

Key Protection Insurance

Insurance Product Information Document

Key Protection Insurance cover is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Company: Inter Partner Assistance S.A. UK Branch

Product: RCI Financial Services Key Cover for Home and Motor

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Key insurance is an insurance that covers your home and car key in the event of a damage denying you access or use.



What is Insured?

- ✓ Keys that are broken in any lock of your vehicle
- ✓ House keys that are broken in any external door lock denying you access
- ✓ Lost or stolen keys
- ✓ Replacement of damaged locks
- ✓ Locksmith charges if you are locked out of your home or vehicle
- ✓ Hire car up to £30 per day including VAT for up to 3 days if you are stranded more than 20 miles from home with no access to your vehicle



What is not Insured?

- ✗ Replacement locks when only parts need changing
- ✗ Any lock replacement other than the lock with the key broken in it denying you access to your home or vehicle.
- ✗ Wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- ✗ Damage to locks by attempted theft or malicious damage
- ✗ Any costs other than the replacement of insured keys where you have access to duplicate keys
- ✗ Any claim for keys where a previous claim has been rejected unless the current claim is supported by a valid VAT receipt to evidence that the previously lost or stolen key was replaced.
- ✗ Any other keys other than for the home or your vehicle



Are there any restrictions on cover?

- ! Claim / annual aggregate of £1,000 including VAT per policy year
- ! You may not claim under a new policy for the first 30 day unless it is for a theft substantiated by a written police report or renewing an existing policy
- ! You must notify us within 48hrs of the incident
- ! Police should be notified within 48hrs of any stolen or lost keys. A crime or lost property number must be obtained
- ! Cover is provided on a reimbursement basis
- ! You must send all receipts to us within 31 days of notifying us of the claim



Where am I covered?

- ✓ The cover provided is for private residences and vehicles in the UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- You must make sure that all the information you have given us as part of your application is true and complete to the best of your knowledge and belief
- You should pay your premium for the policy
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement based claims within 31 days of notifying us.
- You must notify the police of all stolen keys and obtain a crime reference number
- You must take care to avoid anything which may result in a claim under this policy



When and how do I pay?

You can pay your premium as a one-off payment annually



When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later as stated in your policy schedule or until your level of indemnity is exhausted whichever comes first.
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

You can cancel this policy by contacting RCIFS.

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

If you cancel the policy outside the 14 day period you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £5 provided you have not made any claims.