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Hyundai Insurance

# Key Protection Insurance

## Policy Document

**Claims Line 0845 607 5329** *(24 hours)*

[www.hyundaimotorinsurance.co.uk](http://www.hyundaimotorinsurance.co.uk)

# Key Protection Insurance Policy

This *Key Protection Policy* is provided on behalf of Hyundai Insurance by Original Insurance Services Limited ('Original Insurance') of Batchworth House, Church Street, Rickmansworth, Hertfordshire, WD3 1JE and only applies if it is shown on *Your* Hyundai Insurance motor insurance policy schedule.

Claims under this *Policy* will be settled without reference to any cover which may exist in the Hyundai Insurance motor insurance policy.

This document sets out the terms and conditions of *Your* cover and it is important that *You* read it carefully. If changes are made, these will be confirmed to *You* separately in writing.

Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that *You* must follow for the *Policy* to work.

Original Insurance is regulated by the Financial Conduct Authority in the United Kingdom (registered number 487185).

This *Policy* is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Group. Inter Partner Assistance is a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which has a branch office in the UK regulated by the Financial Conduct Authority (FCA) (FCA register number 202664). IPA's registered address in the UK is The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR (Company Number FC008998).

This insurance is governed by the laws of England and Wales.

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# Definitions

Wherever the following words and phrases appear in *italics* in this *Policy* and in the *Policy Schedule*, they will always have the following meanings.

<b>Cover</b>	In the event of any of the <i>Insured Incidents</i> , <i>We</i> will reimburse <i>You</i> up to the limits stated and AXA Assistance will assist with the arrangements for replacing <i>Your Keys and Locks</i> , or onward transportation.
<b>Policy Holder</b>	The first person in whose name the <i>Policy</i> is issued and who is protected in case of loss or theft of <i>Keys</i> .
<b>Home/House</b>	The address specified on the <i>Policy Schedule</i> as notified to <i>Us</i> by the <i>Policy Holder</i> , in the <i>Proposal or Statement of Fact</i> .
<b>Keys/Locks</b>	The <i>Keys and Locks</i> for <i>Your Vehicle or Home</i> during the period of this <i>Key Protection Policy</i> .
<b>Policy, Key Protection Policy</b>	Means this <i>Policy</i> of insurance on the terms and subject to the conditions, limitations and exclusions set out in this document.
<b>Policy Limit</b>	The total amount payable in respect of each <i>Insured Incident</i> and in total for all <i>Insured Incidents</i> in any one year is £1,000 including VAT.
<b>Policy Period</b>	The period of time which the insurance applies to and that is shown on <i>Your Policy Schedule</i> , provided <i>We</i> have received <i>Your Premium</i> payment.
<b>Policy Schedule</b>	The schedule issued by <i>Us</i> which contains details of <i>Your Policy Start Date</i> and additional information in support of <i>Your</i> application for cover under this <i>Policy</i> , and which forms part of the <i>Key Protection Policy</i> .
<b>Premium</b>	The <i>Premium</i> is payable on the payment date shown in the <i>Policy Schedule</i> as the <i>Premium</i> due date. The <i>Policy</i> will start on the <i>Start Date</i> and will last until one of the criteria set out under 'Termination of Cover' is met.
<b>Proposal or Statement of Fact</b>	The documents completed or supplied by <i>You</i> or on <i>Your</i> behalf by an Insurance Advisor and all other information provided by <i>You</i> on which <i>We</i> have relied when agreeing to provide this <i>Key Protection Policy</i> . If <i>You</i> do not give <i>Us</i> full information at the start, or do not tell <i>Us</i> about changes, this <i>Key Protection Policy</i> may no longer be valid and <i>We</i> may refuse to deal with any <i>Claim</i> .
<b>Start Date</b>	The date <i>Your</i> cover starts under this <i>Policy</i> shown in <i>Your Policy Schedule</i> .
<b>Territorial Limits</b>	UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
<b>Vehicle</b>	The motor <i>Vehicle</i> specified on <i>Your Policy Schedule</i> as notified to <i>Us</i> within the <i>Proposal or Statement of Fact</i> .
<b>We, Our, Us</b>	Means Inter Partner Assistance SA, the underwriters of this <i>Policy</i> and AXA Assistance UK Limited, the administrator of this <i>Policy</i> , both of; The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK. Original Insurance Services Limited, the provider of this <i>Policy</i> , of Batchworth House, Church Street, Rickmansworth, Hertfordshire, WD3 1JE, is regulated by the Financial Conduct Authority in the United Kingdom (registered number 487185). For the purpose of data protection "We" also includes Original Insurance Services Ltd.
<b>You, Your, Insured</b>	The first person named on the <i>Policy Schedule</i> .

# Scope of Cover

## Insured Incidents

1. Theft or loss of *Your Keys* – If *Your Vehicle* or house *Keys* are stolen or lost anywhere in the UK, *You* must report this to both the police, obtaining a crime reference or lost property number, and *Us*. *We* will arrange for a suitable contractor to attend the scene. Upon validation of *Your* claim *We* will reimburse *You* for the cost of *Your key or lock* replacement up to the *Policy* limit.
2. *Vehicle Keys* – If *Your Keys* are locked in *Your Vehicle* or broken in any *lock* of *Your Vehicle* denying *You* access or use, *You* must report this event to *Us* and *We* will arrange for a suitable contractor to attend the scene and upon validation of *Your* claim *We* will reimburse *You* for the cost of a replacement key and the call out charge up to the *Policy Limit*.
3. House *Keys* – If *Your Keys* are locked in *Your house* or broken in any external door *lock* denying *You* access to *Your* property, *You* must report this event to *Us* and *We* will arrange for a suitable contractor to attend the scene and upon validation of *Your* claim *We* will reimburse *You* for the cost of gaining access and if necessary provide reimbursement for a replacement *key*, or repair or replacement of the damaged *lock*, up to the *Policy Limit*.
4. If *You* are stranded more than 20 miles from *Home* by theft or loss of *Your Vehicle Keys* and have no access to *Your Vehicle* *We* will pay £30 per day including VAT for vehicle hire, for up to 3 days. *You* must notify *Us* of the circumstances and car hire arranged through them.

## Termination of Cover

This insurance cover shall automatically terminate immediately upon the first to occur of the following:

1. The expiry of the *Policy Period*.
2. Upon transfer of ownership of the *Vehicle* or *House* to any person other than the first named on the *Policy Schedule*.

## Important Information

AXA Assistance will provide *You* with assistance by arranging key or lock, repair or replacement, or onward transportation as appropriate. Providing assistance is a service only and does not pre-qualify *Your* claim for reimbursement of costs. *We* will validate *Your* claim and reimburse *You* for costs *You* have met following any of the *Insured Incidents* detailed above. Reimbursement is subject to *You* providing the original invoice(s), receipt(s), any relevant crime reference or lost property number and complying with all other terms and conditions of this insurance. All costs outside of the terms of this *Policy* must be met and paid for by *You*.

## Claims Conditions

- All lost or stolen *Keys* or *Keys* broken in a *lock* must be reported to *Us* on 0845 607 5329 within 48 hours of the incident
- The police must be notified of all lost and stolen *Keys* within 48 hours of the incident and a crime reference or lost property number obtained.
- All costs for any services rendered must be met by *You* and *You* must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to *Us* within 31 days of notifying *Us*. Providing *Your* claim is within the terms of this *Policy* *We* will validate *Your* claim and reimburse *Your* outlay up to the *Policy* limits.
- Your motor insurance policy contains Replacement Lock Cover (Section I). It is agreed that cover under that Section will only attach if and when all *Cover* under this *Policy* is exhausted.
- If *You* claim under this *Policy* for something that is also covered by another policy (other than *Your* motor policy) *You* must provide *Us* with full details of the other policy. *We* will only pay *Our* rateable proportion of the claim.
- *You* must take reasonable care to avoid anything which may result in a claim under this *Policy*.

### Exclusions

- All costs incurred where *You* have not notified *Us* within 48 hours of the incident.
- Any claim for theft or loss of *Keys* which is not reported to the police within 48 hours of the incident and a crime reference or lost property number obtained.
- Any claim for replacing *Locks* when only parts need changing.
- Any claim for damage to *Locks* by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- Any claim for damage to *Locks* by attempted theft or malicious damage.
- Any claim for loss or damage caused by any act of war, invasion or revolution.
- Any other *Keys* other than for the *Home* or *Your Vehicle*

## General Conditions

The following *General Conditions* apply to the whole of this *Key Protection Policy*. These describe *Your* responsibilities, general information and the procedures that apply in certain situations.

<b>Change of address</b>	<i>You</i> shall, as a condition of this <i>Policy</i> , immediately notify <i>Us</i> by giving written notice of any change in address during the <i>Policy Period</i>
<b>Change of ownership</b>	This <i>Policy</i> is non-transferable.
<b>Claim Limit and Aggregate Limit</b>	The maximum payable on any one <i>Claim</i> will be limited to £1,000 (including VAT) under this <i>Policy</i> . The total <i>Aggregate Limit</i> under this <i>Policy</i> is as per <i>Your Policy Schedule</i> .
<b>Fraud</b>	If a <i>Claim</i> is fraudulent in any respect or if fraudulent means are used by <i>You</i> , or by anyone acting on the <i>Your</i> behalf to obtain any benefit under this <i>Policy</i> or if <i>Damage</i> is caused by <i>You</i> , or the third parties' wilful act or default all benefit under this <i>Policy</i> shall be forfeited in respect of that <i>Claim</i> . In such circumstances <i>We</i> will cancel coverage under this <i>Policy</i> and <i>We</i> will not return any <i>Premium</i> .
<b>Misrepresentation</b>	<i>You</i> must take reasonable care in answering all questions in relation to this insurance honestly and to the best of your knowledge. <i>Your</i> failure to take reasonable care in providing the information we have requested could result in <i>your policy</i> being cancelled or your claim rejected or not fully paid.

## General Exclusions

The following *General Exclusions* apply to the whole of this *Key Protection Policy* and describe the things which are not covered.

This *Key Protection Policy* does not cover:

<b>Additional Costs</b>	<ul style="list-style-type: none"> <li>- any costs which are directly or indirectly caused by the event which led to <i>Your</i> claim (for example, a loss of earnings, the cost of food and drinks) unless specifically stated in this <i>Policy</i>.</li> </ul>
<b>Any Claims In Respect Of</b>	<ul style="list-style-type: none"> <li>- any third party damage, which caused bodily injury;</li> <li>- claims made in excess of <i>Your Policy Limit</i>;</li> <li>- where the <i>Insured</i> does not sign and date the <i>Policy Schedule</i>.</li> <li>- any loss or damage caused by, arising from or contributed to by: <ul style="list-style-type: none"> <li>• ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or</li> <li>• the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.</li> </ul> </li> <li>- any loss or damage caused by war, revolution or any similar event;</li> <li>- any mobile phone, phone call and postage costs;</li> <li>- delays or failure in delivering service to <i>You</i> due to any extraordinary event or circumstance which are outside <i>Our</i> reasonable control, such as severe weather conditions.</li> </ul>
<b>Gradually operating effects</b>	Damage caused by rust, corrosion or decay of any kind, insects, vermin, wet or dry rot or mould.
<b>Other Insurances</b>	<p>Damage to <i>Your Vehicle</i> or <i>Home</i> to the extent it is</p> <ol style="list-style-type: none"> <li>1. more specifically <i>Insured</i> elsewhere for the cover provided under this <i>Policy</i> or</li> <li>2. but for the existence of this <i>Policy</i> would be <i>Insured</i> elsewhere</li> </ol>

## How to Make a Claim

Please read the *Insured* Incidents, Claims Conditions and Exclusions sections to ensure the incident is covered under the terms of this *Policy*. If *You* believe *Your* claim to be valid then within 48 hours of the incident please telephone AXA Assistance on 0845 607 5329 and assistance will be arranged for *You*.

## Cancellation

*You* will have 14 days from receiving the *Policy* document to cancel this *Policy* with a full refund of premium. In order to cancel, please telephone Hyundai Insurance on 0844 836 7380. All calls are recorded for training, compliance and claims purposes. No refund will be made if *We* have paid a claim which leads to the termination of this insurance during this 14 day period. No refund will be given for any cancellation notified to *Us* outside the 14 day period. The *Insurer* may cancel this insurance at any time by providing 14 days written notice to the *Insured* at his own address. No refund of premium shall be made.

## How to Make a Complaint

We are committed to going the extra mile for *Our* customers. If *You* believe that *We* have not delivered the service *You* expected, then please contact:

Group Quality and Customer Relations Manager  
Inter Partner Assistance SA,  
The Quadrangle,  
106-118 Station Road,  
Redhill,  
Surrey RH1 1PR  
Tel: 0870 609 0023

If it is impossible to reach an agreement, *You* may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Tel: 08000 234 567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Data Protection

We may store, use and process *Your* personal information in order to administer *Your Policy* and provide *You* with *Our* services, renew *Your Policy* with *Us* and keep *Our* records about *You* up to date. We may also:

- use the information to prevent and detect fraud and/or money laundering or similar activity.
- process *Your* information in countries in which data protection laws are not as comprehensive as in the European Union. However, *We* have taken appropriate steps to ensure the same (or equivalent) level of protection for *Your* information in other countries as there is in the EU.

Under the Data Protection Act 1998 *You* are entitled to a copy of the information *We* hold about *You* on request, on payment of a statutory fee. To request this, please write to:

The Compliance Manager,  
Inter Partner Assistance SA,  
The Quadrangle,  
106-118 Station Road,  
Redhill,  
Surrey  
RH1 1PR

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