

A close-up photograph of a person's hand holding a set of car keys. The keys have a black leather-like cover and a silver metal blade. The background is a blurred white car.

**KEY COVER**  
Policy Wording

## INTRODUCTION

### The Insurer

Your Policy is arranged and administered by Policy Excess Insure Limited on behalf of Financial & Legal Insurance Company Limited. Policy Excess Insure Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 836031. Registered in England and Wales under Company No. 10706852. The insurance provided by this Policy is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220.

### Insurance Policy

This is Your Policy wording. It is only valid when coupled with Your Policy schedule. These two documents make up Your insurance contract between You and the insurer. We recommend that You review Your cover periodically to ensure that it continues to meet Your needs.

### Claims

The Claims Manager, a trading name of Bumble Bee Essex Ltd, is authorised by Financial & Legal Insurance Company Limited to handle all claims under this Policy.

### Cancellation

In line with Our statutory obligations You may cancel the Policy within 14 days of receiving it, providing no claims have been made against the Policy then a refund of your premium will be issued. Full details, including timeframes, are offered when requesting a cancellation. Should You choose to cancel Your Policy after the 14-day cooling off period We will not make any refund. To cancel Your Policy, please do so via My Account at [nova-direct.com/login](https://nova-direct.com/login).

We are not bound to accept the renewal of any insurances and may at any time cancel this Policy by sending You 14 days' notice in writing to the email address provided at point of purchase. Valid reasons for cancellation are:

- Fraud,
- Non-payment of Policy premium(s),
- Threatening, abusive, racist or xenophobic behaviour, towards staff or employees,
- Failure to reveal or hide facts which may influence Our acceptance of Your Policy and/or claim,
- Deliberately misrepresent facts to Us, be deliberately

dishonest or grossly exaggerate, or forge fraudulent information/documentation in order to influence Our acceptance of Your Policy and/or claim.

### Renewals

You agree to automatically renew Your Policy with Us unless You specifically notify Us that You do not wish to renew Your cover. We will write to You before Your Policy expires with full details of Your premium along with the terms and conditions for the next Policy year. When We offer You further periods of insurance We reserve the right to change Your premium.

You may opt out of auto-renewal via My Account by visiting [nova-direct.com/login](https://nova-direct.com/login). Help and guidance can be found at [nova-direct.com/customer-service](https://nova-direct.com/customer-service). Details of Your renewal invite will be emailed to You on the email provided at the point of purchase 21 days prior to the expiry of Your Policy. To ensure continuation of cover, Your card will be charged up to 7 days prior to the expiry of Your existing Policy. Should Your payment card decline we will message You a payment link allowing You to pay online in order to ensure continuation of cover. Should You fail to pay for Your renewal prior to the expiry of Your Policy, Your Policy will automatically lapse.

### Eligibility for cover

Our Key Cover protects Your Home or Vehicle Key(s) against Theft or Accidental Loss.

To be eligible for cover You must be a permanent resident of the United Kingdom and be over 18 years old. We will only cover Keys if Your Vehicle is not used for any business purposes.

This insurance has been effected in respect of the Vehicle identified on the current Policy.

### Claims Limit

You may make unlimited claims up to the value of your Indemnity Limit, per policy period.

### Indemnity Limit

Our liability in any period of insurance, which is 12 months, is limited to £500.00 for Theft claims and £250.00 for Accidental Loss claims. Both amounts are after the deduction of any Excess.

### Policy Excess

This insurance is subject to a £50.00 excess. You must pay the first £50.00 of the cost of any replacement or repair to your Key(s).

## MAKING A CLAIM

All claims need to be lodged online at

[theclaimsmanager.com](https://www.theclaimsmanager.com)

For recorded information and advice. Please call **0330 828 6354**. Lines open 24 hours a day, 365 days a year.

## DEFINITIONS

Any words that start with a capital letter and are in bold, have specific meanings and have the same meaning wherever they appear.

**Accidental Loss** - a Key has been accidentally left by You in a location and You are permanently deprived of its use.

**Approved Locksmith** - a locksmith on Our panel or one that is able to complete that works with authorised parts.

**Broker** - means the insurance intermediary who sold You this Policy and who is named in Your Policy.

**Claims Handler** - means The Claims Manager, a trading name of Bumble Bee Essex Ltd.

**Excess** - the first part You pay under the terms of the Policy.

**Immediate Family** - Spouse, partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

**Key** - the device used to open or access Your Home or Vehicle.

**Locksmith Charges** - charges relating to work carried out by an Approved Locksmith.

**Period Of Cover** - the term of Your Policy as stated in Your Policy Schedule.

**Policy** - means the Policy Wording and Policy Schedule that form your contract and insurance.

**Policyholder** - the person named on the Policy Schedule.

**Precautions** - all measures that it would be reasonable to

## YOUR POLICY REFERENCE

You can use this space to make a note of your policy reference. You'll find this on your Policy Schedule.

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expect a person to take in the circumstances to prevent **Theft** or **Accidental Loss** of your Key.

**Premium** - the amount you pay for the Policy which is shown on your Policy schedule.

**Proximity** - means the nearness to You, being no greater than 5 metres in length.

**Replacement Key** - a Key to replace Your Key for the purposes of gaining You access to Your Home or Vehicle.

**Security Risk** - the risk resulting from the **Accidental Loss** of Your Key where it is possible that someone found it and can trace it to Your Home or Vehicle.

**Start Date** - the date cover starts, as shown on your Policy.

**Spare Key** - any other key for Your Home or Vehicle that can gain you access to the to the Home or Vehicle.

**Theft** - the unlawful taking of Your Key against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Key by forcible and violent means against Your person or that of Your Immediate Family.

**United Kingdom** - means England, Scotland, Wales, Northern Ireland and the Channel Islands.

**Vehicle** - a car, light van or motorcycle detailed on Your Policy.

**We/Us/Our/The Company** - means Policy Excess Insure Ltd trading as Nova Direct on behalf of Financial & Legal Insurance Company Limited.

**You/Your** - means the person who took out this Policy and is named as the Policyholder.

**Your Home** - the residential address listed on Your Policy.

## WHAT IS COVERED

These benefits apply to **Your Key**, covering **Your Immediate Family**, covering the **Keys for Your Home or Vehicle**.

### Accidental Loss

If **Your Key** is accidentally lost, **We** will reimburse the cost of a **Replacement Key**, where there is no **Spare Key** available.

### Theft

Where **Your Key** is stolen, **We** will reimburse the cost of a **Replacement Key**, where there is no **Spare Key** available.

### Worldwide Cover

Your **Key(s)** are covered outside the **United Kingdom** or up to 90 days within any 12-month period. A **Replacement Key** or repair can only be dealt with within the **United Kingdom**.

## WHAT IS NOT COVERED

This Policy does not include cover for the following risks.

1. **Theft or Accidental Loss** from any **Vehicle** where **You** or **Your Immediate Family** is not in the vehicle.
2. **Theft or Accidental Loss** where **Your Key** was in the possession of someone other than **You** or **Your Immediate Family** at the time of the event.
3. **Theft or Accidental Loss** where a **Spare Key** exists.
4. **Locksmith Charges** and/or new locks required to replace **Keys** that are subject to **Theft or Accidental Loss**; including lock barrels, steering columns, or electrical control units.
5. Any costs where the notification of the **Theft or Accidental Loss** has not occurred within 14 days of the incident date.
6. Any costs as a result of damaged or broken **Key**.
7. **Replacement Key** costs which exceed the indemnity limit.

## GENERAL EXCLUSIONS

This **Policy** will not apply for any claim caused by, arising from, or relating to, the following:

1. Any claim made under this policy within the first 14 days immediately following the **Start Date** of cover.
2. **Theft or Accidental Loss** as a result of **Your Key** being stored in the hold of an aircraft whilst travelling.
3. Any fault or damage which has been caused, directly or indirectly, from a domestic supply of electricity and/or gas and/or water.
4. Direct or indirect loss, damage, or liability caused by, contributed to or arising from:
  - a.) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from a nuclear waste from the combustion of nuclear fuel.
  - b.) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
  - c.) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
  - d.) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
5. Any claim for fines or penalties imposed by courts.
6. Any claim for miscellaneous costs, such as but not limited to telephone calls, costs associated to reporting the **Theft or Accidental Loss**.

## GENERAL CONDITIONS

**We** will only provide **You** with the cover described in the **Policy** if :

1. **You** pay the **Premium** on the agreed date(s). If **You** have elected to pay monthly, please note that **You** will be required to settle up any outstanding **Premium** owed before a claim can be progressed against **Your Policy**. It is a basic insurance principle that **Premiums** become non-refundable once a claim has been lodged against a policy; and
2. When making a claim, **You** meet all the conditions as far as they apply; and
3. **You** have taken reasonable care to ensure that declarations made, information given to **Us** orally, electronically or in writing which form the basis of this.
4. **You** keep **Your Keys** within **Your** possession, control and **Proximity** at all times. Failure to do so may invalidate cover and result in **Your** claim being denied.

## CLAIMS PROCESS

### Review your cover

Read your Policy documents to ensure that You are covered for the claim that You wish to make. Read any exclusions that may apply and make sure You understand them.

The claim will only be able to progress once all the requested information has been received and approved by Us; and if applicable, the relevant Excess has been collected from You.

### Making a claim

Please visit the Claims Handlers, at [theclaimsmanager.com](http://theclaimsmanager.com), select *Make A Claim*, followed by *Key*.

If you experience any issues raising a claim please call 0330 828 6354, where recorded advice and information can be obtained.

### Claims progress

To log the claim, You will be asked for your Policy reference, personal details, Your Home and/or Vehicle information and incident details. Please note that we do not warrant for turn around times in order to complete Your claim. We do not manage claims and therefore cannot warrant for the response times of the Claims Handlers. However, every effort will be made to action Your claim in a timely fashion.

Every claim made is an insurance claim, each claim is individually assessed according to the evidence provided. The Claims Handlers operate within normal office hours. Please allow for a reasonable time period for the Claims Handlers to respond to Your enquiries. The latest status updates, including responses times can be found on the Claims Handlers website.

### Evidence the claim

The Claims Handlers will send You an email requesting the necessary evidence and information to support Your claim.

### Claims Evidence

1. Details of any other warranty or insurance policy which may apply to Your Key.
2. For Theft claims, You must report the Theft of any Key(s) to the Police within 24 hours of discovery of the incident. We require a copy of the full Police report, which confirms the incident details, victim, date, time, location and details of any Key(s). A crime reference number (CRN) alone is not sufficient.
3. For Accidental Loss claims, You must report the loss at [reportmyloss.com/uk](http://reportmyloss.com/uk) within 24 hours of discovery

of the Accidental Loss, at Your own expense. You must provide Us with a copy of the report.

4. Invoice or receipt for the Replacement Key. The invoice or receipt must include your personal details; full name and address, plus details of the Replacement Key and the cost.

All evidence must be addressed to, or in, Your name, the Policyholder. Evidence addressed to, or in, anyone else's name, regardless of their relationship to You will not be accepted.

You must provide Us with all requested information in order that We can progress Your claim. We do not cover the cost of obtaining any evidence, such as reports and estimates.

Your Policy operates on a pay and reclaim basis. Your policy covers the costs of Replacement Keys only.

## CONDITIONS

### Driving Licence

We will only provide cover where You hold a current and valid UK driving licence, or full internationally recognised licence, which is approved for use within the United Kingdom by an approved licencing authority.

### Other Insurance

If You were covered by any other insurance policy, known as dual insurance, for the same cover We may split and share the cost of Your claim with that insurer. Where You are covered by another form of insurance You are obligated to inform Us.

### Representation

Under the Consumer Insurance (Disclosure and Representations) Act 2012 You are required to take reasonable care and supply accurate and complete answers to all the questions when You apply for cover. You have an ongoing duty to make sure that all information supplied to Us is true and accurate.

This obligation continues to apply during:

- annual renewal of Your Policy,
- changes to Your Policy during the Period Of Cover
- when making a claim under this Policy.

Should any of Your information change, or should You become aware that information previously provided is no longer accurate, You must tell us as soon as reasonably practicable. If You do not answer questions truthfully and accurately this may

affect Your Policy cover. If You supply Us with incorrect or false information We reserve the right to declare Your Policy invalid and cancel Your cover, and provide no refund of premium. If You make a claim, and the information provided is proven to be incorrect or false, We may refuse to pay all or part of Your claim. For full details of the remedies and actions that We can rely on in the event of a deliberate, reckless or careless non-disclosure and/ or misrepresentation, please refer to the provisions within the Consumer Insurance (Disclosure and Representations) Act 2012.

#### Right Of Recovery

We can take proceedings in Your name, but at Our expense, to recover the amount of any payment made under this Policy.

#### Substitution

This Policy only covers the Vehicle accepted by Us. You must tell Us as soon as possible about any changes You wish to make. The substitution or addition of additional Vehicle may be

## COMPLAINTS

Our aim is to provide a first-class standard of service at all times. If You feel that You have been let down and You wish to raise a complaint please visit our Customer Services portal at [nova-direct.com/customer-service](http://nova-direct.com/customer-service) where You will be able to lodge a complaint specific to Your enquiry and Policy type.

If You wish to lodge a complaint in writing, You may do so at:

Policy Excess Insure Ltd (t/a Nova Direct)  
3 Redwing Court, Romford, Essex, RM3 8QQ  
[complaints@nova-direct.com](mailto:complaints@nova-direct.com)

Alternatively You are able to complain to the insurer directly by addressing Your complaint to:

Financial & Legal Insurance Company  
5400 Lakeside, Cheadle Royal Business Park, Cheadle,  
Cheshire, SK8 3GQ

#### Appeal

If Your complaint is still not capable of being resolved You have the right of appeal to the Financial Ombudsman Service. The Ombudsman can be contacted at:

Financial Ombudsman Service  
Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 0234567 or 0300 1239123

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints procedure is an addition to Your statutory rights as a consumer. Using this complaints procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

## LEGAL & REGULATORY INFORMATION

#### Compensation Scheme

This Policy is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer is unable to meet their liabilities. If You do claim against the scheme, You are covered for 90% of Your entire claim. You can get more information about the scheme at [www.fscs.org.uk](http://www.fscs.org.uk).

#### Law and Legal Proceedings Applicable

This Policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England. This Policy is written in English and all communication between the parties must be in English.

#### Privacy Policy

By purchasing this Policy You have consented to Us using Your information for the purposes of administering this Policy and to Us being able to transfer Your data outside of the European Economic Area for the purposes described within this Policy.

The information which You have supplied to Us maybe used by Us to supply You with services for which You have registered. We may use that information to contact You to obtain Your views on Our services, and We may contact You to inform You about important changes to the services We offer. We may contact You by post, mobile phone, text or e-mail. We will only contact You by the means You have requested to be contacted by. If You would prefer Us not to contact You to obtain Your views please contact us at [customer.service@nova-direct.com](mailto:customer.service@nova-direct.com).

To prevent fraud, We may exchange information with other insurers, and fraud prevention agencies. Your information will not be used or disclosed to any other party without Your permission unless required to by law.

#### Data Protection

We will only collect and use Your personal data in the following circumstances:

a.) Policy set up and management,

b.) **We** may collect and use **Your** name, identity and contact information, and personal information associated with **Your Policy** for the purpose of deciding whether to enter into, and when performing the agreement, between **Us** to provide **You** with **Your Policy**.

c.) **We** may use automated decision making procedures to decide on the availability of a **Policy** and its terms.

**You** may express **Your** views and request an individual review any automated decision by contacting **Us**.

d.) **We** may share personal data collected with the insurer to manage the **Policy**. **We** may also share personal data collected for these purposes with third parties. The sharing of this information will be for identifying and credit checking purposes and to identify potential fraud,

e) **We** will retain the personal data used to decide whether to enter into a **Policy** for 6 years. **We** will retain the personal data used to manage and administer the **Policy** for the duration of the **Policy** life plus 6 years.

#### Your Personal Data Rights

**We** may send **Your** information to companies located outside the European Economic Area. If **We** transfer **Your** information to parties outside of the European Economic Area **We** will ensure that they apply the same levels of protection as **We** are required to apply to information held in the UK and to use **Your** information only for the purposes that **We** are permitted.

**You** have the following rights:

- a) To have access a copy of the personal data **We** hold about **You**.
- b) To ask **Us** to correct **Your** personal data if it is inaccurate or incomplete.
- c) To ask **Us** to erase **Your** personal data. **We** will provide **You** with a written response to any such request, including any reasons why **We** do not agree to the request.
- d) To stop us processing **Your** personal data in certain ways, e.g. for marketing purposes. If **We** do not agree to erase **Your** data because it might be needed for a future legal claim, **We** might instead agree to restrict its processing to these reasons alone.
- e) To obtain a copy of **Your** personal data for **Your** own purposes and to move, copy or transfer it from one environment to another.
- f) To object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, **You** damage or distress unless there is another legitimate reason for the processing.
- g) **You** can exercise the above rights by contacting:  
[customer.service@nova-direct.com](mailto:customer.service@nova-direct.com).

If **You** have any questions about how **We** handle **Your** personal data please contact **Us**. Please note that **We** record telephone calls for training and evidentiary purposes.