



redefining / standards

Policy Summary

Section M – Lost Car Key Cover Option



This policy summary does not contain full details and conditions of your insurance; these are located in your policy wording.

This summary gives details of the cover provided under Section M which you may have selected. These sections provide optional cover under your policy – please refer to your policy schedule to confirm you have selected this option and to the Your Cover section of your policy wording for full details of the cover provided.

This policy is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

We will pay:

- in the event of the loss or theft of your car key the cost of replacing the car key (up to £300). If the car key cannot be replaced we will pay for replacing the locks of your car (up to £1,500). If the lost car keys or locks are parts which are no longer available, we will pay an amount equal to the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.
- for the cost of transporting your car to our network or to your home in the event of the loss or theft of your car key (UK only).

Full details can be found in your policy wording under Section M - Lost Car Key Cover option.

Significant or Unusual Exclusions or Limitations

We will not pay:

- 1) The first £50 of each claim;
- 2) For any expense incurred as a result of not being able to use your car key, or any loss other than the replacement of the car key or costs of the replacement locks;
- 3) For costs relating to a damaged car key or lock;
- 4) For the cost of any alternative transport under this section;
- 5) For any expense caused by theft or attempted theft if the car key was taken by a member of the policyholder's family or household, or taken by an employee or ex-employee of the policyholder or owner of the car. Except if that person is convicted of the theft;
- 6) For any claim if, at the time of the incident, it was under the custody or control of anyone with your permission who is not covered under this policy;
- 7) For loss of use or other indirect loss;
- 8) For any theft claims which have not been reported and a crime reference number obtained;
- 9) For any claim if the costs or payments are recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance;
- 10) For transporting the driver, passengers, pets and/or goods.

Duration

This is an optional cover relating to a motor insurance that is annually renewable.

Cancellation period

We will provide a 14 day cooling off period during which time you can cancel your policy (or this optional section of your policy) back to its original start date, subject only to an administration fee, and it will be as if your policy never existed. Alternatively you may cancel your policy (or this section of your policy) at any time afterwards subject to our cancellation charges. We reserve the right to cancel your policy (including this section of your policy) subject to a notice period of at least seven days. A full explanation can be found in the cancellation section of the policy wording.

Claim Notification

To make a claim, contact the AXA Claims Team:

- Phone: 0844 874 0303 (whilst in the UK)
00 44 1732 376 249 (whilst in Europe)
 - Online: log in to My AXA Account and 'Make a Claim' (new and existing claims)
 - Email: claims@axainsurance.com (enquiries about existing claims only)
- Opening Hours; Monday - Friday 8am - 6pm (excluding Bank Holidays); Saturday 9am - 12 noon; outside of these times if your call is urgent and you require emergency assistance, you will be put through to someone.

Making Yourself Heard

We have set out the following procedure to try to deal with your complaint as quickly and efficiently as possible.

If your complaint relates to your policy:

You should contact the AXA Help Team by email to help@axainsurance.com.

If your complaint relates to a claim on your policy.

You should contact the AXA Claims Team by email to claims@axainsurance.com.

If your complaint is one of the few that has not been resolved contact the Director of Underwriting. If having raised your complaint with the Director of Underwriting it remains unresolved, you may approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event We cannot meet Our obligations to You. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).