

## Insurance Product Information Document

Company: Copplus      Product: Key Insurance

Copplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837. Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA. Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA. Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This insurance provides cover for locksmiths' charges, new locks and/or replacement keys, when your keys are lost, stolen or accidentally damaged.



#### What is insured?

- ✓ Any vehicle 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) which grants access to your vehicle.
- ✓ Cover for up to £750 in any one period of insurance in respect of locksmith' charges, new locks (if a security risk has arisen) and/or replacement keys when your keys are lost, stolen or accidentally damaged.
- ✓ Costs for vehicle hire if your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, up to £75 per day for a maximum of 3 days for a hire vehicle such as a Ford Focus 1.6 or a Peugeot 307 1.6 (ABI class S4).
- ✓ Costs for reasonable travel expenses if your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, up to £75 per day for a maximum of 3 days towards reasonable travel expenses.
- ✓ Costs incurred for onward transportation to get you to your destination if you are stranded due to the insured keys being lost, stolen or damaged by accidental means, up to a maximum of £300.
- ✓ Up to £250 per incident towards replacing, repairing or reprogramming a key, damaged as a result of wear and tear or ageing.



#### What is not insured?

- ✗ 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, damage 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.



#### What is not insured?

- ✗ Keys which have been lost or stolen for a period of less than 3 days.
- ✗ Onward transport costs where hire has already been supplied.
- ✗ Locks that were damaged prior to the loss or theft of your keys.
- ✗ Locks damaged over time by wear and tear or general maintenance.
- ✗ More than £250 towards keys damaged over time by wear and tear or general maintenance.
- ✗ Claims arising as a result of the use of the vehicle for any purpose in connection with the motor trade.
- ✗ Any insured keys that are lost, damaged by accidental means or stolen and not reported to us within 30 days of the insured event.
- ✗ Where your insured keys have been left unattended, not within your sight at all times, and out of your arms-length reach.
- ✗ Claims where only the lock is damaged.



#### Are there any restrictions on cover?

- ! Incidents that occur within 48 hours of the inception of this policy are excluded unless comparable insurance was previously held and cover continues on an uninterrupted basis.
- ! Claims must be reported within 30 days from the date of the insured event.
- ! Stolen keys must be reported to the police immediately and a crime reference number obtained.
- ! Cover is limited to £750 in any one period of insurance.
- ! You must take reasonable steps to safeguard your keys at all times.



## Where am I covered?

- ✓ You are covered for keys in Great Britain, Northern Ireland, 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 your premium all at once or monthly by Direct Debit (a variable credit charge will apply). Payment options should be discussed with your insurance advisor.



## When does the cover start and end?

Cover will start and end on the dates stated on your schedule.



## How do I cancel the contract?

You may cancel your policy by contacting Footman James on 0333 207 6000 or in writing at Waterfront Business Park, First Floor, Unit 7, Waterfront Way, Brierley Hill. DY5 1LX.

### Cancellation within 14 days

If this cover does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date, whichever is later. If you have not made a claim and you confirm that you do not know about any incident which may give rise to a claim, you will receive a full return of the premium paid for this Key Insurance Policy.

### Cancellation after 14 days

No return of premium will be available after the first 14 days.