

## Key Cover

This policy is underwritten by Inter Partner Assistance SA which is a wholly owned subsidiary of AXA Assistance and is part of the worldwide AXA Group. The claims helpline is operated by AXA Assistance and the policy is administered by Direct Group Limited on behalf of the **insurer**.

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. If there is anything **you** do not understand, please contact Castle Cover on 0800 519 1020.

## IMPORTANT

**AXA Assistance will provide you with assistance by arranging key or lock, repair or replacement, or onward transportation as appropriate. Please note that you will be responsible for all costs in the first instance and Direct Group will reimburse these costs once your claim has been validated.**

**Providing assistance is a service only and does not pre-qualify your claim for reimbursement of costs. Reimbursement is subject to you providing the original invoice(s), receipt(s), any relevant crime reference or lost property number and complying with all other terms and conditions of this insurance. All costs not covered under the terms of this policy must be met and paid for by you.**

## Definitions

The following terms have the meaning given below wherever they appear in **bold** in this policy.

### Administrator/we/us/our

Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL.

### Insurer

Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

### Keys/locks

Any keys and the associated locks, attached to the keyfob allocated to **you** during the **period of insurance** such as vehicle (including reprogramming of immobilisers and alarms), home, office (including security safe).

### Period of insurance

This policy will run concurrently with **your** Castle Cover Home Insurance Policy for a maximum of 12 months. If **you** arranged this policy after the start date of **your** home insurance policy cover will be provided from the date **you** bought it and will end on the expiry date of **your** home insurance policy, as detailed on the household insurance policy schedule.

### Policy holder

The first person named on the **policy schedule**.

### Policy limit

The total amount payable, under this policy, in respect of each insured incident and in total for all insured incidents in any **period of insurance** is £1500 including VAT.

### Policy schedule

The schedule attaching to this policy.

### Start date

The date **your** cover starts under this policy shown in **your policy schedule**.

### Stranded

If you are stranded more than 20 miles from home

### You/your

The first person named on the **policy schedule** or any immediate member of the **policy holders** family residing at the same address as the **policy holder** during the **period of insurance**.

## What is covered

In the event of any of the insured incidents, **we** will reimburse **you** up to the limits stated and AXA Assistance will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation.

## How to make a claim

Please read the **insured incidents, claims conditions** and **exclusions** sections to ensure the incident is covered under the terms of this policy.

If **you** believe **your** claim to be valid then within 48 hours of the incident please telephone: AXA Assistance on 0800 519 1211 quoting scheme code 04 605 37 and **your** key fob reference number and assistance will be arranged for **you**.

For validation of **your** claim and reimbursement of costs incurred please forward the original invoice(s), receipt(s) and the relevant crime reference or lost property number to Specialist Claims, PO BOX 1192, Doncaster, DN1 9PU or telephone 0800 519 1211.

## Insured incidents

1. Theft or loss of **your keys** - If **your** vehicle, home, or office **keys** are stolen or lost anywhere in the UK and Isle of Man, **you** must report this to both the police, obtaining a crime reference or lost property number, and AXA Assistance who will arrange for a suitable contractor to attend the scene. Upon validation of **your** claim **we** will reimburse **you** for the cost of **your key** or **lock** replacement up to the **policy limit**. If **your keys** are found, a reward of £10 will be paid direct to the finder and **we** will contact **you** to discuss the appropriate action.
2. Broken or locked in **keys** - If **your keys** are locked in **your** vehicle, home or office or broken in any **lock** denying **you** access to **your** property, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your** claim **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 **policy limit**.
3. **Stranded** due to theft or loss of keys - If **you** are **stranded** more than 20 miles away from home by theft or loss of **your** vehicle **keys** and have no access to **your** vehicle **we** will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be reimbursed. AXA Assistance must be notified of the circumstances before any costs are incurred and any car hire must be arranged through them.

## Claims Conditions

1. All lost or stolen **keys** or **keys** locked in **your** vehicle, home or office or broken in a **lock** must be reported to AXA Assistance on 0800 519 1211 within 48 hours of the incident quoting **your** key fob reference number. Lines are open 24 hours 7 days a week 365 days of the year.
2. The police must be notified of all lost and stolen **keys** within 48 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, or as soon as possible, of notifying AXA Assistance. 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 journeys of 15 miles and over, the mode of transport should usually be a bus or train unless you are physically unable to use public transport. For other journeys, usually, up to 15 miles, a taxi would be acceptable. All receipts and tickets for the driver and any passengers must be retained
5. If **you** claim under this policy for something that is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** fair share of the claim.
6. **You** must take care to avoid anything which may result in a claim under this policy.

## What we will not cover

1. All costs incurred where **you** have not notified AXA Assistance within 48 hours of the incident.
2. Any claim for theft or loss of **keys** which is not reported to the police within 48 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 public transport or taxi fares with no valid receipts or tickets.
5. Any car hire not arranged via AXA Assistance.
6. Any claim for replacing **locks** when only parts need changing.
7. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
8. Any claim for damage to **locks** by attempted theft or malicious damage.
9. Any claim for additional or duplicate **keys**.
10. Any claim for loss or damage caused by any act of war, invasion or revolution.
11. **Locks** that are damaged prior to the loss or theft of **keys**.
12. Replacement **locks** or **keys** of a higher standard or specification than those replaced.
13. Charges or costs incurred where AXA Assistance arranges for the attendance of a contractor at a particular location and **you** fail to attend.
14. Charges or costs incurred where **you** make alternative arrangements with a third party once AXA Assistance has arranged for a contractor to attend a particular location unless otherwise agreed by us.

## Geographical Limits

This policy is only in effect within the boundaries of the United Kingdom (UK) and Isle of Man.

## Termination of Cover

This insurance cover shall automatically terminate upon the first to occur of the following:

- The expiry of the **period of insurance**.
- Upon a change of address from the one stated on **your policy schedule** where **we** have not been informed within one month of your move date.
- Upon cancellation of the policy by **you** or **us**
- If **you** do not pay the premium

## Cancelling this Policy

**You** will have 14 days from the date of purchase or receiving the policy document to cancel this policy with a full refund of premium (providing no claims have been made). In order to cancel please telephone the Customer Services number 0800 519 1020 or write to Customer Services, Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU and **you** will receive a partial refund of premium proportionate to the unexpired period of **your** policy providing **you** have not made a claim.

**We** may cancel this policy by giving **you** at least fourteen days written notice at **your** last known address for the following reasons;

- if **you** fail to make payment of premiums;
- if **you** refuse to allow **us** reasonable access to **your** (property /vehicle etc) in order to provide the services **you** have requested under this policy or if **you** fail to co-operate with **our** representatives;
- **you** make or try to make a fraudulent claim under **your** policy;
- **you** are abusive or threatening towards **our** staff;
- **you** repeatedly or seriously break the terms of this policy or;
- if **you** otherwise cease to comply with the terms and conditions of this policy in any significant respect.

## Law

The law that applies to this insurance policy is English Law.

## Fraud

All cover under this insurance is forfeited if a fraudulent claim is made by **you**.

## Data Protection

Details of **you, your** insurance cover and claims will be held by **us** for underwriting, processing, claims handling and fraud prevention, subject to the provisions of the Data Protection Act 1998.

The Data Protection Act 1998 gives **you** the right to a copy of **your** personal data held by **us** upon payment of a fee.

## Authorisation

Direct Group Limited are authorised and regulated by the Financial Conduct Authority (FCA), number 307332.

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

## Our Promise of Good Service

At Castle Cover, **we** strive to provide the highest standard of service to **you** at all times. However, **we** recognise that things can go wrong occasionally and, when this happens we are committed to sorting this out quickly.

If **you** wish to make a complaint about the service Castle Cover has provided, please contact the Customer Relations team in writing to:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

## If your complaint concerns the service provided by your insurer

It is the intention to give **you** the best possible service but if **you** do have an enquiry or complaint about **your** insurance please contact the **administrators** at:

Customer Relations Team  
PO Box 1193DoncasterDN1 9PW Or telephone 0800 519 1211

A representative will make sure the matter is investigated straight away. Please quote the policy number which appears on **your policy schedule** in all correspondence so that **you** will be given an efficient response. Calls will be recorded for training, compliance and claims purposes.

If **your** complaint cannot be resolved or if, for any reason, **you** are dissatisfied with the final response **you** receive from Castle Cover or **your insurer**, **you** should write within six months of the final response to:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
Docklands  
London  
E14 9SR

Alternatively call 0845 080 1800 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

Inter Partner Assistance is covered by the independent Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)