

Key cover insurance

Policy wording



Welcome

Thank you for buying key cover insurance with Lifesure. We're a broker with over 40 years' experience in insurance, working with partners that we know share the same values as us. It's because of this that you can be sure of the very best service from beginning to end. You're in safe hands with us.

This policy document, along with your policy schedule form your agreement with us. They also explain everything you need to know about the insurance you have, including what is and isn't covered. If anything's not clear to you, please call us and we'll be happy to talk you through it.

This agreement is based on the information that you provided when you applied for the policy. It's important that this is correct so please take a moment to check through your documents. Once you're happy, please keep them together, somewhere safe.

Hopefully, you'll never need to but if you do need to claim, you can contact our partners using the details on page 6. Although we don't handle the claim ourselves, do contact us if you're unsure of the process or you need help at any point.

Of course, if you need to contact us, please call on 01480 402 460. We are open Monday-Friday, 8am to 8pm and Saturday, 8am to 12pm.

Thanks again for choosing Lifesure.

Kind regards

Paul Reid
Managing Director, Lifesure

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About your policy

This insurance

This is a contract of insurance between **you** and Great Lakes Insurance SE. The insurance provided covers for certain costs and expenses, subject to the terms, **limit of indemnity**, exclusions and conditions contained herein, in respect of an insured event which occurs within the **territorial limits** and during the **period of insurance** for which **you** have paid or agreed to pay the premium.

Wherever any word or words within this policy appear in **bold** they will have the meanings shown in the Making sense of your policy: definitions on page 5.

About your insurer

Underwriters

This insurance policy has been arranged by Soter Professional Services Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of:

Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK

Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Soter Professional Services Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Subject to the appropriate premium having been paid the **insurer** will cover **you** as set out in this policy.

Unless expressly stated nothing in this policy will create rights pursuant to the Contract (Rights of Third Parties) Act 1999.

Lifisure Group Limited

Lifisure Group Limited was formed in 1971 and one of the principles upon which the company has been built has been to offer a consistently high level of customer care. If **you** wish to learn more about the Lifisure Group, please visit **our** website at lifisure.co.uk.

Authorised Signature



Paul Reid
Managing Director
Lifisure Group Limited

Making sense of your policy: definitions

Wherever certain words are used in this policy and are highlighted by being shown in **bold** print, they have the meaning as defined below;

Administrator

Qdos Broker & Underwriting Services Limited have been appointed by the **Insurer** to handle claims on their behalf. Their address is Qdos Broker & Underwriting Services Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA.

Computer Virus

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.

Electronic Data

Facts, concepts and information stored to form useable data 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.

Fob

The numbered tag issued to the **policyholder** by the **administrator** which has been registered in the **policyholder's** name. Insured event The loss or theft of, or damage caused in locks or ignition to, any **insured key**.

Insured key

Any vehicle or building key belonging to **you** which is attached to the **fob**.

Insurer/We/Our/Us

UK General Insurance Limited on behalf of Great Lakes Insurance SE. UK General Insurance Limited are an insurers' agent and in the matters of a claim act on behalf of the **insurer**.

Limit of indemnity

£1500.

Single Article Limit

The maximum amount payable for any one item arising from a claim is £300.

Period of insurance

The policy will run concurrently with **your** primary motor or home insurance policy for a maximum of twelve (12) months. If **you** arranged this policy after the start date of **your** primary policy, cover will expire on the date of **your** primary policy, as detailed on the policy schedule.

Policyholder

The person in whose name the **administrator** has registered the **fob**.

Territorial limits

The United Kingdom of Great Britain and Northern Ireland.

You/Your

The **policyholder** and any immediate member of their family residing at the same address as the **policyholder** during the **period of insurance**.

How to make a claim

Reporting a claim

If you need to notify a potential claim, please immediately write to our Claims Department at the following address:

Claims Department, Soter Professional Services Ltd, 28 Eaton Avenue, Matrix Office Park, Chorley, Lancashire, PR7 7NA

Claims may notified by telephone on 01480 402476

Note that all claims must be reported to us within thirty (30) days of the date of the insured event.

Your cover

What is insured

If, during the **period of insurance** and within the **territorial limits**, an **insured key** is lost, damaged in locks or ignition or stolen, the **administrator** will:

- a) pay up to the **single article limit** and for multiple keys the **limit of indemnity** in respect of locksmiths charges, new locks (if a security risk has arisen) and 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 and onward transport costs and the re-programming of immobilisers, infra-red handsets and alarms which are attached to the **fob** but are not integral to an **insured key**;
- b) provide an emergency helpline twenty-four (24) hours a day, three hundred & sixty-five (365) days a year.

What is not insured

1. the **insurer** will not indemnify **you** in respect of keys lost, stolen or damaged when such keys are not attached to the **fob** (unless **you** have already notified the **administrator** that the **fob** has been lost or damaged and **you** are awaiting a replacement, in which event the **administrator** will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the **fob**);
2. any amount which exceeds £1,500 in aggregate in any one **period of insurance**;
3. any amount incurred for a single article that exceeds the **single article limit**;
4. any amount incurred to replace **insured keys** for a vehicle if the cost of replacing the keys exceeds the market value of the vehicle;
5. sums claimed where **you** do not produce receipts or invoices for payments **you** have made;
6. **insured keys** which are lost until (three) 3 days have elapsed since the loss (unless the **administrator** is satisfied that a delay would cause undue hardship or significant expense);
7. **insured keys** lost or broken by, or stolen from, someone other than **you**;
8. **insured keys** if there are duplicate keys available to **you** immediately or reasonably quickly;
9. **insured keys** where the vehicle does not have insurance in force, a valid MOT, vehicle tax or where the vehicle has been registered as off the road (SORN);
10. any insured event not reported to the **administrator** within thirty (30) days of the loss, theft or damage;
11. locks which are damaged prior to the loss or theft of keys;
12. replacement locks or keys of a higher standard or specification than those replaced;
13. sums exceeding £50 per incident in respect of any **insured key** locked inside property or broken in lock or ignition;
14. vehicle hire charges where a hire vehicle exceeds 1600cc;
15. the balance of vehicle hire charges over a maximum sum of £40 per day;
16. vehicle hire charges after the third day of hire;
17. charges or costs incurred where the **administrator** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend;
18. charges or costs incurred where **you** make alternative arrangements with a third party once the **administrator** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location;

Your cover cont'd

What is not insured

19. the balance of transport costs over a maximum sum of £75 per day;
20. loss or destruction of, or damage to, any property other than an **insured key** and its associated lock or ignition system, and any immobiliser, infrared handset and/or alarm attached to the **fob**;
21. any loss, liability, cost or expense, or any other amount incurred by or accruing to the insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:
 - i. irradiation or contamination by nuclear material; or
 - ii. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - iii. any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter
22. any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation;
23. any loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
24. any loss of earnings or profits which **you** suffer as a result of the loss or theft of, or damage to an **insured key**;
25. claims arising from any deliberate or criminal act or omission by **you**;
26. loss or theft of, or damage to an **insured key** which occurs outside the period of insurance;
27. claims arising as a result of **your** failure to take all reasonable steps to safeguard an **insured key**;
28. any consequence, howsoever caused, including but not limited to **Computer Virus** in **Electronic Data** being lost, destroyed, distorted, altered or otherwise corrupted.

General conditions

1. 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.

2. Cancellation

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please return it to Lifesure Group Limited within (fourteen) 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.

Thereafter **you** may cancel the insurance cover at any time by informing Lifesure Group Limited, however, no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 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:

- a) Where **we** reasonably suspect fraud;
- b) Non-payment of premium;
- c) Threatening and abusive behaviour;
- d) Non-compliance with policy terms and conditions;
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel 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 **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

3. Alteration

You must notify the **administrator** as soon as reasonably possible of any alteration in risk which materially affects this Policy.

4. Terminology

The terminology used in this policy is that of England and Wales but shall, where appropriate, mean the equivalent terminology of any relevant jurisdiction within the **territorial limits**.

5. Communications

All communications from the **insurer** or their representatives shall be deemed duly sent if sent by the **administrator** or their representatives to **your** last known address, or the address of **your** representative if relevant. All communications sent by **you** to the **insurer** or their representatives shall be deemed duly sent if sent to the **administrator**.

6. Presentation of claims

You must notify the **administrator** as soon as reasonably possible of any insured event which may give rise to a claim, complete any forms requested by the **administrator** and promptly supply such information as the **administrator** or their agents require.

General conditions cont'd

7. Arbitration

If there is a dispute between **you** and the **administrator**, which is not resolved by this policy, either side may refer to the arbitration of a single arbitrator, being a solicitor or barrister agreed by the two sides. If no agreement can be reached the President of the relevant national Law Society shall name an arbitrator. The arbitrator's decision will be final and binding on both sides. The arbitration will be governed by the rules set out in the Arbitration Acts in force at the time. The costs of arbitration shall be borne by the instigating party unless deemed otherwise by the arbitrator.

8. Assignment

This policy may not be assigned in whole or in part without the written consent of the **administrator**.

9. Excess

No excess is payable.

10. Maximum number of claims

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 **administrator** will pay in each **period of insurance** is £1,500.

11. 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.

12. Fraud / 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 **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.

How to make a complaint

It is **our** 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:

Complaints regarding the sale of the policy:

Please contact Lifesure Group Limited who arranged the insurance on **your** behalf.

Complaints regarding claims:

Please contact in the first instance:

The Nominated Complaints Handler, Qdos Broker & Underwriting Services Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA

Tel: 01455 852050

Email: feedback@qdosunderwriting.com

If **your** complaint in either case cannot be resolved by the end of the third working day it may be referred to the underwriters of this policy, UK General Insurance Limited on behalf of Great Lakes Insurance SE at Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, email: customerrelations@ukgeneral.co.uk.

Tel: 0345 218 2685.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

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

Tel: **0300 123 9123** or **0800 023 4567**

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

Website: 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 authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the unlikely event that Great Lakes Insurance SE cannot meet its financial responsibilities. 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 by visiting fscs.org.uk.

Data protection notice

Lifesure, the underwriter, and other companies related to this insurance may use the personal and business details **you** have given **us** to:

- provide **you** with a quotation;
- deal with **your** policy;
- search credit reference and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, help administer **your** policy and to handle claims and prevent fraud;
- support the development of **our** business by including **your** details in compliance business reviews which may be carried out by third parties acting on **our** behalf.

We may need to collect 'special category data' relating to insured persons, which under the EU General Data Protection Regulation (**GDPR**) and Data Protection Act 2018 (**DPA 2018**), includes information relating to health and data about criminal convictions or offences. Special category data may be required for the purpose of evaluating the risk or administering claims. **We** will ensure that **we** have explicit consent from the insured persons for processing this type of information.

Personal data may be transferred to countries outside the EEA. All data will be held securely and handled in accordance with the principles of applicable data protection laws.

Under the GDPR and DPA 2018 individuals also have a number of rights relating to their personal information, which includes the right to access their personal data and supplementary information, which can be requested free of charge. **Your** rights are outlined in full in Lifesure's data privacy notice, which can be accessed at: **Lifesure.co.uk/privacy**. Should **you** need to contact Lifesure's Data Protection Officer, please email: dpo@lifesure.co.uk

For details of privacy policies and contact details for the relevant data protection officers for the underwriter of **your** policy, please refer to **your** policy schedule.

