

Stubben Edge (Risk) Limited

HOME & MOTOR VEHICLE KEY INSURANCE

Demands & Needs Statement

OUR UNDERSTANDING OF YOUR DEMANDS AND NEEDS

This insurance policy meets the demands and needs of individuals who wish to be protected against the cost and inconvenience associated with the loss, theft, or accidental lock-in or lock-out involving their home or vehicle keys. It is designed for customers who want cover for:

- Locksmith charges and replacement keys
- Replacement locks if necessary,
- Vehicle hire and transport costs where keys are lost or stolen and the vehicle cannot be used,
- Broken keys.

This insurance does not cover keys where proper reporting or safeguarding measures were not taken, or where costs are incurred without prior approval. It also does not cover deliberate acts, or losses outside the United Kingdom.

Our assessment

We believe that the Home & Motor Vehicle Key Insurance policy offered by United Legal Assistance Ltd and underwritten by Financial and Legal Insurance Company Limited may be suitable for your needs.

Please note:

- We have no contractual obligation to place business with United Legal Assistance Limited or Financial and Legal Insurance Company Limited.
- No personal recommendation or advice has been given by us in relation to the suitability of this product. You have selected this insurance based on the factual information provided.

We strongly recommend that you:

- Read the Insurance product Information Document (IPID) which summarises the key features of the cover.
- Review the full policy wording to ensure the product meets your requirements.

By proceeding, you confirm that,

- You understand the cover provided; and

Version: FANL-KEYC-STND-2505-SODAN

- You accept the policy terms and conditions.

Our Status

Stubben Edge (Risk) Limited (FRN: 943286) is authorised and regulated by the FCA and entered on the FCA Register (www.fca.org.uk). Stubben Edge (Risk) Limited is incorporated in the UK with the company number 09073942.

For the purposes of this insurance, we confirm that we are acting on behalf of you as your intermediary. However, where we receive premium, we may do so under a risk transfer arrangement from the insurer. This means that any such monies are treated as having been received by the insurer once they are received by us. In these circumstances, we hold the money as agent of the insurer.