

Home & Motor Vehicle Key Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited **Product: Key Insurance**

Financial & Legal Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England & Wales under Company No. 03034220

This document provides a summary of key information and benefits relating to this Home & Motor Vehicle Key Insurance policy. Complete pre-contractual and contractual information on the product, including a summary of additional benefits, is provided in the full policy documentation.

What is this type of Insurance?

Cover to meet the cost associated with the loss, theft or breakage of an insured key, including locksmith charges, replacement keys, new locks, onward transport costs, vehicle hire and accommodation costs .



What is Insured?

- ✓ Up to £1,500 for locksmith charges if your insured keys are lost, stolen, broken or locked in your vehicle.
- ✓ Up to £1,500 for new locks if there is a security risk to your vehicle due to the loss or theft of your insured keys.
- ✓ Up to £1,500 for replacement keys if your insured keys are lost or stolen.
- ✓ Up to £50 if an insured key is accidentally broken.
- ✓ Up to £80 per claim for onwards transport costs if you have no access to your vehicle due to lost, stolen or broken insured keys.
- ✓ Up to £40 per day for vehicle hire, up to 3 days if you are unable to access your vehicle, due to a lost, stolen or broken key.



What is not Insured?

- ✗ Any amount that exceeds the £1,500 cover limit.
- ✗ Insured keys lost or stolen by someone other than you or an immediate family member.
- ✗ Any costs other than the replacement of insured keys where you have access to duplicate keys.
- ✗ More than 2 replacement keys for vehicle locks in any period of insurance.



Are there any restrictions on cover?

- ! The maximum payable in any one period of insurance is £1,500.
- ! Claims not reported to us within 30 days and this delay effects our ability to assess the claim.
- ! Invoices or receipts in support of claims may be rejected, if they are not submitted to us within 120 days of reporting a claim to us and this delay effects our ability to assess the claim.



Where am I covered?

You are covered in the United Kingdom (England, Wales, Scotland & Northern Ireland).



What are my obligations?

You must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.



When and how do I pay?

You should make payment to your broker, this may be by making a one off payment or your broker may be able to arrange credit facilities if required.



When does the cover start and end?

Your policy covers you for a maximum of 12 months from the date that you request the policy to be started.
The dates will be shown on your Certificate of Insurance.



How do I cancel the contract?

You can cancel your Policy by contacting your broker. You have the right to cancel this Policy:

- Within 14 days of its inception without any premium charge provided there have been no claims.
- At any other time, however no refund of premium will be available.