



Key Protection Insurance – Product Summary

Summary of Cover

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the full policy document to ensure that you understand the product purchased.

Key Protection Insurance:

Designed to reduce the distress and worry of losing your keys, as well as the expense of having to replace them. Key protection will even keep you mobile in the event that you are stranded by the theft or loss of your car keys.

Name of Insurer:

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Suite 913 Europort, Gibraltar.

Key Features and Benefits:

Covers repair and replacement of keys and locks due to loss or theft. £350 claim limit for the duration of the policy. £10 finders fee, maximum 3 days car hire, £25 towards lock call out.

Conditions:

Claim notified within 48 hours of event. To claim for key and lock replacement 5 days must be allowed after notification of loss prior to commencement of claim process. Authorisation of all claims must be gained prior to undertaking repair/replacement works.

Exclusions:

- Lock replacement when only parts need changing.
- Malicious damage or acts of vandalism.

Duration of Cover:

As quoted on the proposal/policy schedule.

See booklet

Cancellation:

No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days of receipt of your policy book, Auto Protect MBI Ltd will charge an administration fee of £35. (An additional administration fee of £15 may be charged by your Dealer). **This policy has no surrender value and no premium paid will be refunded after 14 days.**

What to do in the event of a claim

Telephone the claims line number on **0870 766 2786**.

Please have your policy type and number ready to quote so that your enquiry can be dealt with promptly.

What to do if you have a complaint

If you wish to register a complaint contact your supplying dealer or alternatively the policy administrator Auto Protect (MBI) Ltd.

Telephone: 0870 766 6667

Post:

Auto Protect MBI Limited, Cambridge House,
Cambridge Road, Harlow, Essex CM20 2EQ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

Customer Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.