

24 HOUR EMERGENCY LINE:

**0871 2301213**

Your Boomerang-Tag key fob is already active.

Simply attach the fob to your keys.

Write your fob number in the space below:

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## Important

Your keys will not be covered until you attach the key fob to your keys.

Simply push out the card and keep it safe (e.g. in your wallet)



## Personal ID Card

24hr Emergency

0871 230 1213

[www.boomerang-tag.co.uk](http://www.boomerang-tag.co.uk)

## GENERAL CONDITIONS

### 1. COMPLIANCE AND PRECAUTIONS

You must comply with each and every term of this Policy and must take all reasonable precautions to minimise the cost of any claim.

### 2. CANCELLATION

The Policyholder may cancel this Policy at any time. If the Policyholder cancels within 14 days of either the inception or renewal date or the date from which they receive the contractual terms and conditions (whichever is later) then the Coverholder will return any premium already paid (providing that no claims have been made on the Policy). If the Policyholder cancels outside this period they will not be entitled to any refund of premium. The Underwriters/Coverholder may cancel the insurance by giving the Policyholder 30 days notice in writing sent to the Policyholder's last known address.

### 3. ALTERATION

The Coverholder or the Policyholder shall notify the Underwriters as soon as reasonably possible of any alteration in risk which materially affects this Policy.

### 4. TERMINOLOGY

The terminology used in this Policy is that of England and Wales but shall, where appropriate, mean the equivalent terminology of any relevant jurisdiction within the Territorial Limits.

### 5. COMMUNICATIONS

All communications from the Underwriters or their representatives shall be deemed duly sent if sent by the Coverholder or their agents to the last known address of the Policyholder or their representative. All communications by the Policyholder to the Underwriters or their agents shall be deemed duly given if sent to the Coverholder.

### 6. PRESENTATION OF CLAIMS BY THE INSURED

The Policyholder must notify the Coverholder as soon as reasonably possible of any Insured Event which may give rise to a claim, shall complete any forms requested by the Coverholder and promptly supply such information as the Coverholder or their agents require.

### 7. ARBITRATION

If there is a dispute between the Coverholder and the Policyholder, which is not resolved by this Policy, either side may refer to the arbitration of a single arbitrator, being a solicitor or barrister agreed by the two sides. If no agreement can be reached the President of the relevant national Law Society shall name an arbitrator. The arbitrator's decision will be final and binding on both sides. The arbitration will be governed by the rules set out in the Arbitration Acts in force at the time. The costs of arbitration shall be borne by the instigating party unless deemed otherwise by the arbitrator.

### 8. ASSIGNMENT

This Policy may not be assigned in whole or in part without the written consent of the Coverholder.

### 9. EXCESS

No excess is payable

### 10. MAXIMUM NUMBER OF CLAIMS

There is no limit to the number of separate claims which You may make within the Period of Insurance subject to the fact that the total aggregate sum which the Coverholder will pay in each Period of Insurance is £1500.

### THIS POLICY WILL COVER

If during Period of Insurance and within the Territorial Limits an Insured Key is lost, damaged or stolen, the Coverholder will:

1. Pay up to £1,500 in respect of locksmiths charges, new locks (if a security risk has arisen) and replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any Insured Key if such cannot be

repaired or re-programmed), car hire and onward transport costs and the re-programming of immobilisers, infra-red handsets and alarms which are attached to the Fob but are not integral to an Insured Key.

2. Pay a £10 reward payable to the finder of a lost Insured Key.
3. Provide an Emergency Helpline 24 hours a day, 365 days a year.

### THIS POLICY WILL NOT COVER

The Underwriters/Coverholder will not indemnify You in respect of:

- a) keys lost, stolen or damaged when such keys are not attached to the Fob (unless You have already notified the Coverholder that the Fob has been lost or damaged and You are awaiting a replacement, in which event the Coverholder will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the Fob).
- b) any amount exceeding £1,500 in aggregate in the same Period of Insurance.
- c) sums claimed where You do not produce receipts or invoices for payments You have made.
- d) insured Keys which are lost until 3 days have elapsed since the loss (unless the Coverholder is satisfied that a delay would cause undue hardship or significant expense).
- e) insured Keys lost or broken by, or stolen from, someone other than You.
- f) any associated costs (other than the cost of replacing the insured key) where duplicate keys are available
- g) any Insured Event not reported to the Coverholder within 30 days of the loss, theft or damage.
- h) locks which are damaged prior to the loss or theft of keys.
- i) replacement locks or keys of a higher standard or specification than those replaced.
- j) sums exceeding £50 per incident in respect of any Insured Key locked inside property or broken in lock or ignition.
- k) vehicle hire charges where a hire vehicle exceeds 2000cc.
- l) the balance of vehicle hire charges over a maximum sum of £40 per day.
- m) Vehicle hire charges after the third day of hire.
- n) charges or costs incurred where the Coverholder arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and You fail to attend.
- o) charges or costs incurred where You make alternative arrangements with a third party once the Coverholder has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- p) the balance of transport costs over a maximum sum of £75 per day.
- q) loss or destruction of, or damage to, any property other than an Insured Key and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm attached to the Fob.
- r) loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- s) loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
- t) any loss of earnings or profits which You suffer as a result of the loss or theft of, or damage to an Insured Key.
- u) claims arising from any deliberate or criminal act or omission by You.
- v) loss or theft of, or damage to an Insured Key which occurs outside the Period of Insurance.
- w) claims arising as a result of Your failure to take all reasonable steps to safeguard an Insured Key.

### E.U. Disclosure Clause (UK)

Notice to The Insured: The parties are free to choose the law applicable in this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.



INSURANCE

# Key Cover



## The UK's BIGGEST Van Insurance Broker

**Assists**

you to get home safely

**Protects**

you and your keys

**Recovers**

your lost or stolen keys

# The Boomerang-Tag has been designed to look after you in the event your keys are lost, stolen or broken.

## How does Boomerang-Tag work?

The Boomerang-Tag is a high quality key fob with a unique reference number and the offer of a £10 reward to the finder if your keys are lost.

Simply attach the fob to your keys.

## What happens if my keys are lost, stolen or broken?

Telephone us on our 24 hour Emergency Helpline:

# 0871 2301213

and quote your reference number. You will find this on the enclosed card which we suggest you keep with you. We will help find you alternative transport, arrange assistance from a qualified local locksmith and arrange safe return of your keys if they are recovered.

There is a likelihood that your lost keys will be recovered and that we will be able to return them to you. We will make sure your identity remains confidential at all times.

You can rest assured that our nationwide network of locksmiths are all approved and highly qualified.

## The Benefits

- ✓ £1,500 annual cover for locksmiths charges, new locks and keys, car hire and onward transport costs. The re-programming of immobilisers, infra-red handsets and alarms is also covered.
- ✓ Any key attached to the fob is covered.
- ✓ There is NO excess payable.
- ✓ There is no limit to the number of claims you may make.
- ✓ £10 reward payable to the finder of your keys.
- ✓ 24 hour 365 days a year Emergency Helpline.
- ✓ You can claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.

## Key Protect Policy

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and AccessBI Limited and is administered by Boomerang-Tag Limited on behalf of:

Groupama Insurance Company Limited, Registered in England No. 995253. Registered Office: Groupama House, 24 – 26 Minorities, London, EC3N 1DE.

Qdos Broker & Underwriting Services Limited, AccessBI Limited, Boomerang-Tag Limited and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

In return for the premium You have paid, We agree to insure You in accordance with the terms and conditions of this policy.

### Important Information

This is a contract of insurance between You and Qdos Broker & Underwriting Services Limited. The insurance provided covers certain costs and expenses, subject to the terms, Limit of Indemnity, exclusions and conditions contained herein, in respect of an Insured Event which occurs within the Territorial Limits and during the Period of Insurance for which You have paid or agreed to pay the premium.

### Making a Claim

To make a claim CALL 0871 230 1213 and quote the fob number.

You must report any claim to the Coverholder within 30 days of the Insured Event.

### Complaints Procedure

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a Claim You should in the first instance contact the Chief Executive Officer of Boomerang-Tag Limited at the following:

Boomerang-Tag Limited, Kircam House, Whiffler Road, NORWICH NR3 2AL. Tel: 01603 420079 Fax: 01603 420010

In the event You remain dissatisfied and wish to make a complaint You can do so by contacting the following:

The Claims Manager, Qdos Broker & Underwriting Services Limited, Qdos Court, Rossendale Road, Earl Shilton, Leicestershire LE9 7LY. Tel: 01455 850000 Fax: 01455 841000

Please ensure Your Fob number is quoted in all correspondence to assist a quick and efficient response.

After this action if You are still not satisfied with the way a complaint has been dealt with, You may contact the insurer directly at the following address:

The Claims Manager, Groupama Insurance Company Limited, Groupama House, 24 – 26 Minorities, London EC3N 1DE

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Tel: 0845 080 1800 Fax: 0207 964 1001

Please note You have six months from the date of the insurer's final response in which to refer Your complaint to the FOS. Referral to the FOS will not affect Your right to take legal action.

## Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the Claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the Claim. You can get more information about compensation scheme arrangements from the FSCS.

In consideration of The Policyholder having paid the premium, The Underwriters agree to indemnify You subject to the terms, Limit of Indemnity, exclusions and conditions herein against costs and expenses incurred as a result of an Insured Event which occurs within the Territorial Limits and during the Period of Insurance provided that You take all reasonable steps to safeguard any Insured Key.

### Definitions

**Coverholder:** MotorPlus Ltd, Boomerang-Tag Ltd and associated and/or subsidiary companies.

**You/Your:** The Policyholder and any immediate member of their family residing at the same address as the Policyholder during the Period of Insurance.

**Fob:** The numbered tag issued to the Policyholder by the Coverholder which the Coverholder has registered in the Policyholder's name.

**Insured Key:** Any key which is attached to the Fob.

**Limit of Indemnity:** £1,500 being the maximum amount payable in aggregate in each Period of Insurance.

**Period of Insurance:** 12 months from the date of inception of this Policy.

**Policyholder:** The person in whose name the Coverholder has registered the Fob.

**Territorial Limits:** The United Kingdom.

**Insured Event:** The loss or theft of, or damage to, any Insured Key.

**The Underwriters:** Groupama Insurance Company Limited.

Remember to inform us if you change your address.

If your keys are lost, broken or stolen call the emergency number immediately on:

# 0871 2301213

or email: [mail@boomerang-tag.co.uk](mailto:mail@boomerang-tag.co.uk)

Write your fob number in the space below:

Signature: