

## WHO IS YOUR INSURER?

This policy has been arranged by Insure 2 Drive, a trading name of Sabre Insurance, who are authorised and regulated by the Financial Conduct Authority.

This policy is managed by Legal Protection Group Limited t/as LPG on behalf of the **insurer**. This policy is underwritten by Financial & Legal Insurance Company Limited (FCA firm reference number 202915).

## CERTIFICATION OF COVER

This policy document combined with **your policy schedule** certifies that this insurance has been affected between **you** and **us**. In return for payment of the premium **we** agree to insure **you** in accordance with the terms and conditions contained in and endorsed on these documents.

## IMPORTANT

Please keep this policy document, together with **your policy schedule**, in a safe place so **you** can read it again if **you** need to. **You** can only take out this insurance if **you** have bought a motor insurance policy with Insure 2 Drive. If **your** Insure 2 Drive motor insurance policy is cancelled for any reason this policy will also be cancelled.

## WHO ADMINISTERS YOUR POLICY?

**We** have appointed URIS Group Limited to administer **your** policy and Soter Professional Services Limited to handle claims. URIS Group Limited is authorised and regulated by the Financial Conduct Authority, firm reference number 307332.

## LANGUAGE

**You** will notice that some words throughout this document are shown in **bold** type. These words are listed and defined in the 'Definitions' section at the end of this document.

- Please contact **us** on 0330 024 4774 if **you** would like a copy of these terms and conditions in another format such as in large print, braille or audio file.

***Please check that the information contained in this policy meets your requirements. If it does not, please contact Insure 2 Drive who arranged this insurance for you.***

## WHAT DOES THE POLICY COVER AND WHAT WILL IT PAY OUT?

### Events

During the **period of insurance** and within the **geographical limits** this policy will cover **you** in the event of:

- damage to, or loss or theft of **your keys** or **locks**; or
- **your keys** are locked in **your home, office** or **vehicle** denying **you** access.

### Benefits

This policy will pay the following benefits if one of the above events occur:

- The cost of obtaining replacement **keys/locks** (including the reprogramming of immobilisers and alarms) and/or locksmith charges where no duplicate **key** is available;
- Up to £75 per day, for up to a maximum of 3 days, for the cost of a hire vehicle or **onward transportation** where **your vehicle key** is not able to be replaced on the same day;

Please note that the combined amount paid in respect of the above 2 benefits will be no greater than the **total policy limit**.

**You** can make an unlimited number of claims during the **period of insurance** but the maximum payable under this policy is the **total policy limit** of £1,500.

## WHAT IS NOT COVERED?

The policy will not pay out for the following:

- any costs covered under this policy which **you** have incurred where **you** are unable to provide a valid receipt/paid invoice;
- any costs within one **period of insurance** that exceed the **total policy limit**;
- any claim for theft of **keys** where **you** have not reported this to the police;
- any duplicate or additional **keys**, other than those that come with the **lock**;
- any charges or costs **you** incur as a result of **your** failure to turn up to an appointment **you** have arranged for replacement or repair of **your key**;
- if the **key** was in the possession of anyone other than the **policyholder** or **immediate member** of the **policyholder's** family at the time of the incident;
- if damage to the **key** was caused by wear and tear or a lack of general maintenance;
- if the incident was caused by **your** reckless, deliberate or criminal act or omission;
- any replacement which would leave **you** with a **key** of a higher standard or specification than that replaced (unless the original standard was obsolete);
- any telephone costs, loss of earnings or profits which arise as a result of the loss, theft or damage of **your key**;
- any **key** which is not lost because it is in the possession of an **immediate member** of the **policyholder's** family;
- any claim for loss or damage caused by any act of war, invasion or revolution;
- if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.
- any claim resulting in any way from:
  - war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
  - ionising radiation or contamination by radioactivity from any nuclear fuel or weapons, or from any nuclear waste from the combustion of nuclear fuel.

## CONDITIONS AND LIMITATIONS

The following conditions apply to **your** policy:

### Consumer Insurance (Disclosure and Representations) Act 2012

This requires **you** to be truthful and take care to give accurate and complete answers to any questions asked when **you** purchase the policy, if **you** wish to make any changes to it during the **period of insurance**, or if **you** make a claim. If **you** do not do so it may mean that **your** policy becomes invalid.

Note that if a claim under this policy is known by **you** to be false in any way, the claim will not be paid AND **your** policy will be made void with no refund of premium. **We** may also inform other insurers and the appropriate law enforcement authorities.

## HOW TO MAKE A CLAIM

Please read the 'What does the policy cover and what does it pay out' and 'What is not covered' sections to ensure the incident is covered under the terms of this policy.

### IMPORTANT –

If **you** believe **your** claim to be valid then please telephone the **claims administrator** on **0333 016 6520** quoting scheme no FLIBTE541 and assistance will be arranged for **you**.

**Please note all stolen keys must be reported to the police within 48 hours and a crime reference number obtained.**

For validation of **your** claim and reimbursement of costs incurred please forward the original invoice(s), receipt(s) and the relevant crime reference number to the **claims administrator** at:

[claims@soterps.com](mailto:claims@soterps.com)

Any queries or for further information please telephone the **key helpline**.

## CLAIMS CONDITIONS

Please note that the following conditions apply to **your** claim and **we** may cancel the policy, refuse to deal with **your** claim, or reduce the amount of the claims payment if **you** ignore them:

- In the event of any incident which may give rise to a claim, **you** must follow the claims procedure detailed in this policy, and **you** must give the **claims administrator**, at **your** own expense, all the information **we** or they ask for about the claim e.g. crime reference.
- All lost, stolen or damaged **key/s** must be reported to **us** on as soon as possible and all receipts and supporting documentation provided.
- All stolen **keys** must be reported to the police and a crime reference number obtained.
- **You** must retain all receipts and tickets for any outlay including public transport or taxis.
- Should **you** have any complaint regarding repairs or replacements that **you** arrange, this will be for **you** to resolve. **We** will not enter into any dispute between **you** and any tradesperson that **you** arrange.
- **We** have the right, at **our** expense and in **your** name to:
  - Take over the defence or settlement of any claim;
  - Start legal action to get compensation from anyone else; and/or
  - Start legal action to get back from anyone else any payments that have already been made.

## CANCELLING YOUR POLICY

If **you** decide that for any reason, this policy does not meet **your** insurance needs **you** have the right to cancel it at any time by contacting Insure 2 Drive Customer Services on 0330 024 4774 or by emailing -

[customer.services@insure2drive.co.uk](mailto:customer.services@insure2drive.co.uk).

- If this is within the first 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later ('cooling off period'), **you** will be entitled to a full refund of the premium as long as **you** have not made a claim and do not intend to make a claim on the policy.
- **After the first 14 days** no refund of premium will be payable.
- **Insurer's right to cancel**
  - This policy runs concurrently with **your motor insurance policy**. If **your motor insurance policy** is cancelled for any reason this policy will also be cancelled by **us**. Provided the premium has been paid in full **you** will be entitled to a proportionate refund of premium in respect of the unexpired **period of insurance**.
  - **We** may cancel **your** policy, but only if there is a valid reason for doing so. Valid reasons include (but are not limited to):
    - Fraud;
    - Non-payment of premium; and/or
    - Threatening and abusive behaviour against **our** or the **claims administrator's** staff.

Where **we** have cancelled **your** policy for the above reasons, no refund of premium will be made.

## CUSTOMER SERVICE & COMPLAINTS

This complaints procedure does not affect **your** legal rights.

- **Questions or complaints about the sale of your policy**

If **you** have a question or concern about, or **you** wish to make a complaint about how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact Insure 2 Drive Customer Services on 0330 024 4774 or by emailing - [customer.services@insure2drive.co.uk](mailto:customer.services@insure2drive.co.uk).

- **Questions or complaints about the handling of your claim**

The aim is to provide **you** with a high-quality service at all times. Every effort will always be made to sort out any enquiry or problem that **you** may have. If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact the **policy manager** by –

- Email at: [complaints@legalprotectiongroup.co.uk](mailto:complaints@legalprotectiongroup.co.uk)
- Telephone on 0333 700 1040 (lines are open Monday to Friday 9am to 5pm, excluding public holidays)
- Or by writing to: Customer Service Department, Legal Protection Group Limited, 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudgey, Bristol, BS35 3QH.

- If **you** remain dissatisfied with the resolution of **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone Number: 0800 0234 567 from a landline or 0300 1239 123 from a mobile.

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **your** statutory rights.

## LEGAL AND REGULATORY INFORMATION

### Premiums and claims – your rights

Please note that once **you** have paid **your** premium to Insure 2 Drive **we** treat it as having been received by **us**.

### The law & legal proceedings applicable to this insurance

Unless **you** and **we** agree otherwise, the law which applies to this policy is the law which applies to the part of the **United Kingdom** in which **you** live. Any legal proceedings between **you** and **us** in connection with this policy will, therefore, only take place in the courts of the part of the **United Kingdom** in which **you** live.

### Data Protection for the insurer

Financial & Legal Insurance Company Limited act as Data Controller. How **we** use and look after the personal information is set out below.

Information may be used by **us**, agents and service providers for the purposes of insurance administration, underwriting, claims handling, or for statistical purposes. The lawful basis for processing is that it is necessary for **us** to process **your** personal information to enable the performance of the insurance contract to administer your policy of insurance and/or handle any insurance claim **you** may submit to **us** under this policy. The processing of **your** personal data may also be necessary to comply with any legal obligation **we** may have and to protect **your** interest during any claim.

### What We Process and Share

**We** may use the personal data **we** hold about **you** for the purposes of performing **your** contract of insurance, this includes providing insurance that **you** request of **us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal and regulatory obligations.

## Disclosure of Your Personal Data

The personal data **you** have provided, **we** have collected from **you**, or **we** have received from third parties may include **your**:

- Name, date of birth, residential address, and address history.
- Contact details such as email address and telephone numbers.
- Identifiers assigned to your computer or other internet connected devices, including **your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information about you from which the following sources
  - **your** insurance broker
  - from third parties such as credit reference agencies and fraud prevention agencies
  - from insurers, witnesses, the Police (about incidents) and solicitors
  - Appointed representatives.
  - Directly from **you**

**We** will not pass **your** information to any third parties except to enable **us** to process **your** claim, prevent fraud, and comply with legal and regulatory requirements. In which case we may need to share your information with the following third parties within the European Union.

- Solicitors or other appointed representatives
- Underwriters, reinsurers, regulators, and authorised/statutory bodies, fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **our** behalf (or **your** behalf)

**We** will not use **your** information for marketing further products or services to you or pass **your** information on to any other organisation or person for sales and marketing purposes without **your** consent.

## Data Retention

**We** will hold **your** details for up to seven years after the expiry of **your** policy, complaint and/or claims settlement.

## Your rights

**Your** personal data is protected by legal rights, which include **your** rights to:

- Object to **our** processing of **your** personal data.
- Request that **your** personal data is erased or corrected.
- Request access to **your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

**You** can request to see what data **we** hold about **you**, there is no charge for this service.

If **you** have any questions about **our** Privacy Policy, or the information **we** hold about **you** please contact **us**.

## Data Protection for the policy manager

In order to manage this insurance, including the provision of helpline services, claims handling, underwriting and other administrative duties, **we** may need to share personal information which has been given to **us** with other parties such as insurers, insurance intermediaries, law firms, experts, regulatory authorities or agents providing services to **us** or on **our** behalf. **We** will only request necessary information from an **insured person** and will only use it and disclose it in the course of arranging and administering this insurance.

Any personal information the **policy manager** holds about **you** will be retained by them for a period of seven years after this insurance expires and, in any event, for the minimum periods required by relevant laws and regulations. This information may need to be retained for legal and regulatory reasons and for legitimate business purposes including (but not strictly limited to) establishing, pursuing or defending legal claims.

Sometimes the **policy manager** may need to send **your** personal information to agents based outside of the European Economic Area and in doing so will ensure that those agents apply the same levels of confidentiality, protection and security that are applied by **us**.

In arranging and managing this insurance and administering claims, the **policy manager** will comply with the provisions of the Data Protection legislation which is directly applicable in the United Kingdom (this includes the General Data Protection Regulation (EU) 2016/679 (otherwise known as GDPR) as well as any subsequent amending or replacement Data Protection legislation which is directly applicable in the United Kingdom) and unless required to do so by law or a professional body, will not disclose an **insured person's** personal data to any other person or organisation without their consent.

**You** can find full details of **our** privacy policy on **our** website [www.legalprotectiongroup.co.uk](http://www.legalprotectiongroup.co.uk)

More information on the Data Protection legislation and the principles in place to protect personal information can be found on the Information Commissioner's Office website <https://ico.org.uk/>

**You** have a right to obtain information the **policy manager** holds about **you**. This is called a Subject Access Request and in order to obtain such information, please write to:

**The Data Protection Officer, Legal Protection Group Limited, 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudgey, Bristol, BS35 3QH.**

If **you** have a concern about the way **the policy manager** has handled **your** personal data, then **you** have the right to report this to the Information Commissioner's Office:

**Website:** <https://ico.org.uk/concerns/>

**Phone:** **0303 123 1113** (lines are open Monday to Friday 9am to 5pm)

**Email:** [casework@ico.org.uk](mailto:casework@ico.org.uk)

### **Financial Services Compensation Scheme**

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations to **you** under this contract.

Further information can be obtained by writing to The Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or visit the Website: [www.fscs.org.uk](http://www.fscs.org.uk)

### **DEFINITIONS**

Certain words throughout this document are defined words and are shown in bold. These are listed and defined below.

#### **Claims Administrator**

Soter Professional Services Ltd, Discovery House, 4 Whiting Road, Norwich, Norfolk, NR4 6EJ. Soter Professional Services Ltd is authorised and regulated by the Financial Conduct Authority, firm registration number 570538.

#### **Emergency**

Loss, theft or damage to a **key** rendering **you** unable to access **your home** and/or **your office** or **vehicle**.

#### **Geographical limits**

This policy covers **you** within the **United Kingdom** and if travelling abroad in any of the following European countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.

#### **Home**

**Your** main and permanent place of residence in the **United Kingdom**, comprising a private dwelling (for example: house, bungalow, maisonette or flat) used for domestic purposes only. This includes any garage, outbuildings, sheds and gates within the boundary of **your** property.

#### **Immediate Member**

Husband, wife, civil partner, live-in partner, parent, child, adult child or adult stepchild residing at **your home**.

#### **Insurer/We/Us/Our**

Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW, registered in England and Wales number 03034220. Financial & Legal Insurance Company Limited are authorised by the Prudential Regulation authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, FCA firm registration number 202915.

In the Data Protection Act section of this policy '**we**' also mean Insure 2 Drive.

#### **Key**

Any of the **keys** which grant **you** access to **your home**, **office** or **your vehicle**, including electronic, remote and proximity **keys**.

#### **Lock**

Any **lock** that provides access to **your home, office or vehicle**.

#### **Motor insurance policy**

The Insure 2 Drive Motor Insurance Policy that has been issued to **you** for the insured **vehicle**.

#### **Office**

**Your home** or private work **office** including any safe.

#### **Onward transportation**

For long journeys of 15 miles and over, the mode of transport should be a bus or train unless **you** are physically unable to use public transport. For short journeys of up to 15 miles, a taxi is acceptable.

#### **Pay and claim basis**

**Where You** will be responsible for paying all costs (for example, the cost of repairing or replacing **your key/s**) that **you** wish to claim for under this policy. **We** will reimburse those costs provided the loss is covered under the policy. **We** will ask **you** to submit **your** claim together with supporting documentation to **us** so that **we** can evaluate **your** claim and make the appropriate reimbursement. The reimbursement will not exceed the **total policy limit** of £1,500.

#### **Period of insurance**

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

#### **Policyholder**

The person(s) named on the **policy schedule**.

#### **Policy manager**

Legal Protection Group Limited t/as LPG. Legal Protection Group Limited head and registered office at 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudge Way, Bristol, BS35, 3QH. Legal Protection Group Limited (FCA firm registration number 749446) is an appointed representative of Riviera Insurance Services Limited (FCA firm registration number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

#### **Policy schedule**

The document which forms part of the Insure 2 Drive motor insurance contract alongside which **you** have bought this policy. It contains **your** name and address and details of the insured **vehicle**.

#### **Total policy limit**

£1,500 including VAT, this being the maximum amount that **we** will pay towards **your** claims in the **period of insurance**. If the total claims that **you** make exceed this limit, **you** will have to pay any amount over £1,500.

#### **United Kingdom/UK**

Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

#### **Vehicle**

**Your** private motor **vehicle**, light commercial **vehicles** (up to a weight of 3500kg), business **vehicle**, motorbikes, motor **home** or mobility scooter.

#### **You/your**

The **policyholder** and any **immediate member** of the **policyholder's** family permanently living at the same address as the **policyholder** during the **period of insurance**.