



homeprotect

POLICY BOOKLET

Key Protection

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WELCOME

This booklet explains the ins and outs of our **Key Protection cover**.

We have chosen Coplus 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.

We hope you find it clear and simple to read. But if you have any questions, you can call us on 0330 660 1000 (9am-8pm weekdays, 9am-1pm Saturdays).

Mark Eastham

CEO – Homeprotect

ABOUT THIS POLICY BOOKLET

DEFINITIONS

Certain words in this booklet have a specific meaning. So we've capitalised and italicised them to keep things clear and simple. You can check the [Definitions section](#) of this document for their exact meaning.

There are a few exceptions to this rule of capitalised and italicised definitions, given how frequently they are used throughout this booklet:

1. Where we refer to 'we', 'us' or 'our' we mean Homeprotect (a trading name of Avantia Insurance Limited).
2. Where we refer to 'Coplus' we mean Motorplus Limited, trading as Coplus, acting on behalf of Astrenska Insurance Limited.
3. Where we refer to 'insurer(s)', we mean Astrenska Insurance Limited.
4. Where we refer to 'you', 'your', 'insured' we mean the person who has taken out the Homeprotect home insurance policy and this key protection policy (shown as the policyholder in the Homeprotect policy schedule) and any immediate member of the policyholder's family permanently residing at the same address of the policyholder, including named drivers of the vehicle.

HOW TO READ THE POLICY BOOKLET

The terms and conditions of your policy are shown like this:

COVERED	NOT COVERED
✓ The left side explains in detail what you're covered for in each section of the Policy Booklet.	✗ The right side explains the circumstances where the left side cover is restricted or excluded.

PRINTING THIS BOOKLET

We've designed this Policy Booklet for reading on a screen. But you can also print it out if you prefer. Bear in mind that it's a long document, so you may want to print in black and white or print certain sections only. If you require this document in any other format please do not hesitate to contact us.

DEFINITIONS APPLICABLE TO THE POLICY

This booklet contains words that are capitalised and italicised. We've explained their exact meaning below.

Home

Your main residence which is situated within the *territorial limits* or, if different, the property you own or rent which is solely used for domestic residential purposes and is insured under the Homeprotect home insurance policy, as noted on your Homeprotect policy schedule.

Insured Key/Keys

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).

Period of insurance

12 months from the date of inception of this policy.

Security Risk

The risk arising from the accidental loss or theft of an *insured key* whilst in your personal custody which means it may be possible for someone who found the key to trace it to your *vehicle* or property. The decision as to whether or not your lost *insured keys* presents a security risk will be made by Coplus.

Territorial limits

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

Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Vehicle

Any motor vehicle owned by you or for which you are responsible, associated with your *insured keys*.

KEY PROTECTION

COVERED	NOT COVERED
<p>Locks and keys</p> <p>When your <i>insured keys</i> are lost, stolen or damaged by accidental means within the <i>territorial limits</i>, the insurer will pay up to £1,500 in any one <i>period of insurance</i> in respect of:</p> <ul style="list-style-type: none"> ✓ locksmiths charges ✓ new locks (if a <i>security risk</i> has arisen) ✓ replacement <i>insured keys</i>. <p>Vehicle hire</p> <p>Vehicle hire for a period of up to 3 days if your <i>vehicle</i> is unusable as a result of the insured keys being lost, stolen or damaged by accidental means. The insurer will pay up to a maximum of £40 per day for a hire <i>vehicle</i> such as a Ford Focus 1.6 or a Peugeot 307 1.6 (ABI class S4).</p> <p>Onward transportation</p> <p>The cost of reasonably incurred onward transportation if you are stranded due to the <i>insured keys</i> being lost, stolen or damaged by accidental means, up to a maximum of £100 per day up to a maximum of 3 days.</p>	<ul style="list-style-type: none"> ✗ The insurer will pay no more than £1,500 in total in any one <i>period of insurance</i> for any and all claims. ✗ Any <i>insured keys</i> that have been lost or stolen for a period of less than 3 days (unless Coplus are satisfied that a delay would cause undue hardship or significant expense). The decision as to what constitutes undue hardship or significant expense will be made by Coplus and may depend upon whether you can access your <i>home</i> or <i>vehicle</i> during the 3 day wait period or there is a <i>security risk</i> following the loss or theft of the <i>insured keys</i>. ✗ <i>Insured keys</i> that are lost, stolen or damaged by accidental means by someone other than you. ✗ Any claim over £50 for any one incident when <i>insured keys</i> are locked inside a property or <i>vehicle</i> or broken in the lock or ignition.

Keys locked inside

If your *insured keys* are locked in your property or *vehicle* you must report this to *Coplus* and they will arrange for a suitable contractor to attend. Upon validation of your claim, the *insurer* will reimburse you for costs incurred in obtaining a replacement key, or repairing or replacing any damaged lock, up to the £50 policy limit.

Keys damaged in the lock

Insured keys that are unusable due to being damaged or broken in the lock up to the policy limit of £50.

SAFEGUARDING YOUR KEYS

There are a number of ways in which you can take precautions to protect your keys:

- Never attach anything to your keys that contains your name, address or any details of where your car may frequently be parked and never leave keys unattended.
- Never hide keys under door mats, bins or on top of window frames as an opportunistic thief may be watching, or may guess where keys may be hidden.
- Never leave doors or windows open, even by a small amount.
- Never leave your keys in your *vehicle*, even for a moment, especially when you are visiting petrol stations, or whilst loading or unloading your *vehicle*. Always lock your car when leaving it.
- Do not keep duplicate keys on the same key ring as your main keys.
- Burglars are increasingly turning to key crime as sophisticated security measures are now fitted as standard to new cars, and have been known to break into homes and offices just to steal car keys. Never leave car keys close to the front door where they can be seen.

GENERAL EXCLUSIONS

The following exclusions apply to this policy:

- ✖ Any *insured keys* that are lost, damaged by accidental means or stolen and not reported to Coplus within 30 days of occurrence.
- ✖ Any claims where the *keys* are used for Motor Trade.
- ✖ Coplus will not replace locks or *insured keys* to a higher specification to those that are lost, damaged or stolen.
- ✖ Locks which were previously damaged prior to the loss or theft of your *insured keys*.
- ✖ Costs incurred where Coplus arrange for the attendance of a locksmith or other tradesmen, agent or representative at a particular location and you fail to attend.
- ✖ Costs incurred where you make alternative arrangements with a third party, after Coplus have already instructed a locksmith or other tradesman to attend a particular location.
- ✖ Claims arising as a result of your failure to take reasonable steps to safeguard *insured keys*.
- ✖ Any claims made without valid receipts or tickets and prior authorisation by Coplus.
- ✖ Any incidents that has occurred within 48 hours of the inception of this policy unless comparable insurance was previously in place and cover continues on an uninterrupted basis.
- ✖ Any direct or indirect consequence of war, civil war, 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 direct or indirect consequence of *terrorism* as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- ✖ Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

- ✖ Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, *terrorism*, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- ✖ Any claims arising from any deliberate or criminal act or omission by you.
- ✖ Loss or theft of, or damage to *insured keys* occurring outside the *period of insurance*.
- ✖ If your *insured key* ceases to function correctly a diagnostic check may be requested at your own expense. This is to confirm if the fault is with the *insured key* or the *vehicle*. Only faults identified as relating to the *insured key* are covered under this policy.
- ✖ Any associated costs (other than the cost of replacing the *insured keys*) if there are duplicate keys available to you immediately or within a reasonable period of time, unless Coplus are satisfied that accessing your duplicate keys would cause undue hardship or significant expense. The decision as to what constitutes undue hardship or significant expense will be made by Coplus and may depend upon how easily you can access your duplicate keys.
- ✖ Keys which are given to you for safekeeping by a relative, friend, neighbour or employer.
- ✖ Any loss of earnings or profits which you suffer as a result of the loss or theft of, or damage to an *insured key*.
- ✖ Stolen *insured keys* which have not been reported to the police and a valid crime reference provided to Coplus.
- ✖ Wear, tear or general maintenance of *insured keys* or locks.
- ✖ 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 through a computer system or network of whatsoever nature.

GENERAL CONDITIONS

The following conditions apply to all sections of this policy. You must comply with them where applicable for your insurance to remain in full force and effect.

CLAIMS

You must notify Coplus within 30 days of any event which gives or may give rise to a claim, complete any forms requested by us or Coplus and promptly supply all information including any receipts and invoices for payment as required. If an *insured key* has been stolen it must be reported to the police immediately and a crime reference number obtained. If you do not own your property and your claim is in relation to the keys to your *home*, Coplus may require permission from the owner, landlord or managing agent of the property to replace lost or stolen keys.

FRAUDULENT CLAIMS

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 Coplus accept your proposal, your renewal, or any adjustment to your policy
- fails to reveal or hides a fact likely to influence the cover Coplus provide
- makes a statement to Coplus or anyone acting on their behalf, knowing the statement to be false
- sends Coplus or anyone acting on their 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
- 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

The insurer will not pay any benefit under this policy or return any premium to you and Coplus may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. The insurer or Coplus may also take legal action against you and inform the appropriate authorities.

CANCELLATION

If you decide that for any reason, this policy does not meet your insurance needs then please inform us within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

You may cancel the insurance cover after 14 days by informing us, however no refund of premium will be payable.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel this policy by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Where the insurer reasonably suspects fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide accurate and complete answers to the questions we or Coplus ask.

If the insurer cancels the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time the insurer has provided cover.

Where the insurer's investigations provide evidence of fraud or misrepresentation, the insurer may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us or Coplus with incomplete or inaccurate information. This may result in your policy being cancelled from the date you originally took it out and the insurer will be entitled to keep the premium.

If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with us or the insurer, as well as other insurers, in the future.

SETTLING CLAIMS

To make a claim simply call Coplus on 0333 241 9574. The claims line is open 24 hours a day, 365 days a year to assist you.

Alternatively, you can register your claim by emailing Coplus at keyclaims@coplus.co.uk or writing to them at Coplus, Floor 2 Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA.

Claims must be reported to Coplus within 30 days of occurrence and if an insured key has been stolen it must be reported to the police immediately and a crime reference number obtained.

In order for Coplus to help you more efficiently, please quote 'Homeprotect' in all communications.

COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

SALE OF THE POLICY

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 sale of this policy to you, you should contact us on 0330 660 1000. Copies of our complaints procedures are also available by contacting this number.

CLAIMS

If your complaint is about the handling of a claim, please contact:

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

Telephone: 0333 241 9574

Email: gtmail@coplus.co.uk

FINANCIAL OMBUDSMAN SERVICE

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local Citizens Advice Bureau.

FINANCIAL SERVICES COMPENSATION SCHEME

The insurer, Astrenska Insurance Limited, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Astrenska Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit <https://www.fscs.org.uk>.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

IMPORTANT INFORMATION

WHO DOES THIS POLICY COVER?

The policyholder and any immediate member of their family, including named drivers for motor key cover.

KEY REQUIREMENTS

- Territorial limits are the Great Britain, Northern Ireland, Channel Islands or the Isle of Man
- Stolen keys must be reported to the police and a valid crime reference obtained
- All claims must be reported within 30 days of occurrence

YOUR RESPONSIBILITY

You must take reasonable care to:

- supply accurate and complete answers to all the questions we ask as part of your application for cover under the policy
- make sure that all information supplied as part of your application for cover is true and correct
- tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions we ask when you take out, make changes to and renew your Homeprotect home insurance policy. If any information you provide is not accurate and complete, this may mean your policy is invalid and that it does not operate in the event of a claim or the insurer may not pay any claim in full.

If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible.

This policy must be read together with your current schedule, Insurance Product Information Document and any endorsements or certificates. These items together form your contract of insurance.

OUR REGULATOR AND INSURER

This insurance is administered by Motorplus Limited, trading as Coplus, and 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: <https://www.fca.org.uk> or by contacting the Financial Conduct Authority on 0800 111 6768.

Motorplus Limited, trading as Coplus, are authorised and regulated by the Financial Conduct Authority.

TELEPHONE CALLS

Please note that for mutual protection telephone calls may be monitored or recorded.

ARBITRATION CLAUSE

A dispute between you and Coplus may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who you and Coplus agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against you, they are not covered under this policy. This arbitration condition does not affect your rights to take separate legal action.

If a disputed claim is not referred to arbitration within 12 months of your claim being turned down, Coplus will treat the claim as abandoned.

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.

FRAUD PREVENTION, DETECTION AND CLAIMS HISTORY

In order to prevent and detect fraud Coplus may at any time:

- share information about you with other organisations and public bodies including the police
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and Coplus suspect fraud, they will record this

Coplus and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- check your identity to prevent money laundering, unless you provide Coplus with other satisfactory proof of identity
- undertake credit searches and additional fraud searches

RENEWAL PROCEDURE

The term of your policy is 12 months. The *period of insurance* will end exactly one year after inception unless you renew your policy. If you wish to renew this insurance policy please contact us to discuss your requirements.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

The terms of this policy are only enforceable by the named insured. A person who is not a named insured has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

YOUR AGREEMENT WITH OTHERS

This contract of insurance is personal to you the policyholder, and the insurer.

Coplus will not be bound by any agreement between you and your appointed representative, or you and any other person or organisation.

You may not assign any of the rights under this policy without the insurer's express prior written consent.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

SANCTIONS

Coplus shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose them 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 they transact business.

HOMEPROTECT PRIVACY STATEMENT

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 <https://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.

COPLUS PRIVACY STATEMENT

For full details of how Coplus protect your privacy and process your data please refer to <https://www.coplus.co.uk/data-privacy-notice>.

Why do Coplus process your data?

The provision of your personal data is necessary for Coplus to administer your insurance policy and meet their contractual requirements under the policy. You do not have to provide Coplus with your personal data, but they may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do Coplus collect about you?

Where you have purchased an insurance policy through us, you will be aware of the information that you gave to us when taking out the insurance. We will pass your information to Coplus so that they can administer your insurance policy. For specific types of insurance policies, for example when offering you a travel insurance policy, Coplus may process some special categories of your personal data, such as information about your health.

Coplus have a legitimate interest to collect this data as they are required to use this information as part of your insurance quotation or insurance policy with them. They may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

ASTRENSKA PRIVACY STATEMENT

How Astrenska use the information about you

As the insurer and a data controller, Astrenska collect and process information about you so that they can provide you with the products and services you have requested. They also receive personal information from us on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for them to:

- meet their contractual obligations to you
- issue you this insurance policy
- deal with any claims or requests for assistance that you may have

- service your policy (including claims and policy administration, payments and other transactions)
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect their legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on Astrenska's behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, Astrenska will have strict contractual terms in place to make sure that your information remains safe and secure.

Astrenska will not share your information with anyone else unless you agree to this, or they are required to do this by their regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information Astrenska have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by Astrenska and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting <https://www.cifas.org.uk/fpn> and <https://www.insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with Astrenska
- is in the public or your vital interest
- for Astrenska's legitimate business interests

If Astrenska are not able to rely on the above, they will ask for your consent to process your data.

How Astrenska store and protect your information

All personal information collected by Astrenska is stored on secure servers which are either in the United Kingdom or European Union.

Astrenska will need to keep and process your personal information during the period of insurance and after this time so that they can meet their regulatory obligations or to deal with any reasonable requests from their regulators and other authorities.

They also have security measures in place in their offices to protect the information that you have given them.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that Astrenska hold about you. If you would like a copy of some or all of your personal information please contact Astrenska by email or letter as shown below:

Email address: data.protection@collinsongroup.com

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

This will normally be provided free of charge, but in some circumstances, Astrenska may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

Astrenska want to make sure that your personal information is accurate and up to date. You may ask Astrenska to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact Astrenska's Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

USEFUL CONTACTS

KEY PROTECTION CLAIMS



0333 241 9574



keyclaims@coplus.co.uk



Open 24 hours per day

HOMEPROTECT CUSTOMER SERVICE



0330 660 1000



service@homeprotect.co.uk



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

HOMEPROTECT CLAIMS (BUILDINGS AND CONTENTS)



0330 660 0660



Open 24 hours per day

FINANCIAL OMBUDSMAN SERVICE



0800 023 4567



Complaint.info@financial-ombudsman.org.uk



Open 8am to 5pm Monday to Friday. Closed weekends.

This policy booklet's name is Key fobless version (Coplus) v2