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Product:
Key Protection

This insurance is sold by Homeprotect, administered by Coplus and underwritten by Astrenska Insurance Limited. This document summarises the key features of the insurance. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document.

WHAT IS THIS TYPE OF INSURANCE?

Key Protection provides cover for the policyholder and any immediate member of their family, together with named drivers of the vehicle, for insured keys which are lost, stolen or damaged by accidental means.



WHAT IS INSURED?

Any vehicle, home or office keys (including security safe keys and any immobiliser, infrared handset and/or alarm which is integral to any insured key if it cannot be repaired or reprogrammed).

The insurer will pay up to £1,500 in any one period of insurance in respect of:

- ✓ locksmiths charges
- ✓ new locks (if a security risk has arisen)
- ✓ replacement insured keys

The insurer will also pay:

- ✓ up to £50 in respect of keys locked in your property or vehicle
- ✓ up to £50 in respect of insured keys which are unusable due to being damaged or broken in the lock
- ✓ If your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, the insurer will also pay up to £40 per day for up to 3 days hire of an ABI class S4 type vehicle, such as a Ford Focus 1.6 or a Peugeot 307 1.6
- ✓ If you are stranded due to the insured keys being lost, stolen or damaged by accidental means, the insurer will pay up to £100 per day for a maximum of 3 days in respect of reasonably incurred onward transportation costs



WHAT IS NOT INSURED?

- ✗ Keys which have been lost or stolen for a period of less than 3 days
- ✗ More than £1,500 in total in any one period of insurance in respect of any or all claims
- ✗ Onward transport costs where hire has already been supplied
- ✗ Claims where you have failed to safeguard your keys
- ✗ Claims arising from any deliberate or criminal act or omission
- ✗ Claims made without valid receipts or tickets
- ✗ Keys or locks to a higher specification than those that are lost, damaged or stolen
- ✗ Loss of earnings or profits which you suffer as a result of the loss or theft of or damage to any insured key
- ✗ Wear, tear or general maintenance of keys or locks



Are there any restrictions on cover?

- ! Claims must be reported within 30 days of occurrence
- ! Stolen keys must be reported to the police immediately and a crime reference number obtained
- ! Incidents occurring within 48 hours of the inception of this policy are excluded unless comparable insurance was previously held and cover continues on an uninterrupted basis
- ! You must take reasonable steps to safeguard your keys at all times



Where am I covered?

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



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 Homeprotect as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

This optional product can be purchased as an add on to your Homeprotect home insurance policy.



When does cover start and end?

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



How do I cancel the contract?

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

If you decide that for any reason, this policy does not meet your insurance needs then please contact Homeprotect within 14 days from the date of purchase. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, no refund will be due.