

Somerset Bridge Key Protection

Insurance Product Information Document

Company: Arc Legal Assistance Limited registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. **Product:** Key Protection

This document gives a summary of the main features of the product. It is not based on your individual needs and so may not provide the right cover for you. You'll find full details of the cover, exclusions, terms and conditions in the policy wording.

What is this type of insurance?

This is Key Protection Insurance. We can help cover the costs if your key is lost, stolen, broken in a lock or locked inside your home, vehicle or property.



What is insured?

You will be covered for:

- ✓ up to £500 in total towards:
 - ✓ locksmith charges if you cannot get into your home, vehicle or property.
 - ✓ new locks if your key is lost or stolen and someone might be able to trace your home, vehicle or property
 - ✓ new locks if your key is lost or stolen and there is no duplicate key or if one cannot be made by an approved locksmith.
 - ✓ replacement of up to three keys (including the reprogramming of infra-red handsets, immobilisers and alarms if necessary) for each lock, each claim.
- ✓ up to £75 a day inclusive of VAT for up to three days for vehicle hire charges if you cannot get into your vehicle.



What is not insured?

The policy does not provide cover for:

- ✗ any claim made within the first seven days of taking out this policy.
- ✗ more than two claims in the period of insurance.
- ✗ wear and tear or damage to locks and keys.
- ✗ stolen keys if you do not report the theft to the Police.
- ✗ keys lost by or stolen from someone other than you or a member of your family.



Are there any restrictions on cover?

- ! We won't cover any costs apart from the cost of replacing the key, if duplicate keys are available.
- ! You must make a claim within 30 days of the insured event happening



Where am I covered?

- ✓ You are covered for claims which happen in the United Kingdom (England, Scotland, Wales and Northern Ireland)



What are my obligations?

- You will have to arrange and pay for the services you need. Tell us about anything which might lead to a claim within 30 days.
- You must do everything you can to keep your keys safe.
- You must report the theft of your keys to the police and get a crime reference number.



When and how do I pay?

This insurance is sold by your insurance adviser. Please contact them to understand when and how you pay for it.



When does the cover start and end?

This key protection cover starts and ends at the same time as the primary insurance to which it attaches.



How do I cancel the policy?

You can cancel this insurance at any time by telling your insurance broker.

If you cancel within 14 days of:

- buying this insurance, or

- receiving the policy documents (if this happens later), and you have not made a claim, we will refund the premium in full.

If you cancel after the first 14 days, you will not get a refund.