

# Key Cover Policy Document

insurance  
green and simple

[www.greeninsurancecompany.co.uk](http://www.greeninsurancecompany.co.uk)



**The Green Insurance Company Key Cover has been designed to look after you in the event your keys are lost, stolen or broken.**

## Your Key Cover Policy

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Boomerang-Tag Limited and is underwritten by UK Underwriting Limited on behalf of:

Fortis Insurance Limited, Registered in England No. 354568. Registered Office:  
Fortis House, Tollgate, Eastleigh,  
Hampshire, SO53 3YA.

Qdos Broker & Underwriting Services Limited, Boomerang-Tag Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

In return for the premium You have paid, we agree to insure You in accordance with the terms and conditions of this policy.

## Important Information

This is a contract of insurance between You and Fortis Insurance Limited. The insurance provided covers certain costs and expenses, subject to the terms, [Limit of Indemnity](#), exclusions and conditions contained herein, in respect of an [Insured Event](#) which occurs within the [Territorial Limits](#) and during the [Period of Insurance](#) provided that You take all reasonable steps to safeguard any [Insured Key](#) and You have paid or agreed to pay the premium.

## Your demands and needs

This product meets the demands and needs of those who wish to insure against the cost and inconvenience caused by stolen, lost or broken keys.

## How does Key Cover work?

The Green Insurance Company Key Cover is a high quality key [Fob](#) with a unique reference number and the offer of a £10 reward to the finder if [Your](#) keys are lost.

Simply attach the [Fob](#) to [Your](#) keys.

## What happens if my keys are lost, stolen or broken?

Telephone us on our 24 hour Emergency Helpline: [0800 024 2041](tel:08000242041) and quote the [Fob](#) number. We will help find alternative transport, arrange assistance from a qualified local locksmith and arrange the safe return of [Your](#) keys if they are found.

We will make sure [Your](#) identity remains confidential at all times.

PLEASE NOTE: [You](#) must report any claim to the [Coverholder](#) within 30 days of the [Insured Event](#).

## The Benefits

- £1,500 annual cover for locksmiths charges, new locks and keys, car hire and onward transport costs. The re-programming of immobilisers, infra-red handsets and alarms is also covered.
- Any key attached to the Fob is covered.
- There is NO excess to pay.
- There is no limit to the number of claims You may make provided the annual cover limit of £1,500 is not reached.
- £10 reward for the finder of Your keys.
- 24 hour 365 days a year Emergency Helpline.
- You can claim on this policy without affecting Your “No Claims Bonus” on Your other insurance policies.

## Complaints Procedure

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a Claim You should in the first instance contact the Chief Executive Officer of Boomerang-Tag Limited at the following:

Boomerang-Tag Limited  
Kircam House  
Whiffler Road  
NORWICH NR3 2AL  
Tel: 01603 420000  
Fax: 01603 420010

In the event You remain dissatisfied and wish to make a complaint You can do so by contacting the following:

Head of Claims  
UK Underwriting Limited  
2 Gibraltar House  
Bowcliffe Road  
Leeds LS10 1HB

Please ensure Your Fob number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured as a Micro-Enterprise, or a charity with an annual income of less than £1million, or are a trustee of a trust with a net asset value of less than £1million.

You may contact the Financial Ombudsman Service (FOS) at:

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

Tel: 0845 080 1800  
Fax: 0207 964 1001

Please note You have six months from the date of the insurer's final response in which to refer Your complaint to the FOS. Referral to the FOS will not affect Your right to take legal action.

## Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that You may be entitled to compensation if they are unable to meet their obligations to You. Further information about this is available from the Financial Services Authority or the FSCS. The contact information is:

The FSCS  
7th Floor, Lloyds Chambers  
Portsoken Street  
London E1 8BN

Tel: 0207 892 7300  
E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## Definitions

### Coverholder

MotorPlus Ltd, Boomerang-Tag Ltd and associated and/or subsidiary companies.

### You/Your

The **Policyholder** and any immediate member of their family residing at the same address as the **Policyholder** during the **Period of Insurance**.

### Enterprise

Any person engaged in an economic activity, irrespective of legal form and including, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity.

### Fob

The numbered tag issued to the **Policyholder** by the **Coverholder** which the **Coverholder** has registered in the **Policyholder's** name.

### Insured Key

Any key which is attached to the **Fob**.

### Limit of Indemnity

£1,500 being the maximum amount payable in total in each **Period of Insurance**.

### Micro-Enterprise

An **Enterprise** which employs fewer than 10 persons; and has a turnover or annual balance sheet that does not exceed €2 million.

### Period of Insurance

12 months from the date of inception of this policy.

### Policyholder

The person in whose name the **Coverholder** has registered the **Fob**.

### Territorial Limits

The United Kingdom.

### Insured Event

The loss or theft of, or damage to, any **Insured Key**.

## Underwriters

UK Underwriting Limited on behalf of Fortis Insurance Limited. UK Underwriting Limited are an insurers' agent and in the matters of a claim act on behalf of the insurer.

## General Conditions

### 1. Compliance and Precautions

**You** must comply with each and every term of this policy and must take all reasonable precautions to minimise the cost of any claim.

### 2. Cancellation

The **Policyholder** may cancel this policy at any time. If the **Policyholder** cancels within 14 days of either the inception or renewal date or the date they receive the policy documents (whichever is later) then the **Coverholder** will return any premium already paid (providing that no claims have been made). If the **Policyholder** cancels outside this period they will not be entitled to any refund of premium. The **Underwriters/Coverholders** may cancel the insurance by giving the **Policyholder** 30 days notice in writing sent to the **Policyholder's** last known address.

The Green Insurance Company may also cancel this policy. Contact The Green Insurance Company on 0845 272 7603 if **You** wish to cancel this policy or write to The Green Insurance Company, 1 Masterton Way, Tannochside Business Park, Uddington G71 5PU.

### 3. Change in Your Circumstances

The **Coverholders** or the **Policyholder** must tell the **Underwriters** as soon as reasonably possible of any change in **Your** circumstances which materially affects this policy.

### 4. Terminology

The terminology used in this policy is that of England and Wales but shall, where appropriate, mean the equivalent terminology of any relevant jurisdiction within the **Territorial Limits**.

## 5. Communications

All communications from the **Underwriters** or their representatives shall be deemed duly sent if sent by the **Coverholders**, their representatives or The Green Insurance Company to the last known address of the **Policyholder**, or the address of their representative if relevant. All communications by the **Policyholder** to the **Underwriters**, their representatives or to The Green Insurance Company shall be deemed duly sent if sent to the **Coverholders**.

## 6. Presentation of Claims by the Insured

The **Policyholder** must notify the **Coverholders** as soon as reasonably possible of any **Insured Event** which may give rise to a claim, complete any forms requested by the **Coverholders** and promptly supply such information as the **Coverholders** or The Green Insurance Company require.

## 7. Arbitration

If there is a dispute between the **Coverholder** and the **Policyholder**, which is not resolved by this Policy, either side may refer to the arbitration of a single arbitrator, being a solicitor or barrister agreed by the two sides. If no agreement can be reached the President of the relevant national Law Society shall name an arbitrator. The arbitrator's decision will be final and binding on both sides. The arbitration will be governed by the rules set out in the Arbitration Acts in force at the time. The costs of arbitration will be paid by the side who took the dispute to arbitration, unless decided otherwise by the arbitrator.

## 8. Assignment

This policy may not be assigned in whole or in part without the written consent of the **Coverholders**.

## 9. Governing Law

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

## This Policy Will Cover

If during **Period of Insurance** and within the **Territorial Limits** an **Insured Key** is lost, damaged or stolen, the **Coverholder** will:

1. Pay up to £1,500 in respect of locksmiths charges, new locks (if a security risk has arisen) and replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any **Insured Key** if such cannot be repaired or re-programmed), car hire and onward transport costs and the re-programming of immobilisers, infra-red handsets and alarms which are attached to the **Fob** but are not integral to an **Insured Key**.
2. Pay a £10 reward payable to the finder of a lost **Insured Key**.
3. Provide an Emergency Helpline 24 hours a day, 365 days a year.

## This Policy Will Not Cover

The **Underwriters/Coverholder** will not cover **You** for:

- a) Keys lost, stolen or damaged when such keys are not attached to the **Fob** (unless **You** have already notified the **Coverholder** that the **Fob** has been lost or damaged and **You** are awaiting a replacement, in which event the **Coverholder** will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the **Fob**).
- b) Any amount exceeding £1,500 in total in the same **Period of Insurance**.
- c) Sums claimed where **You** do not produce receipts or invoices for payments **You** have made.
- d) **Insured Keys** which are lost until 5 days have elapsed since the loss (unless the **Coverholder** is satisfied that a delay would cause undue hardship or significant expense).
- e) **Insured Keys** lost or broken by, or stolen from, someone other than **You**.

- f) **Insured Keys** if there are duplicate keys available to **You** immediately or reasonably quickly.
- g) any **Insured Event** not reported to the **Coverholder** within 30 days of the loss, theft or damage.
- h) locks which are damaged prior to the loss or theft of keys.
- i) replacement locks or keys of a higher standard or specification than those replaced.
- j) sums exceeding £50 per incident in respect of any **Insured Key** locked inside property or broken in lock or ignition.
- k) vehicle hire charges where a hire vehicle exceeds 1600cc.
- l) the balance of vehicle hire charges over a maximum sum of £40 per day.
- m) vehicle hire charges after the third day of hire.
- n) charges or costs incurred where the **Coverholder** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **You** fail to attend.
- o) charges or costs incurred where **You** make alternative arrangements with a third party once the **Coverholder** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- p) the balance of onward transportation costs over £75 per day.
- q) Loss or destruction of, or damage to, any property other than the **Insured Key** and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm attached to the **Fob**.
- r) Loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- s) Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
- t) Any loss of earnings or profits which **You** suffer as a result of the loss or theft of, or damage to an **Insured Key**.
- u) Claims arising from any deliberate or criminal act or omission by **You**.
- v) Loss or theft of, or damage to an **Insured Key** which occurs outside the **Period of Insurance**.
- w) Claims arising as a result of **Your** failure to take all reasonable steps to safeguard an **Insured Key**.

## Data Protection Act 1998

Boomerang-Tag Limited does not pass any personal data about **You** to any third parties. When **You** apply for insurance and/or make a claim, **You** will be required to disclose relevant personal data about yourself to Boomerang-Tag Limited or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **You** make a claim. Please note that any information that **You** provide to Boomerang-Tag Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Boomerang-Tag Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

The Green Insurance Company  
1 Masterton Way  
Tannochside Business Park  
Uddingston G71 5PU

Registered in Scotland  
Company number SC314868  
VAT number 380094850

Registered Office  
1 Masterton Way  
Tannochside Business Park  
Glasgow G71 5PU

The Green Insurance Company is an insurance intermediary, authorised and regulated by the Financial Services Authority. For your protection and ours, calls may be recorded.

[www.greeninsurancecompany.co.uk](http://www.greeninsurancecompany.co.uk)

