



## 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:  
0190 423 8281  
And quote SKRP161001KP**

Please 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 wording together with your main insurance 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 your insurance broker 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.

1. **Agent** – The insurance broker or adviser you sold **you** this **policy**.
2. **Coverholder** - Composite Legal Expenses Limited trading as General Legal Protection who administers this insurance and handles claims under this insurance on **Our** behalf.
3. **Home** - The place where **you** permanently 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** and office (including security safe)
4. **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.
5. **Period of insurance** – The twelve month period stated in **your** main insurance **schedule** which was purchased alongside this policy.
6. **Policy** – **Your** Key Protection Insurance as outlined in this document.
7. **Schedule** – The document sent to **you** by your **home** or vehicle insurer which shows **your** name, **your** address and **your** insurance details.
8. **Territorial limits** - The United Kingdom
9. **We/Us/Our** – AmTrust Europe Limited, the insurer of this **policy**.
10. **You/Yours/Your** – You, your husband, wife or partner permanently living in the **home**.

### What You Are Covered For

1. The theft or loss of **your keys**. If **your** vehicle, **home**, 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** ratable 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.

#### 9. Law applying to this **policy**

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

#### **Complaints Procedure**

**We** always aim to provide a first class service. However, if **You** have any complaint, please notify the **Coverholder** at: Complaints Department, General Legal Protection, 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 **Your** 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 micro-enterprises" (an EU term covering smaller businesses) as long as they have an annual turnover of *less than* two million euros and *fewer than* ten employees. 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, Exchange Tower, London, E14 9SR Telephone number 0800 023 4567 or 0300 123 9 123. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**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

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

#### **PRIVACY AND DATA PROTECTION NOTICE**

##### **Data Protection**

Composite Legal Expenses Limited (the Data Controller) are committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data, for more information please visit **Our** website at [www.glpgroup.co.uk](http://www.glpgroup.co.uk)

##### **How We Use Your Personal Data and Who We Share It With**

**We** may use the personal data **We** hold about **You** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **You** with information, products or services that **You** request from **Us** or which **We** feel may interest **You**. **We** will also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

##### **Sensitive Personal Data**

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** notice.

##### **Disclosure of Your Personal Data**

**We** may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

##### **International Transfers of Data**

**We** may transfer **Your** personal data to destinations outside the European Economic Area ("EEA"). Where **We** transfer **Your** personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

##### **Your rights**

**You** have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data

corrected or deleted, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

#### **Retention**

**Your** data will not be retained for longer than is necessary, and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** have any questions concerning **Our** use of **Your** personal data, please contact The Data Protection Officer, Composite Legal Expenses - please see website for full address details.

Marketing

**We** will not use **Your** data for Marketing purposes. All information provided is used to manage **Your** insurance **policy** only.

#### **Fraudulent Claims**

1) If the **Insured Person** makes a fraudulent claim under this insurance contract, **We**:

- a) Are not liable to pay the claim; and
- b) May recover from the **Insured Person** any sums paid by **Us** to the **Insured Person** in respect of the claim; and
- c) May by notice to the **Insured Person** treat the contract as having been terminated with effect from the time of the fraudulent act.

2) If **We** exercise **Our** right under clause (1)(c) above:

- a) **We** will not be liable to the **Insured Person** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) **We** need not return any of the premiums paid.

#### **Conditions Precedents**

If the **Insured Person** breaches a condition precedent in this insurance contract, **Our** liability under the contract shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). **We** will have no liability to the **Insured Person** for any loss which occurs, or which is attributable to something happening, during the period when **Our** liability is suspended.

#### **AmTrust Europe Limited underwrite these policies that Composite Legal Expenses Limited trading as General Legal Protection administer on their behalf**

General Legal Protection  
King's House, King Street  
York  
YO1 9WP  
Tel: 01904 683300 Fax: 01904 656950  
E-mail: [contact@glpgroup.co.uk](mailto:contact@glpgroup.co.uk)  
Web: [www.glpgroup.co.uk](http://www.glpgroup.co.uk)

Composite Legal Expenses Limited  
trading as General Legal Protection is  
authorised and regulated by the  
Financial Conduct Authority.  
Financial services register number  
308969.

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](http://www.fca.org.uk) or by  
contacting the Financial Conduct  
Authority on 0800 111 6768.