

Key Protection

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. If there is anything **you** do not understand, please contact the **administrator**.

Who provides your cover

This insurance has been arranged by Crusader Uninsured Loss Recovery Service Limited, on behalf of **your** broker.

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

The claims helpline is operated by AXA Assistance (UK) Ltd and the policy is administered by URIS Group Limited on behalf of the **insurer**. URIS Group Limited are authorised and regulated by the Financial Conduct Authority.

What is covered

During the **period of insurance**, in the event of any of the Insured Incidents, **we** will reimburse **you** up to the **policy limit** stated and AXA Assistance (UK) Ltd will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation.

IMPORTANT

AXA Assistance will provide you with assistance by arranging key or lock repair or replacement, or onward transportation as appropriate. Providing assistance is a service only and does not pre-qualify your claim for reimbursement of costs. Please note that you will be responsible for all costs in the first instance and we will reimburse these costs once your claim has been validated. Reimbursement is subject to you providing the original invoice(s), receipt(s), any relevant crime reference number and complying with all other terms and conditions of this insurance. All costs outside of the terms of this policy must be met and paid for by you.

Definitions

The following terms have the meaning given below wherever they appear in **bold** in this policy.

Administrator	URIS Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. URIS Group Limited is authorised and regulated by the Financial Conduct Authority number 307332. Davies Group Limited handles claims on behalf of the insurer .
Home	Your main and permanent place of residence in the United Kingdom the Channel Islands and Isle of Man, comprising a private dwelling (for example: house, bungalow, maisonette or flat) used for domestic purposes only, excluding any garage (unless attached with direct access to your permanent place of residence), garden and/or outbuildings surrounding or next to your home.
We/Us/Our/Insurer	Inter Partner Assistance SA UK branch and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.
Keys	Your vehicle (including reprogramming of immobilizers and alarms), home , and office (including security safe) keys
Locks	The locks associated with the keys .
Motor Insurance Policy	The motor insurance policy that has been issued to you for the insured vehicle by your broker.
Policyholder	The first person named on the motor insurance policy or any immediate member of the policyholder's family residing at the same address as the policyholder during the period of insurance .
Period of Insurance	This policy will run concurrently with your motor insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your motor insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motor insurance policy , as detailed on the certificate of motor insurance.
Policy Limit	The total amount payable in respect of each Insured Incident and in total for all Insured Incidents in any one year is £1500 including VAT.
You/Your	The first person named on the motor insurance policy or any immediate member of the policyholder's family residing at the same address as the policyholder during the period of insurance .

How to Make a Claim

Please read the **Insured Incidents, Claims Conditions** and **Exclusions** sections to ensure the incident is covered under the terms of this policy.

If **you** believe **your** claim to be valid then please telephone AXA Assistance on 0344 854 9910 quoting scheme code 04 605 45 and assistance will be arranged for **you**.

Please note all stolen keys must be reported to the police and a crime reference number obtained.

For validation of **your** claim and reimbursement of costs incurred please forward the original invoice(s), receipt(s) and the relevant crime reference number to Niche Claims, PO Box 1392, Preston, PR2 0XE.

Any queries or for further information please telephone the key helpline on 0344 854 2048.

Insured Incidents

1. Theft or loss of **your keys** - if **your keys** are stolen or lost anywhere in the UK including the Channel Islands and Isle of Man, **you** must report stolen **keys** to the police, obtain a crime reference number, and report both lost and stolen **keys** to, AXA Assistance (UK) Ltd who will arrange for a suitable contractor to attend the scene. Upon validation of **your claim** **we** will reimburse **you** for the cost of **your key** or **lock** replacement up to the **policy limit**.
2. Broken or locked in **keys** - if **your keys** are locked in **your** vehicle, **home** or office or broken in any **lock** denying **you** access to **your** property, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your claim** **we** will reimburse **you** for the cost of gaining access and if necessary provide reimbursement for a replacement **key**, or repair or replacement of the damaged **lock**, up to the **policy limit**.
3. Stranded due to theft or loss of **keys** - if **you** are stranded more than 20 miles away from **home** by theft or loss of **your** vehicle **keys** and have no access to **your** vehicle **we** will pay up to £75 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be payable. AXA Assistance must be notified of the circumstances first and any car hire must be arranged through them.

Claim Conditions

1. All lost or stolen **keys** or **keys** broken in a **lock** must be reported to AXA Assistance on 0344 854 9910 as soon as possible.
2. The police must be notified of all stolen **keys** and a crime reference number obtained.
3. All costs for any services rendered must be met by **you** and **you** must forward the original detailed invoice(s), receipt(s) and crime reference number to the **administrator** as soon as possible following notification to AXA Assistance. Providing **your claim** is within the terms of this policy the **administrator** will validate **your claim** and the **insurer** will reimburse **your** outlay up to the **policy limits**.
4. Claims for reimbursement of public transport or taxi fares will be assessed individually. For long journeys 15 miles and over, the mode of transport should be a bus or train unless **you** are physically unable to use public transport. For short journeys up to 15 miles, a taxi would be acceptable. All receipts and tickets must be retained.
5. **You** must take care to avoid anything which may result in a claim under this policy.

Exclusions

1. All costs incurred where **you** have not notified AXA Assistance as soon as possible of **you** becoming aware of the incident.
2. Any claim for theft of **keys** which is not reported to the police and where a crime reference number has not been obtained.
3. Any claims for public transport or taxi fares with no valid receipts or tickets.
4. Any car hire not arranged via AXA Assistance.
5. Any claim for replacing **locks** when only parts need changing.
6. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
7. Any claim for damage to **locks** by attempted theft or malicious damage.
8. Any claim for additional or duplicate **keys**.
9. Any claim arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; 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.
10. **Locks** that are damaged prior to the loss or theft of **keys**.
11. Replacement **locks** or **keys** of a higher standard or specification than those lost or damaged.
12. Charges or costs incurred where AXA Assistance arranges for the attendance of a contractor at a particular location and **you** fail to attend.
13. Charges or costs incurred where **you** make alternative arrangements with a third party once AXA Assistance has arranged for a contractor to attend a particular location unless otherwise agreed by **us**.
14. Any claims for any detached garage, garden and/or outbuildings surrounding or next to **your home**.
15. Any costs associated with repatriation or transportation of vehicle to the UK mainland to effect repairs.
16. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Geographical Limits

This policy is only in effect within the boundaries of the United Kingdom (UK) including Channel Islands and Isle of Man.

Termination of Cover

This insurance cover shall automatically terminate immediately upon the first to occur of the following:

- The expiry of the **period of insurance**;
- Upon a change of address from the one stated on **your motor insurance policy** where **we** have not been informed within one month of **your** move date;
- Upon cancellation of the policy by **you** or **us**;
- If **you** do not pay the premium;
- Cancellation of **your motor insurance policy**.
- When the claims limit has been reached.

Cancelling this Policy

You will have 14 days from receiving the policy document to cancel this policy with a full refund of premium. In order to cancel, please contact **your** broker. No refund of premium will be made if **you** terminate this policy having made a claim during the initial 14 day period. No refund will be given for any cancellation notified to **your** broker outside the 14 day period.

The **insurer** may cancel this insurance at any time by providing fourteen days written notice to **you** at **your** own address for the following reasons:

- If **you** fail to make payment of premiums, having been reminded of the need to do so;
- If **you** refuse to allow **us** reasonable access to **your** (property /vehicle etc) in order to provide the services **you** have requested under this policy or if **you** fail to co-operate with **our** representatives;
- **You** make or try to make a fraudulent claim under **your** policy;
- **You** are abusive or threatening towards **our** or the **administrator's** staff;
- **You** repeatedly or seriously break the terms of this policy or;
- If **you** otherwise cease to comply with the terms and conditions of this policy in any significant respect.

If the **insurer** cancels the policy for any of these reasons, no refund of premium shall be made.

Crusader Assistance

This policy runs concurrently with **your motor insurance policy**. If **your motor insurance policy** is cancelled for any reason this policy will be cancelled also. Fourteen days notice would be provided.

Changing Your Address

If **you** change **your** address from the one stated on **your** policy schedule **you** must contact **your** broker

Law

The law that applies to this insurance policy is English Law.

Fraud

All cover under this insurance is forfeited if a fraudulent claim is made.

Data Protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, key insurance claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a) use of sensitive information about the health or vulnerability of **you** or others involved in **your** key insurance claim, in order to provide the services described in this policy.
- b) disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with emergency key assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) obtaining and storing any relevant and appropriate photographic evidence of the condition of **your** property which is the subject of the claim or any information submitted to substantiate the claim, or for the purpose of providing services under this policy, sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources, for example government records of when **your** MOT is due, in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at: Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR, UK.
Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.

Our Promise of Good Service

If **you** have any concerns regarding the sale of **your** policy please contact **your** broker.

It is the intention to give **you** the best possible service but if **you** do have an enquiry or complaint about **your** insurance please contact the **administrator** at: Niche Claims, PO Box 1392, Preston, PR2 0XE, telephone 0344 854 2048. A representative will make sure the matter is investigated straight away. Please quote the policy number which appears on **your** policy schedule in all correspondence so that **you** will be given an efficient response. Calls will be recorded for training, compliance, claims and counter fraud purposes.

If it is impossible to reach an agreement **you** have the right to make an appeal to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR or telephone 0800 023 4567. Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk.

Our promise to you

- Acknowledge complaints promptly;
- Investigate quickly and thoroughly;
- Keep **you** informed of progress;
- Do everything possible to resolve **your** complaint;
- Use information from complaints to continuously improve **our** services.

To help improve the service to **you**, calls may be monitored or recorded.



Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance SA and AXA Assistance (UK) Ltd are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. For further information see www.fscs.org.uk or telephone 0800 678 1100.

Your statutory rights are not affected if **you** do not follow the complaints procedure above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

This booklet can be provided in Braille, large print or audio tape/CD by calling 0344 854 2048.