

Bank of Scotland Car Insurance

Insurance Product Information Document

Company: Arranged by BISL Limited, authorised and regulated by the Financial Conduct Authority (no. 308896), registered in England **Product:** Keycare

This document provides a summary of the key information relating to this policy. Full details can be found in the Policy Documentation.

What is this type of insurance?

Provides cover in the event that your keys are lost, stolen or locked inside a vehicle or premises



What is insured?

- ✓ Replacement keys, replacement locks and any locksmith charges up to the annual cover limit of £1,000
- ✓ Up to three days vehicle hire, up to £40 per day, if your vehicle is unusable as a result of lost or stolen keys
- ✓ Onward transport costs up to £80 per claim for getting you or your vehicle to your original destination
- ✓ 24 hour, 365 days a year UK based emergency helpline
- ✓ Access to a nationwide network of locksmiths
- ✓ The full authorised claim with no excess to pay
- ✓ Any of your keys
- ✓ A £10 reward which is paid by Keycare to the finder of lost keys



What is not insured?

- ✗ Costs relating to a damaged key or lock
- ✗ The value of claims in any period of insurance which exceed the annual cover limit of £1,000
- ✗ Lost keys until three days have passed since they disappeared
- ✗ Wear and tear and/or general maintenance of keys and locks
- ✗ Keys lost by someone other than the policyholder, or a member of their immediate family living at the same address, or an authorised employee (if the policyholder is a company)
- ✗ Claims not notified to Keycare within 30 days of loss or theft of keys
- ✗ Replacement keys exceeding one per lock for car keys, or up to three per lock for house keys
- ✗ Claims where receipts and/or invoices are not submitted to Keycare within 120 days of loss or theft of keys



Are there any restrictions on cover?

- ! Other than the policy exclusions there are no other restrictions or endorsements applying to this cover



Where am I covered?

- ✓ You are covered for lost and stolen keys anywhere in the World



What are my obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any relevant changes in your situation. In the event of an eligible claim, you must notify us as soon as reasonably possible



When and how do I pay?

You can only pay the premium for your additional product using the same payment method and payment frequency you choose for your core policy. This could be as a one off payment or in monthly instalments (subject to status). Payment can be made by direct debit or by debit/credit card.



When does the cover start and end?

Cover is for 12 months with a start and end date as outlined in your Policy Schedule



How do I cancel the contract?

You may cancel the policy at any time by calling our Customer Services team whose details are included within your main policy documents