



supercover  
insurance

## Key Cover

### Insurer

This insurance is arranged by Supercover Insurance Ltd with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling the FCA on 0800 111 6768.

### Introduction

This insurance runs along with **Your** motor/home insurance policy and if **Your** motor/home insurance policy is cancelled / not renewed, all cover under this insurance will end. If You arranged Your key cover after the start date of Your motor/home insurance policy, **Your** key insurance cover starts from the date **You** bought it and ends on the expiry date of **Your** motor/home insurance policy.

Unless **We** have agreed differently with **You**, English law and the decisions of English courts will govern this insurance.

### Commencement and Duration of Cover

Cover commences 14 days after the date on which **Your** motor/home insurance policy is effective. This means **You** cannot claim for an occurrence before day 15 of the policy. **Your** Key Cover will then run alongside your motor/home insurance policy.

### Definitions

The following words or expressions will carry the same meaning throughout the policy and will appear with a capital letter and bold:

**Administrator** – Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.

**Commencement Date** – Means the date on which **Your** application for a policy was accepted.

**Cover Limit** – The maximum amount payable in aggregate in each **Period of Insurance**, up to a maximum total value of £1500.

**Emergency** – a dependent of **Yours** is left unattended, unsupervised or uncared for, or there is real and imminent danger to **You** or the fabric of **Your Motor Cycle/Motor Vehicle/Home/Property**.

**Home** – any property at which **You** live that an **Insured Key** unlocks.

**Immediate Family** – **Your** mother, father, son, daughter, spouse, or domestic partner who resides with **You** at **Your Home**

**Insured Event** – The loss or theft of any **Insured Key**, or any **Insured Key** locked inside **Your Home** or **Motor Cycle/Motor Vehicle** during the **Period of Insurance**.

**Insured Key** – Any keys used by **You** such as **Your** house keys and/or insured vehicle keys.

**Motor Vehicle** – a vehicle (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed three tons, of which the **Insured** is the owner or which he/she is authorised to drive, but shall not include any such **Motor Vehicle** which is at any time used for hire or reward.

**Motor Cycle** – a mechanically propelled vehicle (not being an invalid carriage), with or without a sidecar, with fewer than four wheels of which the weight unladen does not exceed 410 kilograms.

**Period of Insurance** – 12 months from the **Commencement Date** of this policy; or on the date on which your motor/home insurance policy expires or is cancelled; or on the date on which **You** cancel this policy; or once the **Cover Limit** has been reached, whichever is the sooner.

**Property** – any **Property** or item that **Your Insured Key** unlocks.

**Territorial Limits** – United Kingdom, Channel Islands and Isle of Man.

**We, Us, Our, Insurer** – UK General Insurance Ltd on behalf of Ageas Insurance Limited.

**You, Your, Insured, Policyholder** – The person(s) whose name appears on the policy schedule and has been accepted for insurance.

### What is Covered

This policy provides cover up to £1,500 in the event that any **Insured Keys** are accidentally lost, stolen or accidentally damaged. If, during the **Period of Insurance** and within the **Territorial Limits**, an **Insured Key** is accidentally lost, damaged or stolen, the **Insurer** will:

- a) pay, up to the **Cover Limit**, in accordance with the following table:

<b>Cost/expense incurred</b>	<b>Extent of cover and limitations</b>
1. Locksmith charges for lost or stolen keys	<ul style="list-style-type: none"> <li>• If <b>You</b> have no access to <b>Your Motor Cycle/Motor Vehicle/Home/Property</b> due to the loss/theft of <b>your Insured Key</b></li> <li>• In the case of an <b>Emergency</b>, <b>You</b> have no immediate access to <b>Your Motor Cycle/Motor Vehicle/Home/Property</b></li> <li>• Up to £50 in respect of any <b>Insured Key</b> broken inside a lock or the ignition of <b>Your Motor Cycle/Motor Vehicle</b></li> </ul>
2. Locksmith charges for keys locked in <b>Your Home</b> or <b>Your Motor Cycle or Motor Vehicle</b>	<ul style="list-style-type: none"> <li>• If <b>You</b> have no immediate access to <b>Your Motor Cycle/Motor Vehicle/Home/Property</b> due to the loss/theft of <b>Your Insured Key</b></li> </ul>
3. New Locks (including reprogramming of immobilisers, infra-red handsets and alarms which are attached to the <b>Insured Key(s)</b> at the time of the <b>Insured Event</b> but are not integral to an <b>Insured Key</b> )	<ul style="list-style-type: none"> <li>• If there is a security risk to <b>Your Motor Cycle/Motor Vehicle/Home/Property</b> due to the loss/theft of <b>Your Insured Key</b> (which may arise from gaining entry to the property in 1 or 2 above)</li> </ul>
4. Replacement Keys (including any immobiliser, infra-red handset and/or alarm which is integral to any <b>Insured Key</b> if it cannot be repaired or re-programmed)	<ul style="list-style-type: none"> <li>• Automatic replacement if an <b>Insured Key</b> is stolen</li> <li>• If the <b>Insured Key</b> is lost, replacement will only be provided if <b>You</b> have no access to <b>Your Motor Cycle/Motor Vehicle/Home/Property</b>, or <b>Your Insured Key</b> is deemed permanently lost</li> <li>• Up to 2 keys per lock per claim</li> </ul>
5. Onward Transport Costs	<ul style="list-style-type: none"> <li>• If <b>You</b> have no access to <b>Your Motor Cycle/Motor Vehicle</b> away from <b>Your Home</b></li> <li>• Up to £75 per day</li> </ul>
6. Vehicle Hire	<ul style="list-style-type: none"> <li>• If you are unable to use <b>Your Motor Cycle/Motor Vehicle</b> due to the loss or theft of <b>Your Insured Keys</b></li> <li>• Up to £40 per day</li> <li>• Up to a maximum of 3 days hire</li> </ul>
7. Hotel or Accommodation Costs	<ul style="list-style-type: none"> <li>• If <b>You</b> have no access to <b>Your Home</b></li> <li>• Up to £120 per <b>Insured Event</b></li> </ul>
8. £20 Reward	<ul style="list-style-type: none"> <li>• Pay a £20 reward to the finder of <b>your lost insured</b></li> </ul>

### Exclusions and Limitations

The **Insurer** shall be under no liability for;

1. any amount which exceeds £1,500 in total in any one **Period of Insurance**;
2. sums claimed where it is not possible to produce receipts or invoices for payments made by the **Insured**;
3. **Insured Keys** which are lost until 48 hours have elapsed since the loss;
4. **Insured Keys** lost or broken by, or stolen from, someone other than the **Insured** or a member of the **Insured's Immediate Family**;
5. Any costs other than the replacement of **Insured Keys** where **You** have access to duplicate keys;
6. any **Insured Event** not reported to the claims **Administrator** within 30 days of the accidental loss, theft or accidental damage;
7. Any claim for theft where the incident has not been reported to the police immediately and a crime reference number obtained
8. locks which are damaged prior to the accidental loss, theft, or accidental damage of **Insured Keys**;
9. replacement locks or keys of a higher standard or specification than those needing to be replaced;
10. sums exceeding £50 per **Insured Event** in respect of any **Insured Key(s)** locked inside a **Property** or broken in a lock or the ignition of **Your Motor Cycle/Motor Vehicle**;
11. vehicle hire charges where a hire vehicle exceeds 1600cc;
12. the balance of vehicle hire charges over a maximum sum of £40 per day;
13. vehicle hire charges after day three of hire;
14. charges or costs incurred where the claims **Administrator** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and the **Insured** does not attend;
15. charges or costs incurred where the **Insured** has made alternative arrangements with a third party after the claims **Administrator** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location;
16. the balance of transport costs over a maximum sum of £75 per day;
17. loss or destruction of, or damage to, any property other than an **Insured key** and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm attached to the **Insured Key**;
18. loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material;
19. loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority;
20. any loss of earnings or profits suffered by the **Insured** as a result of the accidental loss, theft, or accidental damage to an **Insured Key**;
21. claims arising from any deliberate or criminal act or omission by the **Insured**;
22. claims arising as a result of failure by the **Insured** to take steps to safeguard an **Insured Key**.
23. Any loss of market value to **Your Motor Cycle or Motor Vehicle** as a result of loss or theft of the **Insured Key(s)**.

### 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 total aggregate sum payable in each **Period of Insurance** not exceeding the **Cover Limit**.

### Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to the **Administrator** within 14 days of issue. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full. If **You** wish to cancel **Your Policy** after 14 days **You** will not be entitled to a refund of premiums.

The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the **Insured** at their last known address. Provided the premium has been paid in full the **Insured** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

We may cancel this policy by giving **You** at least 30 days' notice at **Your** last-known address if:  
**You** fail to pay the premiums;  
**You** otherwise stop keeping to the terms and conditions of this policy in any significant way;  
The cost of providing this policy becomes too high; or  
**You** make or try to make a fraudulent claim under this policy.

### **How to Make a Claim**

Claims should be reported in writing to Supercover Insurance Ltd at the address given below, or may be reported by telephone by contacting the helpline on **0203 794 9309**.

Claims Department  
Waterside House,  
20 Riverside Way,  
Uxbridge,  
UB8 2YF

Email: [claims@supercoverinsurance.com](mailto:claims@supercoverinsurance.com)

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

Please note if you are claiming for theft of your Insured Keys, you must report the incident to the police immediately and obtain a crime reference number.

### **How to Complain**

It is the 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 contact:

Complaints Department  
Waterside House,  
20 Riverside Way,  
Uxbridge,  
UB8 2YF  
Tel: 0203 794 9300

Email: [complaints@supercoverinsurance.com](mailto:complaints@supercoverinsurance.com)

If **Your** complaint cannot be resolved by the end of the next working day, **Your** agent will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0845 218 2685

Calls to this number cost 5p per minute plus your telephone company's access charge.

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

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 €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

Exchange Tower  
London,  
E14 9SR.  
Tel: 0800 023 4 567

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.

### **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. 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 or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### **Data Protection Act 1998**

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.