

# Key Protection Cover

## Insurance Product Information Document

**Company:** Astrenska Insurance Limited which is authorised and regulated by the Financial Conduct Authority (Financial Register Number: 202846)



**Product:** Key Protection Cover

**Address:** Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU

This document is a short summary of the cover provided by HomeProtect. Your policy booklet includes full details of what you are covered for.

### What is this type of insurance?

This Key Protection insurance policy provides cover for the policyholder in respect of insured keys which are attached to the key fob provided.



#### What is insured?

- ✓ Up to £1,500 in respect of locksmith's charges, new locks and replacement keys
- ✓ Car hire costs for a vehicle not exceeding 1600cc up to a maximum of £40 per day for up to 3 days as a result of lost or stolen keys
- ✓ Up to £100 per day for a maximum of 3 days in respect of onward transportation due to the loss or theft of your keys
- ✓ Up to £50 in respect of keys locked inside a property or broken in the lock or ignition
- ✓ A £10 reward is also payable to the finder of a lost key



#### What is not insured?

- ✗ Any costs or charges incurred where a locksmith is booked to attend an appointment and you fail to attend
- ✗ Claims for keys where there are duplicates available
- ✗ Insured keys lost or broken by, or stolen from, someone other than the policyholder
- ✗ Locks which were damaged prior to the loss or theft of keys
- ✗ Claims arising from a deliberate act or your failure to safeguard your keys



#### Are there any restrictions on cover?

- ! All keys must be attached to the fob provided
- ! This policy provides cover up to an aggregate amount of £1,500
- ! All claims must be reported within 30 days
- ! A claim cannot be made under this policy for lost keys until 3 days have elapsed since the loss
- ! Receipts or invoices will be required for payments you have made where you are seeking reimbursement



#### Where am I covered?

- ✓ You are covered in respect of properties located in the United Kingdom, Channel Islands and the Isle of Man.



#### What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



#### When and how do I pay?

You can pay in full when you take out your policy; alternatively, monthly instalment options are available.



#### When does the cover start and end?

Cover will start from when you've requested the policy to start until the end of your home insurance policy.



#### How do I cancel the policy?

If you need to cancel or amend your contract, please call us: 0330 660 1000.