

**Please note**

This is only a summary of your cover – full terms and conditions of your cover can be found in your Policy Booklet.

It's important you read your Policy Booklet carefully.

# Key Protection

## Your Policy Summary

*For you to keep*


**Details of your insurer**

The insurer of your policy is: Boomerang-Tag Ltd, Kircam House, 5 Whiffler Road, Norwich, NR3 2AG.

**Period of cover**

Your cover is valid for one year.

**Your Key Protection cover**

This policy provides you with £1500 worth of insurance cover in the event that any of your keys attached to the provided fob are lost, stolen or damaged.

What is covered - significant features and benefits	What is not covered - significant and unusual exclusions or limitations	Section of policy
<ul style="list-style-type: none"> <li>• £1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.</li> <li>• Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys.</li> <li>• 24/7 Emergency Helpline.</li> <li>• £10 reward payable to the finder of your keys.</li> <li>• There is no excess payable.</li> <li>• You can make a claim on this policy without affecting your "No Claims Discount" on your other insurance policies.</li> </ul>	<ul style="list-style-type: none"> <li>• Keys are only covered if attached to the key fob provided by Boomerang-Tag (unless you have already notified us that the fob has been lost or damaged and are awaiting a replacement, in which case we will cover keys we are satisfied would otherwise have been attached).</li> <li>• The total value of claims in any one year may not exceed £1500.</li> <li>• All receipts should be retained and attached to the claims form.</li> <li>• Keys will not be considered irrecoverable until lost for at least five days.</li> <li>• Keys attached to the fob must have been lost, stolen from or damaged by the Policyholder or by a member of the Policyholder's family living at the same address.</li> <li>• The Policyholder must notify Boomerang-Tag within 30 days of any loss, damage or theft.</li> <li>• Consent must first be obtained from Boomerang-Tag for car hire. The car may not be in excess of 1600cc.</li> <li>• Locks damaged prior to the loss or theft of keys will not be covered.</li> <li>• Replacement locks shall not be of a higher standard than those replaced.</li> <li>• A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock or ignition.</li> <li>• Cover is subject to all the Terms and Conditions contained in the Policy Booklet, underwritten by Boomerang-Tag</li> </ul>	Terms and conditions of policy
<ul style="list-style-type: none"> <li>• <b>Helpline</b> We provide a 24/7 Helpline service.</li> </ul>		

## **Cancellation**

Within 14 days of receiving your policy documents, you can choose not to continue with the policy – you must write to us to let us know within that time and we will provide a full refund. If you cancel after 14 days we will not provide a refund.

## **Claims**

You must tell Boomerang-Tag about any claim immediately. You can do this by calling their Key Protection Helpline on **0871 230 1213**.

## **They will need these details**

Policy reference – this can be found on the reverse of your fob or written on the pop-out card, your name, your address, details of the loss and theft or damage to your keys.

## **What to do if you need to complain**

If you wish to complain, please write to: The Chief Executive, Boomerang-Tag Ltd, Kircam House, 5 Whiffler Road, Norwich, NR3 2AG.

If you remain dissatisfied with the response you should write to: The Claims Manager, Qdos Broker & Underwriting Services Ltd, Qdos Court, Rossendale Road, Earl Shilton, LE9 7LY.

If you're still dissatisfied, you can contact the Financial Ombudsman Service – the independent service for settling complaints between consumers and businesses that provide financial services. Write to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Or call the Financial Ombudsman Service on **0300 123 9123**.

You can find full details of our complaints procedures in your Policy Booklet, a copy of which is also available on request.

## **Financial Services Compensation Scheme (FSCS)**

Boomerang-Tag is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under the scheme if they're unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements are available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)