

# Motorhome Key Insurance

## Insurance Product Information Document

Company: Arc Legal Assistance Limited

Product: Motorhome Key Insurance

Arc Legal Assistance Limited is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

This policy provides insurance cover for lost and stolen keys, keys broken in a lock and locksmith costs to gain entry into your home, vehicle or property (as defined in the policy terms and conditions) if you lock your keys inside.



#### What is insured?

- ✓ Up to £1,500 for locksmith charges if you are unable to access your home, vehicle or property.
- ✓ Up to £50 per claim for replacement keys; including the reprogramming of infra-red handsets, immobilisers and alarms necessary as a result of the replacement of an insured key.
- ✓ Up to £50 per day for vehicle hire, for up to 3 days if you are unable to access your vehicle.
- ✓ Up to £100 per claim for onward transport costs for getting you to your original destination, or home if you are unable to access your vehicle and you are away from your home.
- ✓ Up to £100 for overnight accommodation costs for one night if you are unable to access your home.



#### What is not insured?

- ✗ Wear and tear or general maintenance of locks and keys.
- ✗ Keys lost or stolen from someone other than the policyholder.
- ✗ Replacement locks or keys of a higher standard or specification than those replaced.
- ✗ Any associated costs (other than the cost of replacing the insured key) where duplicate keys are available.
- ✗ Any claim not reported to Us within 30 days of the incident occurring.
- ✗ Any claim for theft if the crime has not been reported and a crime reference number obtained.
- ✗ Vehicle hire charges where a hire vehicle exceeds 1600cc.
- ✗ Any loss of earnings or profits suffered as a result of the loss or theft of an insured key.
- ✗ Any claim where you have not taken steps to safeguard your keys.
- ✗ Any claim where receipts and/or invoices are not submitted to Us within 120 days for payments you have made.
- ✗ Any charges or costs incurred where we arrange a locksmith or other tradesperson and you fail to attend or you make alternative arrangements with a third party once we arrange for a locksmith or other tradesperson to attend a particular location.



#### Are there any restrictions on cover?

- ! You cannot make a claim during the first 7 days following the inception date of your policy as shown in your policy schedule.
- ! You cannot make more than 2 claims in your 12 month period of insurance.
- ! You cannot claim for costs that have been incurred by you prior to the insured event being reported to Us



### Where am I covered?

- ✓ The United Kingdom, the Channel Islands and the Isle of Man.



### What are my obligations?

- You must ensure any information you provide in relation to this policy is up-to-date and accurate.
- You must pay the premium in full when it is due.
- If you need to make a claim you must provide us with full details as soon as reasonably possible and within 30 days of the event giving rise to the claim.
- You must follow our claims process which can be found in your policy terms and conditions and policy schedule.
- If an insured key has been stolen it must be reported to the police immediately and a crime reference number obtained.



### When and how do I pay?

Your agent or broker will advise you of the full details of when and how you should pay for this insurance..



### When does the cover start and end?

From the starting date (shown on your schedule) for 12 months – and then for the period specified when you renew and pay your premium.



### How do I cancel the contract?

If you are not happy with it and choose to cancel your policy within the first 14 days of the purchase or renewal of the policy or the day on which you receive your policy documentation, whichever is the later, you will be entitled to a full refund of your policy insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending. If you have spoken to us to arrange your policy, We may deduct an administration fee of up to £10 but this charge will not be made if you have arranged your policy online without speaking to us.

You may cancel after the 14 days have expired. We will provide you with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10.

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