

Key Protection

This is your Key Protection Policy. 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 on 0333 321 9772.

This policy is arranged by Hastings Direct and is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group.

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.

The claims helpline is operated by AXA Assistance and the policy is administered by Direct Group Limited on behalf of the Insurer. Direct Group Limited are authorised and regulated by the Financial Conduct Authority.

IMPORTANT

AXA Assistance will provide you with assistance by arranging **key** or **lock** repair or replacement, or onward transportation as appropriate. Please note that **you** will be responsible for all costs in the first instance and Direct Group Limited 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 or lost property 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.

We recommend **you** read this policy carefully to check **your** cover. If there is anything **you** do not understand, please contact the administrator.

Meaning of words

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

Administrator/We/Us/Our	Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Direct Group Limited is authorised and regulated by the Financial Conduct Authority Register Number 307332 and handles claims on behalf of the insurer.
Insurer	Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No: FC008998. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Inter Partner Assistance SA firm register number is 202664.
Key(s)	Your vehicle (including reprogramming of immobilisers and alarms), home and office (including security safe) keys .
Lock(s)	The locks associated with the keys .
Policyholder	The first person named on the statement of demands and needs .
Period of Insurance	This policy will run concurrently with your home insurance policy for a maximum of 12 months, as detailed in your statement of demands and needs . If cover under your home insurance policy ceases for any reason the cover under this policy will also end.
Policy Limit	The total amount payable in respect of each Insured Incident and in total for all Insured Incidents in any one year is £1,500 including VAT.
Statement of Demands and Needs	The document which describes to you the level of cover you have purchased and any other details of your policy that are specific to you .
Start Date	The date your cover starts under this policy shown in your statement of demands and needs .
You/Your	The first person named on the statement of demands and needs or any immediate member of the policyholder's family residing at the same address as the policyholder during the period of insurance .

This policy will cover

In the event of any of the Insured Incidents, **we** will reimburse **you** up to the **policy limit** stated and AXA Assistance will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation.

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** need to make a claim please telephone the claims helpline within 48 hours of the discovery of the incident, quoting scheme code 04 605 41 and assistance will be arranged for **you**. Lines are open 24 hours 365 days of the year.

Claims Helpline: 0333 321 9771

Please note all costs relating to the claim must be met by the **policyholder** in the first instance. For validation of **your** claim and reimbursement of costs incurred please send original invoice(s), receipt(s) and the relevant crime reference or lost property numbers within 21 days of notifying AXA Assistance, or as soon as possible to:

Specialist Claims, PO Box 1192, Doncaster, DN1 9PU.

Any queries or for further information please telephone the key helpline on 0333 321 9772.

Premium Payment

You will pay a single premium to Hastings Direct. The policy will start on the **start date** and will last until one of the criteria set out under 'Termination of Cover' is met.

Insured Incidents

1. Theft or loss of **your keys** - if **your** vehicle, house, or office **keys** are stolen or lost anywhere in the UK, including Channel Islands and Isle of Man, **you** must report stolen **keys** to the police, obtaining a crime reference number, and both lost and stolen **keys** to AXA Assistance 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, house 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 £75.00 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 0333 321 9771 within 48 hours of discovery of the incident quoting **your** scheme code 04 605 41.
2. The police must be notified of all stolen **keys** within 48 hours of the incident and a crime reference 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 or lost property number to **us** within 21 days, or as soon as possible, of notifying AXA Assistance. Providing **your** claim is within the terms of this policy **we** will validate **your** claim and 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. If **you** claim under this policy for something that is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay our rateable proportion of the claim.
6. **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 within 48 hours of discovery of the incident.
2. Any claim for theft of **keys** which is not reported to the police within 48 hours of the incident and a crime reference number obtained.
3. **Keys** lost, or broken in a **lock** by someone other than **you**.
4. **Keys** stolen from someone other than **you**.
5. Any claims where **you** cannot provide valid receipts or tickets.
6. Any car hire not arranged via AXA Assistance.
7. Any car hire charges after the third day of hire.
8. The balance of transport over the maximum limit of £75 a day.
9. Any claim for replacing **locks** when only parts need changing.
10. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
11. Any claim for additional or duplicate **keys**.
12. Any claim for loss or damage caused by any act of war, invasion or revolution.
13. Locks that are damaged prior to the loss or theft of **keys**.
14. Replacement **locks** or **keys** of a higher standard or specification than those replaced.
15. Charges or costs incurred where AXA Assistance arranges for the attendance of a contractor at a particular location and **you** fail to attend.
16. 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**.
17. Loss or damage to any other property other than **your keys** and **locks**.
18. Any loss of earnings or profit **you** may suffer as a result of loss or theft of **your keys** or any **keys** broken in the **lock**.
19. Any claims arising from any deliberate or criminal act by **you**.
20. Any claims where **you** have not taken all steps to safeguard the insured **keys** and **locks**.

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 statement of demands and needs** 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 rights

This section contains important notes about **you** and **our** rights of cancellation. **You** must read these notes carefully. To cancel this product **you** should contact **your** insurance broker.

You have the right to cancel this policy within 14 days of taking it out or renewing it (or within 14 days of receiving the policy documents or renewal schedule, if later), without giving a reason. **You** may also cancel this policy at any time after the initial 14 day period detailed above by providing notice to **your** insurance broker.

We have the right to cancel **your** policy at any time by giving **you** seven days notice in writing. **We** will send our cancellation letter to the latest address **we** have for **you** and will set out the reason for cancellation in **our** letter. **We** will never cancel **your** policy without a valid reason for doing so. Valid reasons may include but are not limited to:

- **You** fail to pay the premiums
- If **you** are paying by direct debit **you** fail to pay **your** insurance broker
- **You** do not keep to the terms and conditions of this policy in any significant way
- **You** make or try to make a fraudulent claim under this policy or where **we** reasonably suspect fraud;
- **You** fail to cooperate with **our** representatives
- Use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers in connection with this insurance.
- **You** refuse to allow reasonable access to **your** vehicle/property and any information which **we** require in order to provide the services **you** have requested under this policy

If your policy is cancelled, your refund of premium will be calculated as follows:

- If **you** or **we** cancel the policy within the 14 day withdrawal period a full refund of premium paid for this product will be given
- If **you** or **we** cancel the policy at any other time no refund of the premium paid for this product will be given

No refund of premium will be provided if

- If **you** have made a claim during the **period of insurance**.

Instalments

- If **you** are paying by instalments and a claim has been made, **you** will have to pay the balance of the full annual premium

If **your** insurance to which this product is attached is cancelled, the cover under this policy will also be cancelled.

Geographical Limits

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

Changing Your Address

If **you** change **your** address from the one stated on **your statement of demands and needs you** must write, within one month to Customer Services Department, Hastings Direct, Conquest House, Collington Avenue, Bexhill-on Sea, East Sussex TN39 3LW or alternatively telephone 0333 321 9801 or email customerservices@hastingsdirect.com.

All calls may be recorded for training, compliance, claims and counter fraud purposes.

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. **Your** policy will be immediately cancelled and no refund of premium will be made.

Your privacy

Your privacy is important to Hastings Insurance Services Limited and **us** and **we** go to great lengths to protect it. Details of the data **we** hold about **you** are set out in Hastings Insurance Services Limited's privacy notice. The privacy notice tells **you** about the personal data **we**, as a Product Provider, and Hastings Insurance Services Limited hold about **you**, so **we** can provide **you** with a quote or insurance policy. It explains how **we** and Hastings Insurance Services Limited may collect, use and share **your** details and tells **you** about your rights under data protection laws. **You** will find the privacy notice at www.hastingsdirect.com/privacy-notice but if **you** would prefer a paper copy, please contact the customer relations team by phone: 0333 321 9677 or by email: customerrelations@hastingsdirect.com.

The data protection team is responsible for overseeing questions in relation to the privacy notice, including any requests to exercise **your** legal rights under data protection laws.

You can contact them at:

Data Protection Team

Email address: dataprotection@hastingsdirect.com

Postal address: Hastings Insurance Services Limited, Conquest House, Collington Avenue, Bexhill-on-Sea TN39 3LW

Please make sure to include **your** full name, policy and/or quote number if applicable, address and date of birth.

Authorisation

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

If I have any questions or concerns?

If **you** have any concerns regarding the sale of **your** policy please contact Hastings Direct by:

Email: customerrelations@hastingsdirect.com

Phone: 0333 321 9801

Post: Customer Relations Department, Hastings Direct, Conquest House, Collington Avenue, Bexhill-on Sea, East Sussex TN39 3LW

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 **us** at: Customer Relations Team, PO Box 1193, Doncaster, DN1 9PU or telephone 0333 321 9772. A representative will make sure the matter is investigated straight away. Please quote the policy number which appears on **your statement of demands and needs** 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, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR or telephone 0845 080 1800. **You** may be entitled to compensation from the Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities.

Our promise to you

- Acknowledge written 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 this type of policy the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone 0800 678 1100.