

## 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 : Equity Red Star at Lloyds  
Your cover is valid for one year.

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p><b>Key Protection Cover</b></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 broken. The main benefits are as follows:</p> <ol style="list-style-type: none"> <li>1. £1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.</li> <li>2. Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or broken keys.</li> <li>3. 24 hour 365 days a year Emergency Helpline.</li> <li>4. £10 reward payable to the finder of your keys.</li> <li>5. Any key attached to the fob is covered.</li> <li>6. There is no excess payable.</li> <li>7. You can make a claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.</li> </ol>	<p>The following points are important and relate to the cover:</p> <ol style="list-style-type: none"> <li>1. Keys are only covered if attached to the key fob provided by Boomerang-Tag.</li> <li>2. The total value of claims in any one year may not exceed £1500.</li> <li>3. All receipts should be retained and attached to the claims form.</li> <li>4. Keys will not be considered irrecoverable until lost for at least five days.</li> <li>5. Keys attached to the fob must have been lost, stolen from or broken by the Policyholder or by a member of the Policyholder's family living at the same address.</li> <li>6. In order to replace locks, the Policyholder will need to prove that the lost or stolen keys relate to the relevant premises or vehicle and that no duplicates are available.</li> <li>7. The Policyholder must notify Boomerang-Tag immediately of loss or theft.</li> <li>8. Consent must first be obtained from Boomerang-Tag for car hire. The car may not be in excess of 1600cc.</li> <li>9. Locks damaged prior to the loss or theft of keys will not be covered.</li> <li>10. Replacement locks shall not be of a higher standard than those replaced.</li> <li>11. A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock.</li> <li>12. Membership is subject to the Terms and Conditions of the Master Certificate of Insurance that is held by Boomerang-Tag Ltd and underwritten by Equity Red Star. A full copy of the Terms and Conditions are available from Boomerang-Tag Ltd.</li> </ol>	<p>Terms and conditions of policy</p>
<p><b>Helpline</b></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 you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons. If that happens you will be required to pay a pro rata proportion of the premium for the time you have been on cover.

### 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: 0871 230 1213. If you are not satisfied with the way the complaint has been dealt with, you should write to The Managing Director, Equity Red Star Services Ltd, Library House, New Road, Brentwood, Essex CM14 4GD. Tel: 01277 200111. 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.