Key Protection Insurance

Insurance Product Information Document

Company: Collinson Insurance **Product:** Key Protection

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 01708613

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

What is this type of Insurance?

This policy covers an insured key if lost, accidentally damaged or stolen. This is subject to the terms, conditions and limitations shown in your policy wording or as amended in writing by us.

What is Insured?

- ✓ We will pay up to the annual claim limit for locksmith charges if an insured key is lost, stolen, accidentally damaged, or locked in your home or vehicle and you are unable to access your home, vehicle, or property.
- ✓ We will pay up to the annual claim limit for new locks if there is a security risk to your home, vehicle, or property due to the loss/theft of an insured key.
- ✓ We will pay up to the annual claim limit for replacement keys (including any immobiliser, infrared handset and/or alarm which is integral to any insured key) if an insured key is lost by, stolen from, or accidently damaged by you.
- ✓ We will pay up to £75 per claim for onward transport costs if you have no access to your vehicle and you are away from your home due to lost, stolen, or broken insured keys.
- ✓ We will pay up to £40 per day, for up to three days, if you are unable to use your vehicle due to the loss or theft of an insured key.
- ✓ We will pay hotel or accommodation costs if you have no access to your home up to a maximum of £120 per claim due to the loss or theft of an insured key.

What is not Insured?

- ✘ Any charges or costs incurred for the attendance of a locksmith or other tradesman at a particular location, and you are not there.
- ✘ Any charges to gain entry to your home or vehicle where you have access to a duplicate key unless you are in an emergency situation.
- ✘ Replacement locks of a higher standard or specification than those needing to be replaced.
- ✘ Locks which are damaged before the loss, theft, or accidental damage of an insured key.
- ✘ More than two keys per lock, per claim.
- ✘ Replacement keys of a higher standard or specification than those needing to be replaced.
- ✘ More than £75 per claim for onward transport costs.
- ✘ More than £40 per day for a hire vehicle.
- ✘ Vehicle hire charges after the third day of hire.
- ✘ More than £120 per claim for accommodation costs.
- ✘ Any amount over the annual claim limit within the period of insurance.
- ✘ Any insured event that you don't report to the claims administrators within 30 days of discovering it.
- ✘ Any insured event outside of the territorial limits.
- ✘ Any claim you don't provide valid receipts or invoices for within 120 days of the insured event.
- ✘ Any claim for the theft of your insured key(s) unless you have reported the theft to the police and got a crime reference number.
- ✘ Insured keys lost or stolen from someone other than you.
- ✘ Any associated costs (other than the cost of replacing the insured key) where duplicate keys are available.
- ✘ Loss of any belongings other than an insured key and its associated lock or ignition system, infra-red handsets, immobilisers, and alarms attached to an insured key.

Are there any restrictions on cover?

! The maximum payable in the period of insurance is the annual claim limit.

! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.

Where am I covered?

✓ United Kingdom, Channel Islands, Isle of Man, and the European Union.

What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- When you make a car key claim, you must send a copy of the V5 (or relevant registered keeper document issued by the DVLA) or if you have not been given the V5, a contract or lease agreement containing the registration number of your vehicle.
- When you make a claim in respect of other keys, we may, at our discretion, ask for supporting documents, such as, but not limited to evidence of address.
- When you become aware of a possible claim under this policy, you need to report it to us right away. You must report it within 30 days of discovering it.
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.

When and how do I pay?

You must pay for this insurance with your home or motor insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.

When does the cover start and end?

The period stated in your policy schedule that this policy is in force for.

How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel this policy please contact the broker who sold it to you.