

This policy summary provides you with the key features of this Insurance. Full terms and conditions can be found in the insurance document, available on request. Should you have any questions regarding this insurance please contact our Customer Services team on 03300 555 262.

Key cover

- Assists You to get home safely
- Recovers Your lost or stolen keys
- Protects You and your keys

Administration of this insurance

This insurance is underwritten by AmTrust International Underwriters DAC, a company registered in Ireland under Registration No. 169384, whose Registered Office is 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters DAC is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

This Insurance is administered and claims are handled on behalf of the Insurer by Motorway Direct Plc under AmTrust International Underwriters DAC agreement number 105/1/16176/13.

Motorway Direct Plc is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register number 311741. Registered Office: Warrantly House, Savile Street East, Don Valley, Sheffield S4 7UQ. Registered in England & Wales No. 03222540. Group VAT registration: 804 0501 84.

This Policy Will Cover

If during the Period of Insurance and within the Territorial Limits an Insured Key is lost, damaged or stolen, the Insurer will:

1. Pay up to £500 in respect of locksmiths charges and replacement keys if the Insured Key is lost, stolen or damaged (including any immobiliser, infra-red handset and/or alarm which is integral to any Insured Key if such cannot be repaired or re-programmed);
2. Provide a contribution towards car hire and onward transport costs;
3. Provide an Emergency Helpline 24 hours a day, 365 days a year.

The Benefits

- This Insurance can provide up to £500 annual cover for:
 - a) Locksmiths charges;
 - b) The cost of replacement keys;
 - c) Contribution towards car hire and onward transport costs;
 - d) Re-programming of immobilisers, infra-red handsets and alarms.
- There is NO excess payable;
- There is no limit to the number of claims You may make;
- 24 hour 365 days a year Emergency Helpline;
- You can claim on this policy without affecting Your "No Claims Bonus" on Your other insurance policies.

What happens if my keys are lost, stolen or broken?

If You need to make a claim under this Insurance please call Our 24 hour Emergency Helpline on 03300 555 387 and We will arrange assistance from a qualified local locksmith and if necessary help You find alternative transport.

You can rest assured that Our nationwide network of locksmiths are all approved and highly qualified.

This Policy Will Not Cover

- a) Any amount exceeding the £500 annual claim limit in any one 12 months Period of Insurance;
- b) Sums claimed where You cannot produce receipts or invoices for payments You have made;
- c) Insured Keys which are lost until 5 days have elapsed since the loss (unless We are satisfied that a delay would cause undue hardship or significant expense);
- d) Insured Keys lost or broken by, or stolen from, someone other than You;
- e) Insured Keys if there are duplicate keys available to You immediately or reasonably quickly;
- f) Any Insured Event not reported to Us within 30 days of the loss, theft or damage;
- g) Any associated costs (other than the cost of replacing the Insured Key) where duplicate keys are available.
- h) Any claim arising from theft of the Insured keys unless You have reported the theft to the police and obtained a crime reference number.
- i) Replacement keys of a higher standard or specification than those replaced;
- j) Sums exceeding £50 per incident in respect of any Insured Key locked inside property or broken in lock or ignition;
- k) The balance of vehicle hire charges over a maximum sum of £40.00 including VAT per day;
- l) Vehicle hire charges after the third day of hire;
- m) Charges or costs incurred where We have arranged for a locksmith or other tradesman, agent or representative at a particular location and You fail to attend;
- n) Charges or costs incurred where You make alternative arrangements with a third party once We have arranged for a locksmith or other tradesman, agent or representative to attend a particular location;
- s) Any loss of earnings or profits which You suffer as a result of the loss or theft of, or damage to an Insured Key;
- t) Claims arising from any deliberate or criminal act or omission by You;
- u) Loss or theft of, or damage to an Insured Key which occurs outside the Period of Insurance;
- v) Claims arising as a result of Your failure to take all necessary steps to safeguard an Insured Key.

Your right to cancel

1. You may cancel This Insurance within 14 days of the Issue Date or the date on which You receive the contractual terms and conditions whichever occurs the later and obtain a full refund by contacting the Selling Dealer. If We have made a claim payment to You or on Your behalf during this time the total value of claims paid will be deducted from any refund due.
2. After 14 days You may cancel This Insurance but no refund of premium is available.
3. We or the Insurer may cancel This Insurance by writing to You and giving You 14 days notice. We will write to Your last known address. If We cancel This Insurance We will refund to You the unused part of Your premium, calculated pro-rata.

Our commitment to good service

We hope You will be completely happy with This Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

If You need to complain

Complaints about the sale of This Insurance

If You have any concerns regarding the sale of This Insurance, please contact the Seller.

Complaints about This Insurance

Please contact Our Customer Services Team either by telephone on 03300 555 262, or by e-mail to customerservices@motorwaydirect.co.uk. Alternatively write to Us at Motorway Direct, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

We will acknowledge Your complaint within 5 working days. We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within 8 weeks. However if We are unable to provide a final response within this period We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within 8 weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 or 0300 123 9123
- Website: www.financial-ombudsman.org.uk
- Email: complaint.info@financial-ombudsman.org.uk
- Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Please make sure You always quote Your policy number from the Schedule.

This complaints procedure doesn't affect Your statutory rights.