

Key Protection Policy Summary

Some important facts about your Key Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer : Fortis Insurance Limited

Your cover is valid for one year.

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>Key Protection Cover</p> <p>This policy provides you with £1500 worth of insurance cover in the event that any of your keys attached to the provided fob are either lost, stolen or damaged. The main benefits are as follows:</p> <ol style="list-style-type: none"> 1. £1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs. 2. Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys. 3. 24 hour 365 days a year Emergency Helpline. 4. £10 reward payable to the finder of your keys. 5. Any key attached to the fob is covered. 6. There is no excess payable. 7. You can make a claim on this policy without affecting your "No Claims Bonus" on your other insurance policies. 	<p>The following points are important and relate to the cover:</p> <ol style="list-style-type: none"> 1. 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). 2. The total value of claims in any one year may not exceed £1500. 3. All receipts should be retained and attached to the claims form. 4. Keys will not be considered irrecoverable until lost for at least five days. 5. 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. 6. The Policyholder must notify Boomerang-Tag as soon as reasonably possible of any loss, damage or theft. 7. Consent must first be obtained from Boomerang-Tag for car hire. The car may not be in excess of 1600cc. 8. Locks damaged prior to the loss or theft of keys will not be covered. 9. Replacement locks shall not be of a higher standard than those replaced. 10. 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. 11. Cover is subject to all the Terms and Conditions contained in the policy document, underwritten by Fortis Insurance Limited. 	<p>Terms and conditions of policy</p>
<p>Helpline</p> <p>We provide a 24 hour, seven days a week Helpline service.</p>		<p>Terms and conditions of policy</p>

Cancellation Right

We hope that You are happy with the cover this Policy provides. You have the right to cancel the Policy at any time by sending Us notice in writing. If You send notice in writing within 14 days of receiving the Policy then We will return the premium in full. This is called the "cooling off period". If You cancel at any other time, you will not be entitled to any refund of the premium.

Making a Claim

Call the Key Protection Helpline on 0871 230 1213.

Please quote the reference number found on the reverse of your fob or written on the pop-out card:

The following information will be required:

Policy reference as above.

Your name.

Your address.

Details of the loss, theft or damage to your keys.

Complaints Procedure

We will always do our best to ensure your complete satisfaction, however if you wish to make a complaint, please write to the Chief Executive, Boomerang-Tag Ltd. Kircam House, 5 Whiffler Road, Norwich NR3 2AG. Tel: 01603 420000. If you are not satisfied with the way the complaint has been dealt with, you should write to UK Underwriting Ltd. If you are still not satisfied, you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Walk, London E14 9SR. Tel: 020 7964 1000. The complaints procedure does not affect any legal rights you may have.

Fortis Insurance 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. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance. As from 1st January 2010, this will change to 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS at

www.fscs.org.uk/consumer/keyfacts

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.