

TERMS & CONDITIONS – FREE KEY COVER

1. The free key cover offer is promoted by Insurance Factory Limited trading as Lancaster Insurance Services, a company incorporated and registered in England and Wales with company number 02982445 whose registered office is at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB (hereafter referred to as “Lancaster”).
2. These terms and conditions apply to the Lancaster offer to receive free key cover when you purchase a motor insurance policy as new customer or renewal from Lancaster (“Offer”) after the 4th June 2019. The offer will run for one year from the 4th June 2019. At point of following renewal the key cover may be chargeable – if it is, it will be clearly detail in the customer’s renewal invitation.
3. By taking advantage of the Offer, you agree to be bound by these terms and conditions. In the event of any inconsistency between these terms and conditions and any other instructions or terms, these terms and conditions shall prevail. Lancaster reserves the right, at its sole discretion, to exclude anyone taking advantage of the Offer who does not comply with any of these terms and conditions.
4. This Offer is applicable to both new policyholders and existing policyholder’s policy renewal with Lancaster only and cannot be applied retrospectively after cover has been incepted.
5. To take advantage of the Offer, you must:
 - (i) be at least 18 years old;
 - (ii) be a resident of the United-Kingdom; and
 - (iii) not be an employee of Lancaster or an employee of Lancaster’s affiliates or be connected to this Offer.
6. Your eligibility to take advantage of the Offer will be checked if and when you (the policyholder) purchase your new policy or renewal. If your eligibility cannot be verified or you do not meet the eligibility criteria for the Offer in accordance with clauses 4 and 5 above, you will not be able to take advantage of the Free Key Cover Offer. Proof of eligibility and address may be required.
7. This Offer can be used in conjunction with any other offer available to Lancaster customers.
8. Policy benefits, features and discounts offered may vary between insurance policies and are subject to underwriting criteria.
9. If you cancel the motor insurance policy, the insurers’ cancellation rules will apply and you agree to be bound by the Lancaster policy’s terms and conditions as detailed in the policy booklet, including the payment of any cancellation fees (if applicable). If the policy is cancelled, the free key cover will also be cancelled.
10. Lancaster reserves the right at its discretion to:
 - a) amend these terms and conditions without prior notice;
 - b) exclude anyone who has acted fraudulently in any way; and
 - c) suspend, substitute, withdraw, cancel the Offer at any time without providing any prior notice.
11. Lancaster cannot accept any responsibility whatsoever for any technical failure or malfunction, availability or functionality or otherwise or any other problem with any server, system, website, network or mobile operator or service provider or otherwise which may result in the Offer not being applied to the policy or the offer not being displayed after being applied.

12. Lancaster agrees to comply with the provisions of the Data Protection Act 2018 and General Data Protection Regulation (GDPR) including any subordinate legislation made under it and any provision amending, superseding it or re-enacting it (whether with or without modification).

13. To the maximum extent permitted by law, Lancaster and its affiliates shall not be liable for any claims or actions of any kind whatsoever for damages or losses to persons and property which may be sustained in connection with the Offer, using the Offer, receiving the discounted premium or any acts or omissions of its agents.

14. If any of these terms and conditions are found by a competent court or other competent authority to be void or unenforceable, that term or condition shall be modified to the minimum extent necessary to make it valid, legal and enforceable.

15. These terms and conditions are governed by English law and are subject to the exclusive jurisdiction of the English courts.

16. For customers purchasing via MoneySupermarket

- a) Moneysupermarket Limited does not accept any responsibility or liability under or in connection with this offer (including without limitation as a result of technical fault or computer or electronic malfunction [or incomplete, illegible, lost or fraudulent entries]).
- b) You acknowledge that Moneysupermarket Limited is not a party to any contract(s) in relation to the provision of the offer entered into between you and Lancaster Insurance. Moneysupermarket Limited will not be responsible for any damages, claims or losses arising out of, or in connection with any such contract(s) (including any services provided under any such contract(s)).
- c) If any paragraph in these terms and conditions is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other paragraphs of these terms and conditions, which shall remain in full force and effect.
- d) These terms and conditions shall be governed by and construed in accordance with the laws of England and Wales. The Courts of England and Wales shall have exclusive jurisdiction in connection with these terms and conditions.

If you have any questions in connection with Lancaster's offer, please e-mail us:
customerservice@lancasterinsurance.co.uk.