insured keys** being lost, stolen or damaged by **accidental means**: a. Up to £50 per day for a maximum of 3 days for a hire vehicle such as a Ford Focus 1.6 or a Peugeot 307 1.6 (ABI class S4) or; b. Up to £50 per day for a maximum of 3 days towards reasonable travel expenses.	× More than £250 towards keys damaged over time by **wear and tear** or general maintenance. × Claims arising as a result of the use of the **vehicle** for any purpose in connection with the motor trade. × Any **insured keys** that are lost, damaged by **accidental means** or stolen and not reported to **us** within 30 days of the **insured event**.
✓ The cost incurred for **onward transportation** to get **you** to **your** destination if **you** are **stranded** due to the **insured keys** being lost, stolen or damaged by **accidental means**, up to a maximum of £300.	× Where **your insured keys** have been left unattended, not within **your** sight at all times, and out of **your** arms-length reach. × Locks which were previously damaged prior to the loss or theft of **your insured keys**.
✓ Up to £250 per incident towards replacing, repairing or reprogramming a key, damaged as a result of **wear and tear** or ageing.	× Claims where only the lock is damaged. × Claims for damaged keys which was not caused by **accidental means**. × **Insured keys** that are lost or damaged by **accidental means** by someone other than **you**.

Policy conditions

The following conditions apply to all sections of this policy. **You** must comply with them where applicable for **your** insurance to remain in full force and effect.

1. Claims

You must notify **us** within 30 days of any event which gives or may give rise to a claim, complete any forms requested by **us** or **your** insurance broker and promptly supply all information including any receipts and invoices for payment as required. If an **insured key** has been stolen it must be reported to the police immediately and a crime reference number obtained. If **you** do not own **your** property and **your** claim is in relation to the keys to **your home**, **we** may require permission from the owner, landlord or managing agent of the property to replace lost or stolen keys.

2. Care, custody and control

There are a number of ways in which **you** can take precautions to better protect **your** keys to reduce them being lost, stolen or damaged, as follows:

a. Never attach anything to **your** keys that contains **your** name, address or any details of where **your vehicle** may frequently be parked and never leave keys unattended;
b. Never hide keys under door mats, bins or on top of window frames as an opportunistic thief may be watching, or may guess where keys may be hidden;
c. Never leave doors unlocked or windows open when leaving the **home** or **vehicle** unattended;
d. Never leave **your** keys in **your vehicle**, even for a moment, especially when **you** are visiting petrol stations, or whilst loading or unloading **your vehicle**. Always lock **your vehicle** when leaving it;
e. When visiting facilities such as, but not limited to, swimming pools, sports clubs and amusement parks and **you** are not in a position to keep **your** keys on **your** person, **your** keys must be fully hidden from view and stored in a safe and lockable compartment or locker;
f. Do not keep duplicate keys on the same key ring as **your** main keys;
g. Burglars are increasingly turning to key crime as sophisticated security measures are now fitted as standard to new vehicles, and have been known to break into **homes** and offices just to steal vehicle keys. Never leave keys close to the front door where they can be seen.

General exclusions

The following exclusions apply to this insurance contract:

1. **We** will not replace locks or **insured keys** to a higher specification to those that are lost, damaged or stolen.

2. Costs incurred where **we** arrange for the attendance of a locksmith or other tradesmen, agent or representative at a particular location and **you** fail to attend. **You** may be liable to pay the costs incurred for the attendance of a locksmith or other tradesmen if **you** fail to notify **us** of any changes to attend the agreed location.

3. Costs incurred where **you** make alternative arrangements with a third party, after **we** have already instructed a locksmith or other tradesman to attend a particular location. **You** may be liable to pay the costs incurred for the attendance of a locksmith or other tradesmen if **you** fail to notify **us** of any changes.

4. Claims arising as a result of **your** failure to take reasonable steps to protect the **insured keys,** including but not limited to those detailed in the Policy Conditions - Care, custody and control section above.

5. Cost incurred where **you** have appointed **your** own locksmith or other tradesmen prior to **our** consent.

6. Any claims where proof of payment is not provided, such as valid receipts or tickets.

7. Any incident which occurs within 48 hours of the inception of this policy unless comparable insurance was previously in place and cover continues on an uninterrupted basis.

8. Damage caused by any animal including domestic pets.

9. The recovery of **your vehicle** or any costs associated with the recovery of **your vehicle**.

10. Any claims arising from any deliberate or criminal act or omission by **you**.

11. Multiple claims for the same **insured keys** which have been damaged by the same lock, where the lock has not been repaired or replaced by the **insured**.

12. Loss or theft of, or damage to **insured keys** occurring outside the **period of insurance**.

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.
Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.
Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).

13. If **your insured key** ceases to function correctly a diagnostic check may be requested at **your** own expense. This is to confirm if the fault is with the **insured key** or the **vehicle**. Only faults identified as relating to the **insured key** are covered under this policy.

14. Any associated costs (other than the cost of replacing the **insured keys**) if there are duplicate keys available to **you** immediately or within a reasonable period of time, unless **we** are satisfied that accessing **your** duplicate keys would cause undue hardship or significant expense. The decision as to what constitutes undue hardship or significant expense will be made by **us** and may depend upon how easily **you** can access **your** duplicate keys.

15. Keys which are given to **you** for safekeeping by a relative, friend, neighbour or employer.

16. Any loss of earnings or profits which **you** suffer as a result of the loss or theft of, or damage to an **insured key**.

17. Stolen **insured keys** which have not been reported to the police and a valid crime reference number provided to **us**.

18. Any claim for duplicate keys.

19. Loss or damage arising as a consequence of:
    a. War, invasion, act of foreign enemies, **terrorism,** hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
    b. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
    c. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

20. Any loss, injury, damage, or legal liability arising directly or indirectly from:
    a. The failure of any computer or other electrical component to correctly recognise any date as its true calendar date.
    b. Computer viruses.

Cancellation

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** insurance broker within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

You may cancel the insurance cover after 14 days by informing **your** insurance broker, however no refund of premium will be payable.

The **insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

a. Where **we** reasonably suspect fraud.
b. Non-payment of premium.
c. Threatening and abusive behaviour.
d. Non-compliance with policy terms and conditions.
e. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.
f. **You** do not or are not willing to co-operate in the event of a claim.

If the **insurer** cancels the policy and/or any additional covers, **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time the **insurer** has provided cover.

Where the **insurer's** investigations provide evidence of fraud or misrepresentation, the **insurer** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and the **insurer** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with the **insurer**, as well as other insurers, in the future.

Arbitration Clause
In the event of a disagreement between **you** and **us**, **our** aim is to make things simple and fair. If the matter cannot be resolved via **our** complaints procedure then **you** can reach out to the Financial Ombudsman Service for assistance. For broader disputes, **we** can turn to arbitration. **We** can jointly pick an arbitrator – it could be a solicitor or barrister. **We** will agree on this together in writing. In case **we** can't reach an agreement the Chartered Institute of Arbitrators can step in to help **us** choose someone. The arbitrator's decision is final, and **we** both have to abide by the outcome. The Arbitrator will also determine who pays the costs of the arbitration process, if costs are awarded against **you**, they are not covered under this **policy**. This arbitration condition does not affect **your** rights to take separate legal action.

Other formats
If **you** require this document in any other format, please do not hesitate to contact **us**.

Telephone calls
Please note that for **our** mutual protection telephone calls may be monitored or recorded.

Renewals
If **you** wish to renew this insurance policy, please contact **your** broker who will be able to discuss **your** requirements.

Contracts (Rights of Third Parties) Act 1999
The terms of this policy are only enforceable by the named **insured**. A person who is not a named **insured** has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

Governing law
Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Collinson Insurance Privacy Notice
How we use the information about you

As a data controller, we collect and process information about **you** so that we can provide **you** with the products and services **you** have requested. We also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments and other transactions).
- Detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

To administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information we have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by us and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy.

Processing your data

Your data will generally be processed on the basis that it is:
- Necessary for the performance of the contract that **you** have with us.
- Is in the public or **your** vital interest: or
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for **your** consent to process **your** data.

How we store and protect your information
All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process **your** personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that **you** have given us.
How you can access your information and correct anything which is wrong
You have the right to request a copy of the information that we hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com
Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask us to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact our Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at https://ico.org.uk/.