

Keycare 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 Ageas Insurance Limited.

Keycare is authorised and regulated by the Financial Conduct Authority – registration number 309514. The **Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – registration number 202124. This can be checked on the Financial Services Register by visiting the FCA website www.fca.org.uk or by contacting the FCA on 0800 1116768 or the PRA on 020 7601 4878.

Financial Services Compensation Scheme (FSCS)

Keycare and the **Insurer** are covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if **Keycare** and the **Insurer** are unable to meet their obligations to **you**. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

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 **you** have a complaint relating to this **policy** in the first instance please contact:

Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST.

Tel: 0845 303 0550. Fax: 0845 075 6180. 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: 0800 023 4567 for people phoning from a “fixed line” (for example a landline at home) or 0300 1239 123 for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02 Fax: 0207 964 1001

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

Contacting the Financial Ombudsman Service at any stage of **your** complaint will not affect **your** legal rights.

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**.

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

Insurer: Ageas Insurance 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 during the **period of insurance**.

Insured key: Any of **your** keys which are attached to the **fob** at the time of the loss or theft.

Keycare: Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST.

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**.

Security risk: The risk resulting from the loss of an **insured key** where it is possible for someone who found the key to trace it to **your** vehicle or premises; or where the lost key is the only one **you** had and **you** cannot obtain replacements from duplicate keys or from the number assigned to the key.

Territorial limits: The European Union.

Vehicle hire charges: The standard charges (excluding any optional extras) associated with hiring a vehicle.

You/your: The **policyholder** and any immediate member of the **policyholder's** family permanently living with the **policyholder** 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**.

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** must submit valid receipts or invoices to **Keycare**, for payments **you** have made, within 120 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 and a crime reference number obtained.

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**.

5. Evidence of ownership

When **you** make a claim evidence of ownership of the vehicle or premises to which the stolen or lost keys relate may be required.

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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 followed the advice in the 'Looking after your Keys' section 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**.

5. Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in the English language.

THIS POLICY WILL COVER

If during the **period of insurance** and within the **territorial limits** an **insured key** is lost or stolen or locked inside **your** home or vehicle 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, infrared handset and/or alarm which is integral to any **insured key** if such cannot be reprogrammed), vehicle hire, onward transport costs and the reprogramming of immobilisers, infrared 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 cover **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) Costs relating to a damaged or broken key or lock.
- f) **Insured keys** lost or stolen from someone other than **you**.
- g) Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.
- h) Sums claimed for replacement keys exceeding a maximum of 3 per lock.
- i) Any **insured event** not reported to **Keycare** within 30 days.

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- j) Wear and tear and/or general maintenance of locks and keys.
- k) Replacement locks or keys of a higher standard or specification than those replaced.
- l) Sums exceeding the **call-out limit** in respect of any **insured key** locked inside **your** home or vehicle.
- m) **Vehicle hire charges** where the hired vehicle exceeds the maximum permitted **engine capacity**.
- n) The balance of **vehicle hire charges** over a maximum sum of £40 per day.
- o) **Vehicle hire charges** after the third day of hire.
- p) 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.
- q) 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.
- r) The balance of onward transport costs over a maximum of £80.
- s) 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**.
- t) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- u) 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.
- v) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- w) Claims arising from any deliberate or criminal act or omission by **you**.
- x) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- y) Claims arising as a result of **your** failure to look after an **insured key** in accordance with the advice contained in this **policy**.
- z) 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**.