



Welcome to Your GoSkippy Key Protection Insurance Policy

IMPORTANT PLEASE READ - You will need to register your Fob and Keys with us to validate your Policy. Unless you have validated your policy, any claim you may wish to make will not be covered.

You should register your Fob and Keys by calling us on the following number:

01904 238 281

And quote SKRP131001KP

Kindly ensure also that you have your Key Fob number to hand when you call.
This is the same telephone number to call to make a claim

What You Need to do to validate this policy

With this policy, you will be sent a key fob which needs to be registered with us upon receipt so that your keys may be covered in the event of being lost, broken or stolen. The key fob should accompany the keys you register with us on a key ring. If your keys become lost, it is very likely that once found the finder will call us to advise where the keys are. Our aim is to put you in touch with the finder thereby reducing the inconvenience of having to replace the keys. Registration of the key fob number should be made by telephoning us on the above telephone number and selecting the key fob registration option. Registration will normally take up to 3 minutes. We will need to take full details of the keys you wish to register.

Introduction

This insurance policy from General Legal Protection Limited is underwritten by AmTrust Europe Limited.

This policy is an agreement between you and the insurer. It is based on the statement of fact and your agreement to pay the premium.

You should read this policy together with your schedule and any specifications or endorsements as one contract. Please read all of them to make sure that they provide the cover you asked for. If they do not, please contact GoSkippy as soon as possible.

Cancellation Rights

This policy has a cooling off period of fourteen days from when cover is agreed or from when you receive the policy documents. If you do not wish to continue with this policy, the policy will be regarded as not taken up and cancelled from inception, and you will be refunded any monies paid to us in respect of premium provided no claims have been made.

We or the insurers may cancel this policy by giving you thirty days notice. Any return premium due to you will depend on how long this insurance has been in force to be agreed by you and us at the time of cancellation, and whether you have made a claim.

You can also cancel this insurance at any other time by writing to us. Any return premium due to you will depend on how long this insurance has been in force to be agreed by you and us at the time of cancellation and whether you have made a claim.

KEY PROTECTION INSURANCE POLICY

Meaning of Words Applicable to this Policy

Certain words have specific meanings when they appear in this section. These meanings are shown below or in the sections where they apply. They are printed in **bold** type.

You/Yours/Your – you, your husband, wife or partner permanently living in the home.

Period of insurance – the twelve month period stated in **your schedule**.

Policy – the insurance document and the **schedule**.

Schedule – the document sent to **you** showing **your** name, **your** address and **your** insurance details sent to **you** when **we** accepted this insurance or following any subsequent amendment to **your** cover.

Insurer – AmTrust Europe Limited, the insurer of this **policy**.

Agent – Eldon Insurance Services Limited.

We/Us/Our – General Legal Protection Limited who administers this **policy** and handles claims under this **policy** on **our** behalf.

Home - the permanent place where **you** reside within the United Kingdom used for domestic purposes including any garage and other outbuildings but excluding hedgerows and shrubs, the address of which appears in the **schedule**.

Keys/locks - any attached to the key fob allocated to **you** during the **period of insurance** such as vehicle (including reprogramming of immobilizers and alarms), home, office (including security safe)

Limit of cover - the total amount payable in respect of each claim made under What You Are Covered For is £500 and a maximum amount for all claims made in any one year is £1500 including VAT

Territorial limits - the United Kingdom

What You Are Covered For

1. The theft or loss of **your keys**. If **your** vehicle, house, or office **keys** are stolen or lost anywhere in the **territorial limits**, **we** will reimburse **you** for the cost of **your key** or **lock** replacement up to the **limit of cover**. If **your keys** are found, a reward of £10 will be paid direct to the finder.
2. Broken **keys** or instances where **your keys** are locked in **your** vehicle, house or office or broken in any **lock** denying **you** access to **your** property, **we** will reimburse **you** for the cost of gaining access and if necessary provide reimbursement for a

replacement **key**, or repair or replacement of the damaged **lock** up to the **limit of cover**.

3. Stranded due to theft or loss of **key**. If **you** are stranded away from home by theft of loss of **your** vehicle **keys** and have no access to **your** vehicle **we** will pay £75.00 per day inclusive of VAT for vehicle hire, for up to 3 days.

What You Are Not Covered For

1. All costs incurred where **you** have not notified **us** within 24 hours of any incident covered under What You Are Covered For.
2. Any claim for theft or loss of **keys** which is not reported to the police within 24 hours of the incident and a crime reference or lost property number obtained.
3. Any claim for **keys** not attached to the key fob received with this insurance.
4. Any claims for car hire, public transport or taxi fares with no receipts or tickets.
5. Any claim for replacing **locks** when only parts need changing.
6. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
7. Any claim for damage to **locks** by attempted theft or malicious damage.
8. Any claim for loss or damage caused by an act of war, invasion or revolution.

Conditions

1. All lost or stolen **keys** or **keys** broken in a **lock** must be reported to **us** within 24 hours of the incident quoting **your** key fob reference number.
2. The police must be notified of all lost and stolen **keys** within 24 hours of the incident and a crime reference or lost property number obtained.
3. All costs for any services rendered must be met by **you** and **you** must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to **us** within 21 days of notifying **us**. Providing **your** claim is within the terms of this **policy**, **we** will validate **your** claim and reimburse **your** outlay up to the policy limits.
4. Claims for reimbursement of public transport or taxi fares will be assessed individually. For long journeys 15 miles and over, the mode of transport should be a bus or train. For short journeys up to 15 miles, a taxi would be acceptable.
5. If **you** claim under this **policy** for something that is covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** rateable proportion of the claim.
6. **You** must take reasonable care to avoid anything which may result in a claim under this policy.
7. Fraud

If **you** make any request for payment under this policy knowing it to be fraudulent or false in any respect (or in any circumstances where it ought reasonably be known to be so) or where there is collusion involving **you**, this **policy** shall become void and all premiums forfeited.

8. Complaints

We always aim to provide a first class service. However, if **You** have any complaint, please notify the **Coverholder** at: Managing Director, General Legal Protection Ltd, Kings House, King Street, York, YO1 9WP. Tel: 01904 683300, Fax: 01904 656950.

The **Coverholder** will contact **You** within five days of receiving **Your** complaint to inform **You** of what action is being taken. The **Coverholder** will try to resolve the problem and give **You** an answer within four weeks. If it will take longer than four weeks the **Coverholder** will tell **You** when You can expect an answer.

If **You** complaint remains unresolved after eight weeks, **You** may request that the Financial Ombudsman Service review the case provided that the complaint falls within its jurisdiction. The Financial Ombudsman Service can normally deal with complaints from private individuals and small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million, and from trusts with a net asset value of less than £1 million. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends upon the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at: 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

If **You** take any of the action mentioned above it will not affect **Your** right to take legal action.

9. Law applying to this **policy**

Unless **We** have agreed otherwise with **You**, English law will apply to this insurance.

10. Data Protection Act 1998

You that that any information provided to **us** regarding **you** and any claim made by **you** will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.



André Scruton, Managing Director, General Legal Protection Limited
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E-mail: contact@glpgroup.co.uk Web: www.glpgroup.co.uk
Registered in England Registered Number 2047908

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.

AmTrust Europe Limited underwrite these policies that General Legal Protection Limited administer on their behalf

Both companies are authorised and regulated by the Financial Conduct Authority.

SKRPKP/DEC2015/POLICY

