

Key Protection Policy Summary

About this document

Some important facts about your Key Protection insurance are summarised below. This Summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Document to make sure you understand the cover it provides.

Insurer:

Ageas Insurance Limited.
Your cover is valid for one year.

Significant Features and Benefits

This policy provides you with £1500 worth of insurance cover in the event that any of your keys attached to the provided fob are either lost, stolen or damaged. The main benefits are as follows:

1. £1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.
2. Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys.
3. 24 hour 365 days a year Emergency Helpline.
4. £10 reward payable to the finder of your keys.
5. Any key attached to the fob is covered.
6. There is no excess payable.
7. You can make a claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.

Significant and Unusual Exclusions or Limitations

The following points are important and relate to the cover:

1. Keys are only covered if attached to the key fob provided by Boomerang-Tag (unless you have already notified us that the fob has been lost or damaged and are awaiting a replacement, in which case we will cover keys we are satisfied would otherwise have been attached).
2. The total value of claims in any one year may not exceed £1500.
3. All receipts should be retained and attached to the claims form.
4. Keys will not be considered irrecoverable until lost for at least five days.
5. Keys attached to the fob must have been lost, stolen from or damaged by the Policyholder or by a member of the Policyholder's family living at the same address.
6. The Policyholder must notify Boomerang-Tag as soon as reasonably possible of any loss, damage or theft.
7. Consent must first be obtained from Boomerang-Tag for car hire. The car may not be in excess of 1600cc.
8. Locks damaged prior to the loss or theft of keys will not be covered.
9. Replacement locks shall not be of a higher standard than those replaced.
10. A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock or ignition.
11. Cover is subject to all the Terms and Conditions contained in the policy document, underwritten by Ageas Insurance Limited. This will be sent separately.

Relevant Section in the Policy Document

Terms and conditions of policy

Helpline

We provide a 24 hour, seven days a week Helpline service.

Cancellation Right

We hope you are happy with the cover this policy provides. However, if you change your mind and cancel the policy within the first 14 days (known as the "withdrawal period") or if later, within 14 days of you receiving the insurance documents, the full premium will be returned. If the premium for this product has been added to your monthly payments, then no refund will be issued directly to you, but your monthly payments will be amended accordingly. Key Protection can be cancelled at any time. However, unless it is cancelled within the 14 day withdrawal period,

there will be no return premium and/nor will the amount of your monthly payments reduce. This insurance runs concurrently with your motor insurance policy. In the event of cancellation/non-renewal of your motor insurance policy all cover under this insurance shall cease.

Making a Claim

Call the Key Protection Helpline on 0871 230 1213.

Please quote the reference number found on the reverse of your fob or written on the pop-out card:

The following information will be required:

Policy reference as above, your name, your address and details of the loss, theft or damage to your keys.

Complaints Procedure

We will always do our best to ensure your complete satisfaction, however if you wish to make a complaint, please write to the Chief Executive, Boomerang-Tag Ltd. Kircam House, 5 Whiffler Road, Norwich NR3 2AG. Tel: 01603 420000.

If you are not satisfied with the way the complaint has been dealt with, you should write to Head of Claims, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB.

If you are still not satisfied, you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Walk, London E14 9SR. Tel: 020 7964 1000. The complaints procedure does not affect any legal rights you may have.

Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the Claim. For claims against insurers, the first 90% of the claim is covered. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Data Protection Act 1998

Motorplus Ltd comply with the Data Protection Act 1998. We take your privacy very seriously. We will use your personal information to provide you with the services, products or information, for administration purposes for any matters arising from this policy. We may need to share your information with our service providers, associated organisations and agents for these purposes. Despite any changes we make to this privacy statement we will always use your personal data for the purposes we outline in this statement and in accordance with the Data Protection Act 1998 unless we are advised otherwise.

Motorplus Limited is authorised and regulated by the Financial Services Authority. Regulated by the Ministry of Justice in respect of regulated claims management activities.