

Policy Summary

1. This document provides a summary of the cover provided by **GoSkippy KeyProtect**. Full details can be found in the policy document.
2. This insurance is underwritten by **AmTrust Europe Limited**.
3. The type of insurance that you will be provided with is:

Key Protection. You will be covered for, up to £500 per claim for **the cost of replacing your vehicle, house or office keys if they are broken, lost or stolen.**

The significant features and benefits of this product include

- a. **If your vehicle, house, or office keys are stolen or lost you will be reimbursed the cost of replacement up to the limit of cover.**
- b. **If your keys become broken or where your keys are locked in your vehicle, house or office or broken in any lock denying you access to your property, you will be reimbursed the cost of gaining access and reimbursement for a replacement key, or repair or replacement of the damaged lock.**
- c. **If you become stranded due to theft or loss of key, away from home, you are entitled to up to £75.00 per day inclusive of VAT for vehicle hire, for up to 3 days.**

Any of the following would invalidate the cover of this policy or affect your ability to claim

- **Any claim where no receipts or tickets are provided or evidence of purchase**
- **All costs where notification has not been given with 24 hours of any incident which may give rise to a claim**
- **Any claim which is not reported to the police within 24 hours**
- **Any claim for keys not attached to the fob received with this insurance**

4. The exclusions and limitations detailed above and all other exclusions can be found in sections titled **WHAT YOU ARE NOT COVERED FOR** and **CONDITIONS** of your policy document.
5. The duration of this policy is for 12 months.
6. We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have **14 days** from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.
7. Claims can be made by:

Phone on **01904 238 281**

Or in writing to General Legal Protection Limited, King's House, King Street, York, YO1 9WP

8. If you wish to register a complaint please put it in writing to:

Managing Director, General Legal Protection Ltd, Kings House King Street, York, YO1 9WP

Or call 01904 683300

Telephone calls may be recorded.

We are covered by the Financial Ombudsman Scheme should you wish to refer your complaint to them if you are unhappy with the outcome of our investigation.

9. The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they are not able to meet their obligations. This will depend on the type of business and circumstances of the claim.

You can get further information about compensation scheme arrangements from the FSCS.

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100
E-mail: enquiries@fscs.org.uk

You can check the above details on the Financial Conduct Authority Register by visiting the FCA website: www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234

The insurer of this policy is AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.