

Key Protection Insurance

Insurance Product Information Document

Company: Inter Partner Assistance

Product: Key Protection

Cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgium 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 Inter Partner Assistance on request. FCA Register number 202664. Registered in the UK.

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

What's this type of insurance?

This is a Key Protection insurance policy that covers your home and vehicle keys in the event of theft, loss or breakage in a lock which prevents access or use.



What's insured?

- ✓ Keys that are broken in any lock of your vehicle
- ✓ House keys that are broken in any external door lock denying you access
- ✓ Lost or stolen keys
- ✓ Replacement locks
- ✓ Locksmith charges if you're locked out of your home or vehicle
- ✓ A hire car costing up to £75 per day, including VAT, for up to three days if you're stranded more than 20 miles from home with no access to your vehicle
- ✓ 24 hour emergency helpline



What's not insured?

- ✗ Keys damaged outside of locks
- ✗ Duplicate keys
- ✗ Replacement locks when only parts need changing
- ✗ Wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually
- ✗ Damage to locks by attempted theft or malicious damage
- ✗ All costs incurred where you haven't told us about the incident
- ✗ Theft or loss of keys which is not reported to the police



Are there any restrictions on cover?

- ! A claims limit of £1,500 (including VAT) in any one year
- ! You cannot claim in the first 14 days of a new policy, unless renewing an existing policy
- ! You're responsible for all costs, which will be reimbursed to you once we receive all receipts and invoices



Where am I covered?

- ✓ The cover provided is for private residences and vehicles in Great Britain, Northern Ireland, the Isle of Man and Channel Islands



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
 - You should call us as soon as you are aware of the emergency
 - You must provide receipts and invoices for all claims
 - You must notify the police of all stolen keys and obtain a crime reference number
 - You must take care to avoid anything which may result in a claim under this policy



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by monthly direct debit.



When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.