



This insurance policy has been arranged on your behalf by Motorplus Limited and is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This Standard Key insurance policy is designed to provide you with a range of insurance cover, in the event that your keys (which must be attached to the key fob we will provide you with) are lost, stolen or damaged, following an incident as defined in the Cover section of your policy wording, summarised below.

This policy will cover you and any member of your immediate family permanently living at the same address as you up to a total of £1,500 in total in any one year.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

The duration of this insurance policy is one year.

Important information

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

How to make a claim

In the event of a claim, please contact us as soon as practicable giving us as much information as you can about what has happened to bring about the claim. You can contact us by telephone on **0333 241 9574** or by email at **claims@motorplus.co.uk**. Alternatively you can write to us at **Kircam House, 5 Whiffler Road, Norwich NR3 2AL**. Please always quote the reference 'KeyBack' in order for us to help you more efficiently.

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your insurance broker in the first instance if the complaint relates to this policy.

If your complaint is in regards to any aspect of claims, please contact us at the address and telephone number noted above, but marked for the attention of the Quality Assurance Manager. It will assist us in handling your complaint quickly if you can please have your claims reference available when you contact us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The address and full contact details for them are contained in your policy document on page 3.

**Significant features, benefits, exclusions and limitations**

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
A total benefit of £1,500 in any one year. Includes cover for any vehicle, home or office keys up to the policy limit if lost, stolen or damaged within the lock. Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys, and the cost of any subsequent onward transport. A £10 reward payable to the finder of your keys.	Claims must be reported within 30 days of occurrence. Wear, tear and depreciation Claim costs over the annual limit of £1,500 Keys lost or stolen for a period of less than 3 days (unless a delay would cause undue hardship or significant expense). A £50 limit applies in respect of keys locked in a property or vehicle or damaged or broken in a lock Any key not attached to the fob provided	Cover/exclusion sections, pages 6/7
No excess payable		
24 hour, 365 days a year Emergency Helpline		
Access to a nationwide network of locksmiths		

Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, the insurer will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however, no refund of premium will be due.

The insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for us to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If we cancel the policy, you will be entitled to a return of premium on a pro-rata basis.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance SE cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.