

Key Cover Insurance

Insurance Product Information Document

Company: Zenith Insurance plc

Product: Key Cover Insurance

Zenith Insurance plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar. Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

This document provides a summary of the key features and exclusions of this insurance policy. The full terms and conditions can be found in the policy terms and conditions and your policy schedule.

What is this type of insurance?

This policy provides insurance cover for lost and stolen keys, keys broken in a lock and locksmith costs to gain entry into your home, vehicle or property (as defined in the policy terms and conditions) if you lock your keys inside.



What is insured?

- ✓ Up to £1,500 for locksmith charges if you are unable to access your home, vehicle or property.
- ✓ Up to £1,500 for replacement locks if there is a security risk, or no duplicate key exists and cannot be sourced by an approved locksmith.
- ✓ Up to £100 per claim for replacement keys; including the reprogramming of infra-red handsets, immobilisers and alarms necessary as a result of the replacement of an insured key.
- ✓ Up to £40 per day for vehicle hire, for up to 3 days if you are unable to access your vehicle.
- ✓ Up to £75 per claim for onward transport costs for getting you to your original destination, or home if you are unable to access your vehicle and you are away from your home.
- ✓ Up to £120 for overnight accommodation costs for one night if you are unable to access your home.



What is not insured?

- ✗ Keys lost or stolen from someone other than the policyholder.
- ✗ Any associated costs (other than the cost of replacing the insured key) where duplicate keys are available.
- ✗ Any claim not reported to Direct Group Limited within 30 days of the incident occurring.
- ✗ More than £50 in respect of an insured key that has been accidentally damaged or broken in a lock or ignition.
- ✗ Sums claimed for more than 2 replacement keys per lock.
- ✗ Loss of any belonging other than an insured key and its associated lock or ignition system, infra-red handsets, immobilisers and alarms attached to an Insured Key.
- ✗ Any loss of earnings or profits suffered as a result of the loss or theft of an insured key.
- ✗ Any claim where you have not taken steps to safeguard your keys.
- ✗ Any claim where receipts and/or invoices are not submitted to Direct Group Limited within 120 days for payments you have made.
- ✗ Any charges or costs incurred where Direct Group Limited arranges for the attendance of a locksmith or other tradesman, at a particular location and you do not attend.



Are there any restrictions on cover?

- The maximum payable in any one period of insurance is £1,500.
- Claims must be reported to the claims administrator within 30 days.
- If an insured key has been stolen it must be reported to the police immediately and a crime reference number obtained.



Where am I covered?

- ✓ United Kingdom and the European Union.



What are my obligations?

- Premiums must be paid on time
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



When and how do I pay?

- Payment must be made in full by credit or debit card upon inception of the policy, unless you choose to pay by direct debit and have been accepted by the finance provider.



When does my cover start and end?

- Your cover starts on the date shown on your policy schedule and will last for a period of 12 months.



How do I cancel the contract?

- You may cancel this insurance, without giving reason, by returning it to your agent within 14 days of it starting, or (if later) within 14 days of you receiving the insurance documents if you are a new customer or 14 days from the renewal date if you are an existing customer.
- You will receive a full refund of all premium paid provided that no claim has been paid by us and you do not intent to make a claim under this insurance.
- If you wish to cancel your insurance after the initial 14 day withdrawal period, you can do so by contacting your agent however no refund of premium will be made.