

# ➤ Key Cover

Unlock the benefits



**Your Policy Document**  
(Keep me somewhere safe)

**KwikFit**➤  
**INSURANCE**

# › Kwik Fit Key Cover

**Kwik Fit Key Cover has been designed to look after you in the event your keys are lost, stolen or broken.**

## Key Cover Policy

The insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and AccessBI Limited and is administered by Boomerang-Tag Limited on behalf of:

Groupama Insurance Company Limited,  
Registered in England No. 995253.  
Registered Office: Groupama House,  
24-26 Minorities, London, EC3N 1DE.

Qdos Broker & Underwriting Services Limited,  
AccessBI Limited, Boomerang-Tag Limited  
and Groupama Insurance Company 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 6061234**.

## 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 Kwik Fit Key Cover work?

Kwik Fit 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** and quote your  
reference number. You will find this on the  
enclosed card which we suggest you keep  
with you. We will help find you alternative  
transport, arrange assistance from a qualified  
local locksmith and arrange the safe return of  
your keys if they are found.

There is a 90% likelihood that your lost keys  
will be found and that we will be able to return  
them to you. We will make sure your identity  
remains confidential at all times.

You can rest assured that our nationwide  
network of locksmiths are all approved and  
highly qualified.

## 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.

# Terms and Conditions

*Boomerang-Tag Ltd – Master Certificate of Insurance Policy Number 548/FN3102101*

If the Insured has paid the premium, the Underwriters agree to cover the Insured subject to the terms, limit of cover, exclusions and conditions shown in this policy, against costs and expenses in respect of loss, theft or damage to their keys, provided that the Insured takes all reasonable steps to keep their keys safe.

## Meaning of Words:-

In this Insurance the meaning of the following words will be:

1. **COVERHOLDER OR COVERHOLDERS:**  
MotorPlus Ltd on behalf of Boomerang-Tag Ltd.
2. **THE INSURED:** The person named as the Insured in the Kwik Fit Policy of insurance and any immediate member of their family living at the same address as the Insured during the Period of Insurance.
3. **INSURED KEY:** Any key attached to the Kwik Fit Insurance key fob allocated to the Insured during the Period of Insurance.
4. **LIMIT OF COVER:** £1,500 which is the maximum amount payable in total in each period of insurance.
5. **PERIOD OF INSURANCE:** 12 months from the start date of cover (unless bought at a different time from your Kwik Fit home/vehicle insurance, in which case cover ends when your home/vehicle insurance policy ends).
6. **TERRITORIAL LIMITS:** The United Kingdom.
7. **INSURED EVENT:** The loss, theft or damage of the Insured's keys attached to the Kwik Fit Insurance key fob.
8. **THE UNDERWRITERS:** Groupama Insurance Company Limited.

## Conditions

1. **COMPLIANCE AND PRECAUTIONS**  
The Insured must meet each and all of the terms of this Policy and must take all reasonable precautions to keep down the cost of claims.

## 2 CANCELLATION

The Insured may cancel the insurance by giving notice in writing. The Underwriters/ Coverholders may cancel the insurance by giving the Insured 7 days notice in writing to the last known address. The full premium will be returned if cancelled within 14 days of the start date or the date the Insured received the policy documents, whichever happens last. Kwik Fit Insurance may also cancel this policy. Contact Kwik Fit Insurance on 0800 027 1557 if you wish to cancel this policy or write to Kwik Fit Insurance, 1 Masterton Way, Tannochside Business Park, Uddingston G71 5PU.

## 3. CHANGE IN YOUR CIRCUMSTANCES

The Coverholders or the Insured must tell the Underwriters immediately of any change in your circumstances which materially affects the insurance.

## 4. TERMINOLOGY

The terminology used in this policy will, where appropriate, mean and be taken to mean the equivalent terminology of the law and administration of justice of the United Kingdom.

## 5. COMMUNICATIONS

All notices and communications from the Underwriters or their representatives will be taken to have been duly sent if sent by the Coverholders or Kwik Fit Insurance to the last known address of the Insured. All notices and communications from the Insured to the Underwriters or Kwik Fit Insurance will be taken to have been duly given to the Coverholders.

## 6. PRESENTATION OF CLAIMS BY THE INSURED

The Insured will give the Coverholders immediate notice of any Insured Event which may give rise to a claim and will complete any forms asked for by the Coverholders. The Insured will supply without unreasonable delay all proofs, supporting evidence and other information that the Coverholders and/or Kwik Fit Insurance need.

## 7. ARBITRATION

If there is a dispute between the Coverholder and the Insured, which is not solved, either side may refer the dispute to a single arbitrator who will be either a solicitor or barrister, to be agreed by the two sides. If no agreement can be reached the Law Society will 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 Insurance must not be assigned in whole or in part without the written consent of the Coverholders.

## General Exclusions

The Underwriters/Coverholders will not cover the Insured in respect of:

### 1. Costs and expenses:

- a. When keys are not attached to the Kwik Fit Insurance key fob allocated to the Insured.
- b. Over £1,500 in total in each period of insurance.
- c. Without receipts of payment made.
- d. Until 5 days have passed in the case of lost keys.
- e. Unless keys attached to the fob were lost, stolen from or broken by the Insured or an immediate member of their family living at the same address.
- f. If there are duplicate keys available to the Insured.
- g. Unless the Insured gives notice of the loss, theft or damage immediately.
- h. When locks are damaged before the loss or theft of keys.
  - i. Where replacement locks or keys are of a higher standard than those replaced.
  - j. Of more than £50 per incident where keys are locked inside property or where a key breaks in a lock.

- k. Where the engine size of a hire car is more than 1600cc, hire costs are more than £40 per day or car hire lasts longer than three days.
    - l. Where the Insured fails to attend in the event that a locksmith or another representative is sent to the scene.
  - m. Where the Insured makes alternative arrangements with a third party once a locksmith or another representative has been sent to the scene.
  - n. Of more than £75 for onward transport on any one day.
2. Any claim reported by the Insured to the Coverholders more than one month after the Insured Event.
  3.
    - a. Loss or destruction of, or damage to any property other than an Insured Key and its associated lock or ignition system and any immobiliser, infra-red handset and/or alarm attached to the fob.
    - b. Any legal liability of any nature directly or indirectly caused by or contributed to by or arising from:
      - i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
      - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  4. Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
  5. The Insured's loss of earnings as a result of loss, theft or damage to keys.
  6. Claims arising from any deliberate or criminal act or omission.

7. Any incident or matter that happened before this Insurance started.

### E.U. Disclosure Clause (UK)

NOTICE TO THE INSURED: The parties are free to choose the law applicable in this Insurance Contract. Unless agreed otherwise, this insurance is subject to English Law.

### Complaints

We will always do our best to ensure your complete satisfaction, but if you want to make a complaint, please write to The Chief Executive, Boomerang-Tag Ltd, Kircam House, 5 Whiffler Road, Norwich, NR3 2AG. Tel **0871 230 1213**.

If you are not satisfied with the way the complaint has been dealt with, you should write to The Claims Manager, Qdos Broker & Underwriting Services Limited, Qdos Court, Rossendale Road, Earl Shilton, Leicestershire LE9 7LY.

Tel: **01455 850000**  
Fax: **01455 841000**.

After this if you are still not satisfied with the way a complaint has been dealt with you may contact the insurer directly at the following address: The Claims Manager, Groupama Insurance Company Limited, Groupama House, 24-26 Minories, London EC3N 1DE.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service (FOS) at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: **0845 0801800** Fax: **0207 9641001**  
E-mail:

**enquiries@financial-ombudsman.org.uk**

Boomerang-Tag Ltd is regulated by the Financial Services Authority (305822).  
Boomerang-Tag Ltd, Kircam House, 5 Whiffler Road, Norwich, NR3 2AG.  
Tel: **0800 024 2041** Fax: **01603 420010**  
Email: **mail@boomerang-tag.co.uk**  
Web: **www.boomerang-tag.co.uk**

## Compensation Scheme

Groupama Insurance Company Limited is covered by the 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 100% of the first £2,000 and 90% of the remainder of the Claim. You can get more information about the compensation scheme arrangements from the FSCS.

# 24 Hour Emergency Line 0800 024 2041

Your Kwik Fit insurance key fob is already active. Simply attach the fob to your keys.

Write your fob number in the space below:

<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**Important: Your keys will not be covered until you attach the key fob to your keys.**

Kwik Fit Insurance is an insurance intermediary authorised and regulated by the Financial Services Authority. For your protection calls may be recorded or monitored.

Registered in Scotland: 147319.  
Registered Office: 216 East Main Street, Broxburn EH52 5AS

Kwik Fit Insurance,  
1 Masterton Way,  
Tannochside Business Park,  
Uddingston, Glasgow G71 5PU

Key Cover – KFISKEY V.5 0709

