

This document is a summary of the insurance contract. Please see the policy document for the full cover, terms, conditions and limits of the insurance contract.

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 you 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.
- ✓ Cover for £75 per day towards a hire vehicle for a period of up to 3 days if your vehicle is unusable as a result of lost or stolen insured keys.
- ✓ If you are stranded due to the insured keys being lost, stolen or accidentally damaged, you are covered for up to £100 per day for a maximum of 3 days in respect of reasonably incurred onward transportation costs.



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.
- ✗ There is no cover in place for the first 3 days after keys have been lost or stolen, unless a delay would cause undue hardship or significant expense.
- ✗ Onward transport costs where hire has already been supplied.
- ✗ Locks that were damaged prior to the loss or theft of your keys.
- ✗ Wear, tear or general maintenance of keys or locks.



Are there any restrictions on cover?

- ! Claims made within 48 hours of the inception of this policy are excluded unless the policy is a renewal and cover continues on an uninterrupted basis.
- ! You must report any lost, stolen or damaged keys within 30 days of occurrence.
- ! 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?

- ✓ England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy. Failure to do this may invalidate your policy and claims may not be paid.
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us.
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for.



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 Castlegate House, Castlegate Way, Dudley, DY1 4TA.

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 Lost Keys Policy.

Cancellation after 14 days

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