



**HomeProtect**.co.uk

**Key Protection**

**POLICY BOOKLET**



## Welcome

This booklet is relevant to you if your schedule highlights that Key Protection is included within your policy.

If you have this cover, please read this booklet carefully to ensure that the cover we provide is exactly what you need. Certain words, as detailed on page 3 have specific meanings. To help you identify these we have capitalised them throughout this booklet.

We have chosen Coplus ([www.coplus.co.uk](http://www.coplus.co.uk)) to provide our key protection cover. Coplus have a tremendous pedigree and we have every confidence that they will provide you with a first class service.

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I hope everything is really clear, if not, our friendly UK based team are on-hand to talk you through it.

Mark Eastham  
CEO - HomeProtect

## Definitions

There are certain words used throughout this booklet that start with a capital letter. These are 'defined terms', words that have a specific meaning. The full list of defined terms, and what they mean can be found below:

### **Fob**

The numbered tag issued to the Policyholder by the Provider which the Provider has registered in the Policyholder's name.

### **Insured Event**

The loss or theft of, or damage to, any Insured Key.

### **Insured Key(s)**

Any key which is attached to the Fob.

### **Insurer(s)**

Astrenska Insurance Limited

### **Limit of Indemnity**

£1,500 being the maximum amount payable in aggregate in each Period of Insurance.

### **Period of Insurance**

The length of time for which this insurance is in force, as shown in the Schedule and for which You have paid, and We have accepted a premium.

### **Policyholder**

The person in whose name the Provider has registered the Fob.

### **Provider**

Motorplus Limited trading as Coplus.

### **Schedule**

The schedule is part of this policy and contains details of what You have chosen, and the Insurer, has agreed, to insure.

### **Territorial Limits**

The United Kingdom, the Isle of Man or the Channel Islands.

### **We / Us / Our**

Avantia Insurance Limited, trading as HomeProtect.

### **You / Your**

The Policyholder and any immediate member of their family residing at the same address as the Policyholder during the Period of Insurance.

## Getting started: important information

This cover begins on the start date of your HomeProtect policy and continues for a period of 12 months unless we notify you otherwise or unless You purchase the cover during the term of the HomeProtect policy, in which case this cover begins on the date You purchase the cover and ends on the same date your HomeProtect policy expires.

### Cooling off period

You are entitled to cancel your HomeProtect by contacting us within 14 days of either:

- The date You receive Your policy documentation; or
- The start of the Period of Insurance

whichever is the later.

### Cancellation and Fees

We can cancel the policy by giving You written notice by recorded delivery at Your last known address.

If any party to this insurance cancels the HomeProtect policy at any time during the Period of Insurance, We will automatically cancel all of the additional cover options You purchased and that appear on Your latest Schedule.

### Data Protection

We may use Your personal information to manage insurance policies, handle claims and to provide Our services to You. We only use Your personal information where it is necessary to do so, for example, to fulfil Our contractual obligations, to comply with Our legal obligations, or where it is necessary for Our legitimate interest(s). Where We use Your personal information, We will do so in accordance with applicable Data Protection legislation.

We may share Your personal information with third party service providers and agents. If We need to share Your personal information outside the European Economic Area, We take steps to ensure that equivalent protections are in place.

To find out more information on how We use Your personal information, please refer to the HomeProtect Privacy Policy - [www.homeprotect.co.uk/security-privacy](http://www.homeprotect.co.uk/security-privacy)

Further information about how We use Your personal information can be found on the Information Commissioner's Office register – our registration number is: Z7831579.

### Our Provider and Insurer

This insurance is arranged by Motorplus t/a Coplus and is underwritten by Astrenska Insurance Limited, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. This insurance is effected in England and is subject to the Laws of England and Wales.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202846. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

Motorplus Limited t/a Coplus is authorised and regulated by the Financial Conduct Authority.

**Arbitration Clause:**

If there is a dispute between You and Us, or You and the Insurer, which arises from this insurance, You can make a complaint to Us in accordance with the complaints process which can be found on page 11. If We, or the Insurer, are not able to resolve the matter satisfactorily and the matter can be dealt with by the Financial Ombudsman Service, You can ask them to arbitrate in the matter. If the matter cannot be dealt with by the Financial Ombudsman Service, it can be referred to arbitration by a single arbitrator who will be agreed by both You and Us. The arbitration shall be in accordance with the Arbitration Act 1996 and will be binding on both parties. The costs of the arbitration shall be at the discretion of the arbitrator. If We are not able to agree on the appointment of an arbitrator, we shall ask the President of the Chartered Institute of Arbitrators to decide. Their decision will be final and binding on both parties.

**Statutory Regulations:**

In all matters relating to the performance of this insurance contract, it is the responsibility of both You and Us that We both comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by You and Us in our own rights respectively.

**Severability Clause:**

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability, all other terms will remain in full force and effect.

**Acts of Parliament:**

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

**Compliance and Precautions:**

You must comply with each and every term of this policy and must take all reasonable precautions to minimise the cost of any claim.

**Alteration:**

The Provider or the Policyholder shall notify the Insurer as soon as reasonably possible of any alteration in risk which materially affects this Policy.

**Communications:**

All communications from the Insurer or Their representatives shall be deemed duly sent if sent by the Provider or their representatives to the last known address of the Policyholder, or the address of their representative if relevant. All communications by the Policyholder to the insurer or their representatives shall be deemed duly sent if sent to the Provider.

**Presentation of Claims by the Insured:**

The Policyholder must notify the Provider as soon as reasonably possible of any Insured Event which may give rise to a claim, complete any forms requested by the Provider and promptly supply such information as the provider or their agents require.

**Assignment:**

This Policy may not be assigned in whole or in part without the written consent of the Provider.

**Governing Law:**

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

**Sanctions**

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

## Key Protection

### What is covered

If during the Period of Insurance and within the Territorial Limits an Insured Key is lost, damaged or stolen, the Provider will Pay up to £1,500 in respect of:

- Locksmith charges
- New locks (if a security risk has arisen)
- Replacement keys
- Car hire costs
- Re-programming of immobilisers, infra-red handsets and alarms
- Onward transportation
- £10 reward payable to the finder of lost keys
- Emergency helpline

**Replacement keys:** Including any immobiliser, infra-red handset and/or alarm which is integral to any Insured Key if such cannot be repaired or re-programmed.

**Car hire costs:** Up to a maximum of £40 per day for a period of up to 3 days if Your vehicle is unusable as a result of lost or stolen Insured Keys.

**Onward transportation:** The cost of reasonably incurred onward transportation if You are stranded due to the loss or theft of Your Insured Keys up to a maximum of £100 per day for a maximum of 3 days.

### What is not covered

The Insurer will not pay for:

- Keys lost, stolen or damaged when such keys are not attached to the Fob (unless You have already notified the Provider that the Fob has been lost or damaged and You are awaiting a replacement, in which event the Provider will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the Fob).
- Any amount exceeding £1,500 in aggregate in the same Period of Insurance
- Sums claimed where You do not produce receipts or invoices for payments You have made
- Insured Keys which are lost until 3 days have elapsed since the loss (unless the Provider is satisfied that a delay would cause undue hardship or significant expense)
- Insured Keys lost or broken by, or stolen from, someone other than You
- Insured Keys if there are duplicate keys available to You immediately or reasonably quickly
- Any Insured Event not reported to the Provider within 30 days of the loss, theft or damage
- Locks which are damaged prior to the loss or theft of keys
- Replacement locks or keys of a higher standard or specification than those replaced
- Sums exceeding £50 per incident in respect of any Insured Key locked inside property or broken in lock or ignition
- Vehicle hire charges where a hire vehicle exceeds 1600cc
- The balance of vehicle hire charges over a maximum sum of £40 a day
- Vehicle hire charges after the third day of hire
- Charges or costs incurred where the Provider arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and You fail to attend
- Charges or costs incurred where You make alternative arrangements with a third party once the Provider has arranged for a locksmith or other tradesman, agent or representative to attend a particular location

- The balance of transport costs over a maximum sum of £100 per day
- Loss or destruction of, or damage to, any property other than an Insured Key and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm attached to the Fob
- Any loss of earnings or profits which You suffer as a result of the loss or theft of, or damage to an Insured Key
- Claims arising from any deliberate or criminal act or omission by You
- Loss or theft of, or damage to an Insured Key which occurs outside the Period of Insurance
- Claims arising as a result of Your failure to take all reasonable steps to safeguard an Insured Key
- Any claims made without valid receipts or tickets and prior authorisation by us



## Settling claims: Key Protection

### Making a claim

The claims line is open 24 hours a day.

Call **0330 660 3614** quoting HomeProtect.

No excess is payable.

This number is also noted on Your Schedule.

There is no limit to the number of separate claims which You may make within the Period of Insurance subject to the fact that the total aggregate sum which the Provider will pay in each Period of Insurance is £1500

The following information will be required:

- Your name
- Your address
- Your Fob number

You must report any claim to the Provider within 30 days of the Insured Event.

This Policy may not be assigned in whole or in part without the written consent of the Provider.

### Fraudulent Claims/Fraud:

You must not act in a fraudulent way. If You or anyone acting for You:

- Fails to reveal or hides a fact likely to influence whether We accept your proposal, Your renewal, or any adjustment to Your policy;
- Fails to reveal or hides a fact likely to influence the cover We provide;
- Makes a statement to Us or anyone acting on Our behalf, knowing the statement to be false;
- Sends Us or anyone acting on Our behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- Makes a claim for any loss or damage You caused deliberately or with Your knowledge.

If Your claim is in any way dishonest or exaggerated, We will not pay any benefit under this Policy or return any premium to You and we may cancel Your Policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against You and inform the appropriate authorities.

The Insurer will not pay any claim directly or indirectly caused by or contributed to or arising from any direct or indirect consequence of:

- Irradiation, or contamination by nuclear material or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
- Or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

You are not covered for:

- Any claim where the Date of Occurrence is before the inception date of this Policy.
- Any direct or indirect consequence of war, civil war, terrorism, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or

confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;

- Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
- For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
- For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves”

## Complaints

Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times We are committed to providing You with the highest standard of service.

If You have any questions about the administration of Your policy, You should contact Us on 0330 660 1000. Copies of Our complaints procedures are also available by contacting this number. If You have any concerns about a claim You should refer the matter to the Insurer. Their contact details are provided on Your Schedule.

### Complaints about Coplus

Coplus always aims to give you a high quality service. If you think Coplus have let you down, you can contact them by writing to:

- Quality Assurance Team, Coplus, Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA

Please ensure Your HomeProtect Policy number is quoted in all correspondence to assist a quick and efficient response.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of the Insurer receiving Your complaint, You may have the right to refer Your complaint to the Financial Ombudsman Service. You can contact them by:

- Phoning 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123
- Emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Writing to The Financial Ombudsman Service | Exchange Tower | London | E14 9SR

Further information is available on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these procedures does not affect Your right to take legal proceedings.

### The Financial Services Compensation Scheme

If We or the Insurers cannot meet Our obligations You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). If You were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Most insurance contracts are covered for 90% of the claim with no upper limit. Further information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).

## Useful Contacts

Top tip: store the HomeProtect Claims numbers and Your HomeProtect Policy number in Your phone so it's always to hand in an emergency.

### Key Protection Claims

0330 660 3614



Open 24 hours per day

### HomeProtect Customer Service

0330 660 1000



Open 9am to 8pm Monday to Friday, 9am to 1pm Saturday. Closed Sunday and bank holidays.



[service@homeprotect.co.uk](mailto:service@homeprotect.co.uk)

### HomeProtect Claims (Buildings and Contents)

0330 660 0660



Open 24 hours per day

### Financial Ombudsman Service

0300 1239 123



Open 8am to 8pm Monday to Friday, 9am to 1pm Saturday. Closed Sunday.



[Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

### Calls are recorded and monitored

We're HomeProtect. A brand or "trading name" of Avantia Insurance Limited (Company Reg. 4567760). We're based at: C I Tower, St George's Square, New Malden, KT3 4HG

*This policy booklet's name is: KILO-1*