

Wiser Choice Key Protect policy

Key Protection Insurance

This policy is designed to provide **you** with up to £1,500 (including VAT) of cover in the event of a **key emergency**, such as loss, theft or damage to **keys**.

How to make a claim

To make a claim on **your** Wiser Choice Key Protect Policy, please call 0330 102 8763 (opening hours are 24 hours a day, 365 days a year).

If **you** need to make a claim please check **your** policy to ensure **you** have a valid claim. Please then follow the 4 steps below.

1. Contact **us** on 0330 102 8763 quoting scheme code 0460558. **You** will be asked to explain what has happened and **our** call handlers will advise **you** whether or not **your** claim is covered. In the event of theft please contact the police and obtain a crime reference number. If **you** lose or have **your keys** stolen in Europe (see '**territorial limits**' definition), please contact the **Emergency Helpline** +44 1737 334 412. **We** will register a claim for **you** and advise **you** of the reimbursement procedure. Please note that in the event of theft, a crime reference number will need to be obtained from the police.
2. **We** will validate **your** claim and where applicable (only in the United Kingdom) **we** will arrange for a locksmith to attend.
3. All valid claims where **we** were not able to arrange for one of **our** approved locksmiths to attend or for **onwards transportation** or claims that have occurred in Europe (please see '**territorial limits**' definition) will be dealt with on a **pay and claim basis**.
4. Where **you** have had to make a claim on a **pay and claim basis**, **you** will need to contact the **administrator**. To arrange reimbursement of **your** costs please download a claims form from www.directgroup.co.uk/keyprotectionclaims or contact the **administrator** on 0330 102 8756. On receipt of **your** claim form and supporting documentation the **administrator** will validate **your** claim and process accordingly.

Claims conditions

1. All lost, stolen or damaged keys must be reported to **us** on 0330 102 8763 as soon as possible. Should **we** be dealing with this claim on a **pay and claim basis**, please submit a claim form along with all receipts and supporting documentation to **us** at **your** earliest convenience.
2. All stolen **keys** must be reported to the police and a crime reference number obtained.
3. **You** must retain all receipts and tickets for any outlay including public transport or taxis.
4. Should **you** have any complaint regarding repairs or replacements that **you** arrange, this will be for **you** to resolve. **We** will not enter into any dispute between **yourself** and any tradesman that **you** arrange.
5. If **our** appointed locksmith is unable to assist with the **emergency**, for example specialist work is needed, **we** will choose the most appropriate option of how to deal with **your emergency**. This may include settling **your** claim on a **pay and claim basis**.

Your Wiser Choice Key Protect policy

This policy booklet combined with **your confirmation of cover letter** confirms policy cover. In return for payment of the premium **we** agree to insure **you** in accordance with these terms and conditions contained in this booklet. Please note that once **you** have paid **your** premium to Wiser Choice Insurance Services **we** treat it as having been received by **us**.

Telephone **us** on 0330 102 8756 if **you** would like a copy of these terms and conditions in another format such as in large print, braille or audio file.

Important

Please keep this policy booklet, together with **your confirmation of cover letter**, in a safe place so **you** can read it again if **you** need to. **You** can only take out this insurance if **you** have bought a **vehicle insurance policy** with Wisser Choice Insurance Services. If **your vehicle insurance policy** is cancelled for any reason this policy will also be cancelled.

Please check that the information contained in this policy meets **your** requirements. If it does not, please contact Wisser Choice Insurance Services who arranged this insurance for **you**.

Your Insurer

This policy is underwritten by Inter Partner Assistance SA UK Branch which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register.

The claims helpline is operated by AXA Assistance (UK) Ltd and the policy is administered by Direct Group Limited on behalf of the **insurer**. Direct Group Limited are authorised and regulated by the Financial Conduct Authority.

What is covered

| What we will cover | What we will not cover |
|---|--|
| <p>Events</p> <p>During the period of cover and within the territorial limits this policy will provide cover in the event of:</p> <ol style="list-style-type: none"> 1. Loss, damage or theft of your keys; or 2. Damage to your locks which prevents access to your home, office or vehicle. <p>Benefits</p> <p>This policy will pay the following benefits if one of the above events occurs:</p> <ul style="list-style-type: none"> • Up to the total policy limit for the cost of obtaining replacement keys/locks (including the reprogramming of immobilisers and alarms) and/or locksmith charges where no duplicate key is available; • Up to £75 per day (including VAT), for up to a maximum of 3 days, for the cost of a hire vehicle or onwards transportation where your vehicle key is not able to be replaced on the same day. This will be settled on a pay and claim basis; | <p>We will not provide cover:</p> <ul style="list-style-type: none"> • For any costs covered under this policy which you have incurred where you are unable to provide a valid receipt/paid invoice for your replacement keys/locksmith services; • For any costs within one period of cover over the total policy limit; • For any claim for theft of keys where you have not reported this to the police; • For any duplicate or additional keys, other than those that come with the lock; • For any charges or costs you incur as a result of your failure to turn up to an appointment you have arranged for replacement or repair of your key; • If the key was in the possession of anyone other than the policyholder or a policyholder's immediate family member at the time of the incident; • If damage to the key was caused by wear and tear or a lack of general maintenance; • If the incident was caused by your reckless, deliberate or criminal act or omission; • For any replacement which would leave you with a key of a higher standard or specification than that replaced (unless the original standard was obsolete); |

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|---|--|
| <p>You can make an unlimited number of claims during the period of cover but a maximum of £1,500 (including VAT) is payable under this policy. This is the total policy limit.</p> | <ul style="list-style-type: none"> • For any telephone costs, loss of earnings or profits which arise as a result of the loss, theft or damage of your key; • For any key which is not lost because it is in the possession of a policyholder's immediate family member; • For any claim for loss or damage caused by any act of war, invasion or revolution; • If doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. |
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General conditions

The following conditions apply to **your** policy:

- **Data protection**

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, key insurance claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- use of sensitive information about the health or vulnerability of **you** or others involved in **your** key insurance claim, in order to provide the services described in this policy.
- disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with emergency key assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- obtaining and storing any relevant and appropriate photographic evidence of the condition of **your** property which is the subject of the claim or any information submitted to substantiate the claim, or for the purpose of providing services under this policy, sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources, for example government records of when **your** MOT is due, in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at: Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR.
Email: dataprotectionenquiries@axa-assistance.co.uk.

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.

- **Transferring your interest in the policy**

You cannot transfer **your** interest in the policy to anyone else.

- **Consumer insurance Act 2012**

This requires **you** to be truthful and take care to give accurate and complete answers to any questions Wisser Choice Insurance Services ask **you** when **you** purchase the policy, if **you** wish to make any changes to it during the **period of cover**, or if **you** make a claim. If **you** do not do so it may mean that **your** policy becomes invalid.

Note that if a claim under this policy is known by **you** to be false in any way, the claim will not be paid and **your** policy will be made void with no refund of premium. **We** may also inform other Insurers and the appropriate law enforcement authorities.

Cancelling Your Policy

If **you** decide to cancel **your** Wisser Choice Key Protect policy, **you** must contact Wisser Choice Insurance Services by:

- Email at customer.services@wiserchoice.co.uk;
- Telephone on 0344 800 4317;
- Writing to Wisser Choice Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later ('cooling off period'), **you** will be entitled to a full refund of the premium as long as **you** have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable

Insurer's right to cancel

This policy runs concurrently with **your vehicle insurance policy**. If **your vehicle insurance policy** is cancelled for any reason this policy will also be cancelled by **us**.

The **insurer** may cancel this insurance at any time by providing 14 days' written notice to **you** at **your** last known address. In such event, **we** will refund the premium paid for the remaining **period of cover**, unless **you** have made any claims.

We may cancel **your** policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Threatening and abusive behaviour against **our** or the **administrator's** staff;
- Repeatedly or seriously breaking the terms of this policy;
- Non-payment of premium.

Where **we** have cancelled **your** policy for the above reasons, no refund of premium will be made.

Law applicable

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

Customer service & complaints

This complaints procedure does not affect **your** legal rights.

Questions or complaints about the sale of your policy

If **you** have a question or concern about, or **you** wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact Wiser Choice Insurance Services by:

- Email at customer.services@wiserchoice.co.uk;
- Telephone on 0344 800 4317;
- Writing to Wiser Choice Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Questions or complaints about your policy or the handling of your claim

The aim is to provide **you** with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that **you** may have. If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact AXA Assistance by:

- Email at qualityassurance@axa-assistance.co.uk;
- Telephone on 0330 102 8763;
- Writing to the **insurer** at: Customer Relations Team, AXA Assistance, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR.

If **you** remain dissatisfied after **your** complaint has been considered, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service, by:

- Email at complaint.info@financial-ombudsman.org.uk;
- Telephone on 0800 0234 567 from a landline or 0300 1239 123 from a mobile;
- Writing to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR;
- Web: www.financial-ombudsman.org.uk.

Details on how to take **your** complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform http://ec.europa.eu/consumers/odr/index_en.htm, which has been set up by the EU Commission.

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **your** statutory rights.

Financial Services Compensation Scheme (FSCS)

The **insurer** is covered by the Financial Services Compensation Scheme (FSCS). If it cannot meet its obligations **you** may be entitled to compensation under the scheme. **You** can get more information at www.fscs.org.uk.

Definitions

The following terms have the meaning given below wherever they appear in bold in this policy:

Administrator

Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Direct Group Limited is authorised and regulated by the Financial Conduct Authority number 307332 and handles claims on behalf of the **insurer**.

Confirmation of cover letter

The document which forms part of the vehicle insurance contract alongside which **you** have bought this policy and provides confirmation of **your** name, **home** address and details of the **insured vehicle**.

Emergency

Loss, theft or damage to a **key** rendering **you** unable to access **your home** and/or **your office** or **vehicle**.

Home

Your main and permanent place of residence in the **United Kingdom**, comprising a private dwelling (for example: house, bungalow, maisonette or flat) used for domestic purposes only. This includes any garage, outbuildings, sheds and gates within the boundary of **your** property.

Immediate family member

Husband, wife, civil partner, live-in partner, parent, child, adult child or adult step-child residing at **your home**.

Insured vehicle

A vehicle which **you** are insured to drive under the **vehicle insurance policy**.

Insurer/We/Us/Our

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Key

Any of the keys which grant **you** access to **your home**, **office** or **your vehicle**, including electronic, remote and proximity keys.

Lock

Any lock that provides access to **your home**, **office** or **vehicle**.

Office

Your home or private work office including any safe.

Onward transportation

For long journeys of 15 miles and over, the mode of transport should be a bus or train unless **you** are physically unable to use public transport. For short journeys of up to 15 miles, a taxi is acceptable.

Pay and claim basis

Where assistance is not provided by **our** approved locksmith, **you** will be responsible for arranging and paying all costs (for example, the cost of repairing or replacing **your keys**) that **you** wish to claim for under this policy. **We** will reimburse those costs provided the loss is covered under the policy. **We** will ask **you** to submit **your** claim together with supporting documentation to **us** so that **we** can evaluate **your** claim and make the appropriate reimbursement. The reimbursement will not exceed the **total policy limit** of £1,500 (including VAT) or £75 per day (including VAT), for up to a maximum of 3 days for hire vehicles.

All claims made outside the **United Kingdom** but within the **territorial limits** will be made on a pay and claims basis.

Period of cover

Cover under this policy will run alongside **your vehicle insurance policy** for a maximum of 12 months. If **you** arranged this policy after the start date of **your vehicle insurance policy** cover will be provided from the date **you** bought it and will end on the expiry date of **your vehicle insurance policy**, as detailed on **your confirmation of cover letter**.

Policyholder

The person named as the policy holder under this policy.

Territorial limits

This policy covers **you** within the **United Kingdom** and if travelling abroad in any European country which is a:

- member of the European Union; or
- satisfies the requirements of the European Union.

Total policy limit

The maximum amount (£1,500 including VAT) that **we** will pay towards **your** claims in the **period of cover**. If the value of the total claims that **you** make during the **period of cover** exceeds this limit, then these additional costs will be at your expense.

United Kingdom/UK

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

Vehicle

Your private motor vehicle, light commercial vehicles (up to a weight of 3500kg), business vehicle, motorcycle, motor home or mobility scooter.

Vehicle insurance policy

The Wisar Choice vehicle insurance policy that has been issued to **you** for the **insured vehicle**.

You/Your/Yourself

The **policyholder** and any **immediate family member** of the **policyholder's** family permanently living at the same address as the **policyholder** during the **period of cover**.