Premier Key Insurance

Insurance Product Information Document

Company: Coplus **Product: Premier Key Insurance**

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
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This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Premier KeyBack insurance policy provides cover for the policyholder and any immediate member of their family, together with named drivers of the vehicle, for insured keys which are lost, stolen or damaged by accidental means. When the policyholder is a company this includes employees of the company who are employed by the company and authorised to use the relevant vehicle or property.

What is insured?

Any 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).

The insurer will pay up to £1,500 in any one period of insurance in respect of:

- ✓ Locksmiths charges;
- ✓ New locks (if a security risk has arisen);
- ✓ Replacement insured keys.

The insurer will also pay:

- ✓ Up to £100 in respect of keys locked in your property or vehicle;
- ✓ Up to £100 in respect of insured keys which are unusable due to being damaged or broken in the lock;
- ✓ Cost for vehicle hire if your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, 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);
- ✓ Cost for reasonable travel expenses if your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, up to £50 per day for a maximum of 3 days towards reasonable travel expenses;
- ✓ 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.

What is not insured?

- ✗ More than £1,500 in total in any one period of insurance in respect of any or all claims;
- ✗ Keys which have been lost or stolen for a period of less than 3 days;
- ✗ Keys damaged over time by wear and tear or general maintenance of insured keys or locks;
- ✗ 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.
- ✗ Where your insured keys have been left unattended, not within your sight at all times, and out of your arms-length reach;
- ✗ Onward transport costs where hire has already been supplied;
- ✗ Claims where you have failed to safeguard your keys;
- ✗ Claims arising from any deliberate or criminal act or omission;
- ✗ Claims made without valid receipts or tickets;
- ✗ Keys or locks to a higher specification than those that are lost, damaged or stolen;
- ✗ Loss of earnings or profits which you suffer as a result of the loss or theft of or damage to any insured key;
- ✗ Where your insured keys have been left unattended, not within your sight at all times, and out of your arms-length reach;
- ✗ Claims where only the lock is damaged.

Are there any restrictions on cover?

- ! Claims must be reported within 30 days from the date of the insured event.
- ! Stolen keys must be reported to the police immediately and a crime reference number obtained.
- ! Incidents that occur within 48 hours of the inception of this policy are excluded unless comparable insurance was previously held and cover continues on an uninterrupted basis.
- ! You must take reasonable steps to protect your keys at all times.

Where am I covered?

You are covered for keys in Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.

How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.