

Wiser Choice Direct Key Protect Policy Summary

INTRODUCTION

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy booklet and confirmation of cover letter.

This policy has been arranged by Direct Group Limited and 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. Inter Partner Assistance SA firm register number is 202664.

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.

All insurance documents and all communication with you about this policy will be in English.

PERIOD OF COVER

This policy will run concurrently with 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.

TYPE OF INSURANCE AND COVER PROVIDED

The Key Protection policy you have purchased is designed to provide you with up to £1,500 (including VAT) of cover for emergencies linked to the loss, theft or damage to the keys to your home, office and vehicle.

SIGNIFICANT FEATURES AND BENEFITS

During the period of cover and within the geographical limits this policy will provide cover in the event of:

- Loss, damage or theft of your keys;
- Damage to your locks which prevents access to your home, office or vehicle.

This policy will pay the following benefits if one of the above events occur:

- Up to the total policy limit for the cost of obtaining replacement keys/locks (including the reprogramming or immobilisers and alarms) and/or locksmith charges where no duplicate key is available;
- Up to £75 per day, 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.

You can make an unlimited number of claims during the period of insurance but the maximum payable under this policy is the total policy limit of £1,500 (including VAT).

SIGNIFICANT CONDITIONS AND EXCLUSIONS

The policy will not pay out for the following:

- 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 insurance over the total policy limit;
- Any claim for theft of keys where you have not reported this to the police;
- 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 you key;
- If the key was in the possession of anyone other than the policyholder or immediate member of the policyholder's family 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);
- 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 an immediate member of the policyholder's family;
- For any claim for loss or damage caused by an act of war, invasion or revolution;
- If doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions of trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

HOW TO MAKE A CLAIM

To make a claim 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 booklet to ensure you have a valid claim. Please then follow the 5 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 your keys in Europe (see Geographical limits definition), please contact the Emergency Helpline [+44 1737 334 412](tel:+441737334412). 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 (excluding Europe) we will arrange for a locksmith to attend. For vehicle key claims, they will try to access your vehicle and get it started. Should this not be possible they will recover your vehicle to a garage.
3. You will be responsible for any costs over the total policy limit of £1,500 (including VAT).
4. 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 (see Geographical limits definition) will be dealt with on a pay and claim basis.
5. 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 claims form and supporting documentation the Administrator will validate your claim and process accordingly.

Canceling 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.

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.

CUSTOMER SERVICES AND COMPLAINTS

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

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