

Key Replacement Insurance

Insurance Product Information Document

Company: AmTrust Europe Ltd
Registered in England & Wales
Authorised by the Financial Conduct Authority
Financial Services Register Number: 202189

Product: Debenhams - Key Protect

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This insurance policy provides insurance to cover up to £500 replace your keys if they are lost or stolen.



What is insured?

You will be covered for:

- ✓ **Lost or Stolen Keys:** If your Home, Vehicle or Office/Work keys are lost or stolen we will reimburse you, up to £500, for the cost of your replacement key.
- ✓ **Broken Keys:** If your keys are broken in any lock which denies you access to your Home, Vehicle or Office we will reimburse you the cost of gaining access, up to £500, and if necessary provide reimbursement for a replacement key, or lock.
- ✓ **Inaccessible Keys:** If your keys are locked inside your Home, Vehicle or Office we will reimburse you the cost of gaining access and if necessary provide reimbursement for a replacement lock.
- ✓ **Stranded:** If you are stranded away from home due to the theft or loss of your vehicle key and have no access to your vehicle we will pay £75 per day for vehicle hire for a maximum of 3 days.



What is not insured?

You will not be covered for:

- ✗ **Claim Limit:** Any costs that exceed £500
- ✗ **Unreported Claims:** Claims which are not reported to us within 24 hours of the incident. Claims involving the theft of your keys should also be reported to the police within 24 hours.
- ✗ **Replacement Locks:** Any claim for replacements locks where the key has not been broken inside the lock.
- ✗ **Damage to Locks:** Any claim for damage to locks caused by Wear & Tear, Mechanical Breakdown, Electrical Breakdown, Attempted Theft or Malicious Damage.



Are there any restrictions on cover?

- ! **Annual Claims Limit:** You are limited to a maximum of £1500 in any one period of insurance.
- ! **Dual Insurance:** For instances where you claim for something under this policy that is also covered by another insurance policy we will only pay our rateable proportion of the claim.



Where am I covered?

- ✓ You are covered for claims that occur within the United Kingdom, The Isle of Man and the Channel Islands.



What are my obligations?

- You must notify us within 24 hours of the incident occurring.
- If your keys have been stolen you must report the theft to the police.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

Your cover will start and end at the time and date stated in your main insurance policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the policy?

You can cancel the policy at any time by calling or writing to your insurance broker using the contact details stated in their Terms of Business. More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.