

Key Insurance

Insurance Product Information Document

Company: Motorists Insurance Services Ltd

Product: UK Key Protection Policy

Motorists Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307266

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will pay costs incurred due to loss, theft or accidental damage to your keys for your home or your vehicle including electronic key fobs and immobiliser keys



What is insured?

We will pay for

- ✓ Locksmiths charges
- ✓ New locks
- ✓ Replacement keys

Or if it is not possible to repair your keys we will pay for

- ✓ Onward travel costs

If your lost keys are found, we will

- ✓ Pay a £10 reward to the finder



What is not insured?

- ✗ Keys that are not lost for more than three days
- ✗ Loss theft or damage that occurs outside the period of insurance
- ✗ Any key that is not for your home or your vehicle
- ✗ Wilful or deliberate damage
- ✗ Any claim for theft if the crime has not been reported and a crime number obtained
- ✗ Keys not attached to the MIS key fob
- ✗ Keys to a commercial property or vehicle
- ✗ Any claim where you have not taken steps to safeguard your keys
- ✗ Any claim for wear and tear or gradual deterioration
- ✗ Any additional costs occurred in association with the loss, theft or damage of keys
- ✗ Any claim that is not reported to the claim handler within 30 days
- ✗ Any claim where you have access to a duplicate key



Are there any restrictions on cover?

- ! We will not pay more than £1,500 in total in one period of insurance
- ! Onward travel costs are limited to £75 per day inclusive of £30 car hire charges
- ! We will not pay more than £50 for keys locked inside a property or broken in a lock or ignition
- ! You cannot make a claim within the first 14 days of the start date of the policy



Where am I covered?

- ✓ Cover is offered for your home address and personal vehicle within the United Kingdom



What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- ✓ You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

Complaints

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 can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY and CLAIMS
MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA
Telephone: 028 90 410220
Email: claims@misclaims.com

If your complaint cannot be resolved by the end of the third working day, the administrator will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by MIS and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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, Harbour Exchange Square, London E14 9SR
Tel: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.