

Your keys Protected

Keycare Student



keycare
in safe hands

To validate your cover please
remove this key **fob** and attach
it to your keys **immediately**

Peace of mind from Keycare

As a policyholder you can now enjoy the peace of mind of knowing that, should your keys be lost or stolen, you're covered.

All details of your policy are set out in this policy booklet and should be read in conjunction with your policy schedule.

Please keep these documents safe.

Your key fob must be attached to your keys immediately to validate your cover. Make a note of your fob number in the space below. This can be found on the reverse of your key fob.

How does it work?

- Attach your keys to your registered fob.
- Make a note of your unique fob number (located on the back of your fob) in the space above
- Save the Keycare helpline number in your mobile phone

If you are not entirely satisfied with this policy please return your registered fob to us within 14 days of the date noted on your policy schedule.

The benefits of your policy

- Cover for lost and stolen keys, replacement locks and any call out charges up to the annual cover limit.*
- Cover for locksmith charges if you lock yourself out of your home up to the call out limit.*
- Emergency helpline 24 hour, 365 days a year.
- Access to a nationwide network of locksmiths
- No excess to pay

*Please refer to your policy schedule for details of cover and call out limits

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.

How to make a claim

 **0345 303 0550**

Please quote the fob number. You must report any claim to Keycare as soon as possible and within 30 days of the loss or theft of your keys.

FAQs



- **Do I need to pay the finder the £10 reward?**
No. The reward will be sent directly by Keycare to the person who found your keys.
- **When are keys considered to be irrecoverably lost?**
Keys shall not be deemed irrecoverably lost until three days after the loss is reported to Keycare
- **Are swipe cards covered?**
Yes, the cost of replacing lost or stolen lock transmitters (swipe cards) is covered.



Terms & 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 his **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 202039. 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. However 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: 0345 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, Exchange Tower, 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. Web: www.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 the **insured property**, as shown in **your policy schedule**.

Cover limit: The maximum amount payable in total in each **period of insurance**, 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: Ageas Insurance Limited, House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. **Insured event:** The loss or theft of any insured key, or any **insured key** locked inside the **insured property**.

Insured key: Any **keys for the insured property** which are the responsibility of the **policyholder**, and are attached to the **fob** during the **period of insurance**.

Insured property: The premises at the address specified in **your policy schedule**, occupied by you.

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** and **period of insurance**.

Territorial limits: The European Union.

You/your: The **policyholder**.

WHAT IS COVERED

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
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.

WHAT IS NOT COVERED

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 total 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 one per lock or three per lock for house keys.
- i) Any **insured event** not reported to **Keycare** within 30 days
- 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) 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.
- n) 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.
- o) 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**.
- p) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- p) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- q) 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.
- r) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- s) Claims arising from any deliberate or criminal act or omission by **you**.
- t) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- u) Claims arising as a result of **your** failure to look after an **insured key** in accordance with the advice contained in this **policy**.
- v) Any loss of market value as a result of loss or theft of the **insured keys**.

CLAIMS PROCEDURE AND CONDITIONS

1. Claim Notification

To make a claim call 0345 303 0550 and quote the **fob** number. **You** must report any claim to **Keycare** as soon as 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 **you** make a fraudulent claim under this **Policy** (including exaggeration of the claim or submitting falsified or forged documents), the **Insurer** is not liable to pay the claim and may recover any sums it has paid to **you** in respect of that claim.

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 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 followed the advice in the 'Looking after your Keys' section to protect the **insured key** and minimise the cost of any claim.

2. Cancellation

Cancellation by the Policyholder

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.

Cancellation by the Insurer

Where there is a valid reason for doing so the **Insurer** and/or **Keycare** may cancel the insurance by giving the **Policyholder** seven days' notice in writing sent to the last known address of the **Policyholder**. Valid reasons for cancellation may include but are not limited to:

- Where **You** have given incorrect information and fail to provide clarification when requested;
- Where **You** breach any of the terms and conditions which apply to **Your Policy**;
- Where we reasonably suspect fraud*; or
- Use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers, by **You** or any person acting on **Your** behalf

*If **you** make a fraudulent claim, the **Insurer** may treat the insurance as having been terminated with effect from the time of the fraudulent act. If the **Insurer** treats the insurance as terminated, it may refuse all liability in respect of an **Insured Event** occurring after the fraudulent act and not return any premium paid.

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.

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

For information on how **Keycare** handle **Your** data please refer to the separate Privacy Policy issued with **Your Policy** documents. The latest version of our Privacy Policy is also available to view and download on our website – www.keycare.co.uk.

How to make a claim



0345 303 0550

Please quote the fob number. You must report any claim to Keycare as soon as possible and within 30 days of the loss or theft of your keys.

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This policy is administered by Keycare Limited

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www.keycare.co.uk

Registered in England No. 1309093