

## Key protection - Policy wording

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 9786.

This policy is arranged by Hastings Direct and is underwritten by Inter Partner Assistance S.A. (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. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance S.A. firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

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 the **administrator** will reimburse these costs once **your** claim has been validated.

Reimbursement is subject to **you** providing the original invoice(s), receipt(s) and 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**.

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

#### 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 9698

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 the original invoice(s), receipt(s) and the relevant crime reference number as soon as possible to:

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

Any queries or for further information please telephone the helpline on 0333 321 9786.

#### Premium payment

**You** will pay a 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, **home**, or office **keys** are stolen or lost anywhere in the UK, including the Channel Islands and the Isle of Man, **you** must contact 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. Please note all stolen **keys** must be reported to the police and a crime reference number obtained.
- 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 £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 9698** as soon as possible quoting **your** scheme code 04 605 41.
- 2 The police must be notified of all stolen **keys** as soon as possible 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 to **us** as soon as possible. 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, of 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, of 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 Any claim for theft of **keys** which is not reported to the police and a crime reference number obtained.
- 2 **Keys** lost, or broken in a **lock** by someone other than **you**.
- 3 **Keys** stolen from someone other than **you**.
- 4 Any claims where **you** cannot provide valid invoices, receipts or tickets.
- 5 Any car hire not arranged via AXA Assistance.
- 6 Any car hire charges after the third day of hire.
- 7 The balance of transport over the maximum limit of £75 a day.
- 8 Any claim for replacing **locks** when only parts need changing.
- 9 Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- 10 Any claim for additional or duplicate **keys**.
- 11 Any claim for loss or damage caused by any act of war, invasion or revolution, or acts of a similar nature.
- 12 **Locks** that are damaged prior to the loss or theft of **keys**.
- 13 Replacement **locks** or **keys** of a higher standard or specification than those replaced.
- 14 Charges or costs incurred where AXA Assistance arranges for the attendance of a contractor at a particular location and **you** fail to attend.
- 15 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**.
- 16 Loss or damage to any other property other than **your keys** and **locks**.
- 17 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**.
- 18 Any claims arising from any deliberate or criminal act by **you**.
- 19 Any claims where **you** have not taken all steps to safeguard the insured **keys** and **locks**.

### Geographical limits

This policy is only in effect within the boundaries of the United Kingdom (UK) including the Channel Islands and the 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 cover summary** where **we** have not been informed within one month of **your** move date;
- Upon cancellation of the policy by **you** or **us**; or
- If **you** do not pay the premium.

## Meaning of words

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

<b>Administrator/we/us/our</b>	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 <b>insurer</b> .
<b>Cover summary</b>	the document which describes to <b>you</b> the level of cover <b>you</b> have purchased and any other details of <b>your</b> policy that are specific to <b>you</b> .
<b>Home</b>	<b>your</b> main and permanent place of residence in the United Kingdom, 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 <b>your</b> permanent place of residence), garden and/or outbuildings surrounding or next to <b>your home</b>
<b>Insurer</b>	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 S.A. firm register number is 202664.
<b>Keys</b>	<b>your</b> vehicle (including reprogramming of immobilisers and alarms), <b>home</b> and office <b>keys</b> (including security safe).
<b>Locks</b>	the <b>locks</b> associated with the <b>keys</b> .
<b>Policyholder</b>	the first person named on the <b>cover summary</b> .
<b>Period of insurance</b>	this policy will run concurrently with <b>your</b> Hastings Direct home insurance for a maximum of 12 months, as detailed in <b>your cover summary</b> . If cover under <b>your</b> Hastings Direct home insurance ceases for any reason the cover under this policy will also end.
<b>Policy limits</b>	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.
<b>Start date</b>	the date <b>your</b> cover starts under this policy shown in <b>your cover summary</b> .
<b>You/your</b>	the first person named on the <b>cover summary</b> or any immediate member of the <b>policyholder's</b> family residing at the same address as the <b>policyholder</b> during the <b>period of insurance</b> .

## Cancellations

This section contains important notes about **your** rights, and **our** rights, to cancel this policy. **You** must read these notes carefully. To cancel this cover, please contact Hastings Direct.

### Your rights to cancel this policy

**You**’ve got 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. This is called the ‘cooling-off period’. **You** can also cancel this policy at any time after the initial 14 day period, detailed above, by giving notice to Hastings Direct.

### Our rights to cancel your policy

**We** can give **you** seven days’ notice of cancellation if we have a valid reason. **We**, or Hastings Direct, can cancel **your** policy at any time by sending **you** seven days’ written notice to the last postal or email address on **our** system, stating why the policy has been cancelled. Valid reasons may include but are not limited to:

- **You** fail to pay the premiums, or if **you** are paying in instalments by direct debit, **you** fail to pay Hastings Direct.
- **You** don’t keep to the terms and conditions of this policy in any significant way.
- **You** don’t cooperate with **our** representatives/advisers.
- **You** use threatening or abusive behaviour or language, or intimidate or bully **our** staff or suppliers in connection with this policy.
- **You** refuse to allow reasonable access to **your** property and any information which **we** require in order to provide the services **you**’ve requested under this policy.
- **We**’re prevented from providing cover under this policy by law or other reason.
- **You** repeatedly, or seriously, break the terms of this policy.

If **your** policy is cancelled, by **you** or **us**, **your** refund of premium will be calculated as follows:

- Within the 14 day ‘cooling-off period’ a full refund will be given
- At any other time a pro-rata refund of the premium will be given
- If **you**’ve made a claim during the insured period, no refund of the premium will be given.

If **you**’re paying by instalments and a claim has been made, **you**’ll have to pay the balance of the full annual premium.

### We can cancel without giving you any notice

If **you** make, or try to make, a fraudulent claim under this policy, or if **we** reasonably suspect fraud, **we** or Hastings Direct, have the right to cancel **your** policy without giving **you** notice and without refunding **your** premium.

If **your** Hastings Direct home insurance to which this cover is attached is cancelled, this policy will also be cancelled at the same time.

### Changing your address

If **you** change **your** address from the one stated on **your cover summary** **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](mailto: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**’ll find the privacy notice at [www.hastingsdirect.com/privacy-notice](http://www.hastingsdirect.com/privacy-notice) but if **you**’d prefer a paper copy, please contact the customer relations team by phone: 0333 321 9677 or by email: [customerrelations@hastingsdirect.com](mailto: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](mailto: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.

## If I have any questions or concerns?

If **you** have any concerns regarding the purchase 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 9786. A representative will make sure the matter is investigated straight away. Please quote the policy number which appears on **your cover summary** 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, Harbour Exchange Square, London E14 9SR or telephone 0800 023 4567. **You** may be entitled to compensation from the Financial Services Compensation Scheme in the event that the **insurer** is unable to meet its liabilities.

## Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance S.A. 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](http://www.fscs.org.uk) or telephone 0800 678 1100.