

Keycare
Your policy booklet

0845 303 0550



Welcome to Keycare

The leading name in the recovery and replacement of lost or stolen keys

This is your policy booklet. It sets out the details of your policy and should be read in conjunction with your Policy Schedule. Please keep these documents safe

6 step process...

1. Attach your keys to your registered key fob.
2. Read through your policy schedule to check that your details are correct and notify us of any changes.
3. Write down your unique fob number (located on the back of your fob) on the reverse of your helpline card.
4. Detach your helpline card and keep this safe in your wallet or purse.
5. Make an additional note of your unique fob number on your policy booklet.
6. Keep your policy documents in a safe place.

Please take time to read the policy booklet and schedule to make sure you understand the cover provided.

We hope you will be completely happy with your key protection policy and the service provided. You can cancel your policy within 14 days and receive a full refund of premium providing no claim has been made.



Make a note of your unique fob number here.

If your keys go missing call our emergency helpline number immediately on

0845 303 0550

We are ready to take your call.

The key benefits within your policy

- Cover for lost and stolen keys, replacement locks and any call-out charges up to annual cover limit*
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to call-out limit*
- Up to 3 days car hire if your car is unusable as a result of lost or stolen keys
- 24 hour, 365 days a year emergency helpline
- Access to a nationwide network of locksmiths
- No excess to pay
- No claims discount on main home or motor policy not affected
- Any of your keys attached to the fob issued by Keycare are covered

* Refer to your Policy Schedule for details of cover and call-out limit

Cover Limit

The policy provides you with insurance cover up to the maximum cover limit, as detailed in your Policy Schedule, in the event that any of your keys attached to the fob provided are lost or stolen.

Additional fobs are available to protect the keys of your family members residing at the same address. Each additional fob provides up to the maximum cover limit, as detailed in your Policy Schedule.

Frequently asked questions

Q Can I purchase an extra keyfob for a family member at a different address?

A No, only for the same address.

Q Which type of keys are covered through my policy?

A You can attach your fob to as many keys as you like e.g. your car, house, garage, office.

Q How many keys can I attach to my keyfob?

A As many of your keys as you choose.

Q Do I need to pay the finder the £10 reward?

A No. The reward will be sent directly by Keycare to the person who found your keys.

Looking after your keys

- Never have anything containing your name and address attached to your keys.
- Never leave your keys under doormats, on a string through the letterbox, under a stone, on top of a door or window frame etc. An opportunist thief may be watching.
- Never leave doors or windows open when you go out. If you can get in, so can a burglar.
- Always leave a spare set of keys with a trusted neighbour, friend or family member.
- Try not to keep all your keys on one key ring - additional fobs can be purchased by telephoning Acorn Insurance on 01704 831818.
- Thieves are increasingly trying new methods of vehicle crime. This means stealing your keys to your vehicle first. Burglars have been known to break into houses and offices just to steal vehicle keys.
- Don't leave vehicle keys close to the front door where they can be seen.
- NEVER leave your keys in your vehicle - not even for a second. This is especially important when at a petrol station or when loading or unloading your vehicle.
- Always lock your vehicle when leaving it.

Sophisticated security measures now fitted as standard to new vehicles mean criminals are increasingly turning to key crime.



Terms and conditions

ABOUT YOUR INSURANCE

Insurance has been effected between **you** and the **Insurer** subject to the terms, conditions, claims procedure, **cover limit** and exclusions contained in this **policy**, 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.

Your policy is administered by **Keycare** and the **Insurer** is Groupama Insurance Company Limited.

Keycare and the **Insurer** are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA website www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.

Financial Services Compensation Scheme (FSCS)

Keycare and the **Insurer** are covered by the FSCS, which is triggered when an authorised firm cannot meet its obligations. In this unlikely event **you** may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim. Information about the scheme is available at www.fscs.org.uk. or by phone on 020 7741 4100.

COMMENTS AND COMPLAINTS

We hope **you** will be completely happy with **your** key protection **policy** and the service provided. But if **you** are not satisfied we would like to know about it.

If **your** complaint relates to **Keycare** in the first instance please contact:

Complaints, Keycare, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ.

Tel: 0845 303 0550. Fax: 01274 531 075.

Email: complaints@keycare.co.uk.

Failing satisfaction with the final response to **your** complaint, **you** may ask the Financial Ombudsman Service to review **your** case by contacting:

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

Tel: 0845 080 1800 Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk.

If **your** complaint relates to the **Insurer** in the first instance please contact:

The Chief Executive, Groupama Insurance Company, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

Failing satisfaction with the final response to **your** complaint, **you** may ask the Financial Ombudsman Service to review **your** case by contacting:

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

Tel: 0845 080 1800 Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

DEFINITIONS

Certain words have specific meanings and wherever they appear throughout this **policy** they have been printed in bold to help **you** identify them.

Call-out limit: The maximum amount payable per incident, in respect of any **insured key** locked inside **your** home, or vehicle, as shown in **your policy schedule**.

Cover limit: The maximum amount payable in aggregate in each **period of insurance**, as shown in **your policy schedule**.

Engine capacity: The maximum permitted engine size for hire vehicles, as shown in **your policy schedule**.

Fob: The numbered key fob issued to the **policyholder** by **Keycare**, which **Keycare** has registered in the **policyholder's** name.

Insurer: Groupama Insurance Company Limited, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

Insured event: The loss or theft of any **insured key**, or any **insured key** locked inside **your** home or vehicle.

Insured key: Any of **your** keys which are attached to the **fob** during the **period of insurance**.

Keycare: Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ.

Period of insurance: The period shown in **your policy schedule** for which **you** have paid or agreed to pay the premium.

Policy: These terms and conditions and any changes to them.

Policyholder: The person in whose name, or the company name in which, **Keycare** has registered the **fob**.

Policy schedule: The document headed Policy Schedule giving details of the **policyholder**, **fob** number, **cover limit**, **call-out limit**, **engine capacity** and **period of insurance**.

Territorial limits: The European Union.

You/your: The **policyholder** and any immediate member of their family residing at the same address as the **policyholder** during the **period of insurance**. Where the **policyholder** is a company this will include authorised employees of the company, employed by the company, during the **period of insurance**.

Terms and conditions (contd)

CLAIMS PROCEDURE AND CONDITIONS

1. Claim Notification

To make a claim call **0845 303 0550** and quote the **fob** number. **You** must report any claim to **Keycare** as soon as reasonably possible and within 30 days of the **insured event**. **You** are responsible for the cost of preparing any claim under this **policy**.

2. Theft

If an **Insured key** has been stolen it must be reported to the police immediately.

3. Fraud

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **you** or anybody acting on **your** behalf, including exaggeration of the claim, or submission of forged or falsified documents, **you** will not be entitled to any benefit under this **policy** and criminal proceedings may follow.

4. 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 total aggregate sum payable in each **period of insurance** not exceeding the **cover limit**.

GENERAL CONDITIONS

1. Compliance and Precautions

The insurance described in this **policy** will only apply if **you** have complied with all the terms and conditions, and have taken all reasonable steps to protect the **insured key** and 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 receiving the **policy** documentation, or from the inception date of the **policy** (whichever is later) then any premium already paid will be returned (providing that no claims have been made on the **policy**). If the **policyholder** cancels outside this period there is no entitlement to a refund of premium. The **Insurer** and/or **Keycare** may cancel the insurance in writing sent to the last known address of the **policyholder**.

3. Applicable Contract Law

You and the **Insurer** are free to choose the law applicable to this contract, but in the absence of agreement to the contrary the law of England and Wales will apply.

4. Assignment

This **policy** may not be assigned in whole or in part without the written consent of **Keycare**.

THIS POLICY WILL COVER

If during the **period of insurance** and within the **territorial limits** an **insured key** is lost or stolen, the **Insurer/Keycare** will:

1. Pay up to the **cover limit**, as detailed in **your policy schedule**, in respect of locksmith charges, new locks (if a security risk has arisen), replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any **insured key** if such cannot be reprogrammed), car hire, onward transport costs and the reprogramming 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 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 **Insurer/Keycare** will not indemnify **you** in respect of:

- a) Keys lost or stolen when such keys are not attached to the **fob** (unless **you** have already notified **Keycare** that the **fob** has been lost or damaged and **you** are awaiting a replacement, in which event **Keycare** 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 the **cover limit** in aggregate in the same **period of insurance**.
- c) Sums claimed where **you** do not submit valid receipts or invoices to **Keycare** for payments **you** have made, within 120 days of the **insured event**.
- d) **Insured keys** which are lost until 3 days have elapsed since the loss was reported to **Keycare** (unless **Keycare** is satisfied that a delay would cause undue hardship or significant expense).
- e) **Insured keys** lost 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) Sums claimed for replacement keys exceeding a maximum of 3 per lock.
- h) Any **insured event** not reported to **Keycare** within 30 days.
- i) Wear and tear of, general maintenance of, or damage to locks and keys.
- j) Replacement locks or keys of a higher standard or specification than those replaced.
- k) Sums exceeding the **call-out limit** in respect of any **insured key** locked inside **your** home or vehicle.
- l) Vehicle hire charges where the hired vehicle exceeds the maximum permitted **engine capacity**.

Helpline Card

Write your unique key fob number in the space below

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If your keys are lost or stolen call Keycare immediately on:

0845 303 0550

- m) The balance of vehicle hire charges over a maximum sum of £40 per day.
- n) Vehicle hire charges after the third day of hire.
- o) Charges or costs incurred where **Keycare** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend.
- p) Charges or costs incurred where **you** make alternative arrangements with a third party once **Keycare** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- q) The balance of onward transport costs over a maximum of £80.
- r) Loss of 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**.
- s) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- t) Loss 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.
- u) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- v) Claims arising from any deliberate or criminal act or omission by **you**.
- w) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- x) Claims arising as a result of **your** failure to take reasonable steps to safeguard an **insured key**.
- y) Any loss of market value as a result of loss or theft of the **insured keys**.

RECORDING CALLS

All telephone calls to **Keycare** are recorded to:

- Provide a record of the instructions received from **you**.
- Help monitor quality standards and assist with staff training.
- Meet legal and regulatory requirements.

DATA PROTECTION

By providing **your** information **you** are consenting to **Keycare** contacting **you** by letter, telephone, fax, email or text message as part of our service in administering **your policy**. In contacting **you**, **Keycare** may also provide **you** with details of other promotions or services that may be of specific interest to **you**. The data held about you will not be disclosed to any third party organisation that is not associated with providing **your policy**

TC-V24 26 01 11



Authorised and Regulated by The Financial Services Authority
Policy is administered by Keycare Limited,
Registered Office, 2a Westgate, Baildon,
Shipley, West Yorkshire, BD17 5EJ
Telephone: 01274 599 117 Fax: 01274 531 075
Web: www.keycare.co.uk
Registered in England No 1309093

24hr Recovery Assistance
Emergency Lost and Stolen Helpline:

0845 303 0550

Remember to inform Keycare if you change address



How to make a claim if your keys are lost or stolen

When you discover that your keys are missing:

- Please call our 24 hour Emergency Helpline
- Have your unique fob number ready to enable us to retrieve your policy details

You will be asked to confirm the circumstances of lost or stolen keys, allowing us to agree the best course of action.

Should you have any enquiries about your membership please contact Keycare

Tel: 0845 303 0550 Fax: 01274 531 075

Or write to Keycare Limited, 2a, Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ.

www.keycare.co.uk

**24 Hour Emergency
Lost & Stolen Helpline**

0845 303 0550