

# Keycare Policy Summary

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## Policy Summary

Some important facts about your Keycare insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet and schedule to make sure you understand the cover provided. This summary does not form part of your contract of insurance.

## Name of the Insurer

The insurer for this policy is Ageas Insurance Limited and the policy is administered by Keycare Limited.

## Duration of Contract

The standard duration of the contract is normally 12 months from the date on which the cover starts. Any variations to this duration will be detailed in your Policy Schedule.

## Type of Insurance and Cover

The policy is a key recovery and replacement policy which provides you with insurance cover up to the maximum cover limit detailed in your Policy Schedule. In the event that any of your keys attached to the key fob provided are lost or stolen you will be covered for key and lock replacement. The main features and benefits can be found below.

## Significant Features and Benefits

- 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 vehicle hire if your vehicle 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

**Significant or Unusual Exclusions and Limitations** - see policy document "This Policy Will Not Cover" for a full list

1. **KEYS ARE ONLY COVERED IF ATTACHED TO THE KEY FOB PROVIDED BY KEYCARE**
2. Costs relating to a damaged key or lock will not be covered
3. The total value of claims in any one year may not exceed the annual cover limit\*
4. Keys will not be considered irrecoverable until lost for at least 3 days
5. Wear and tear and/or general maintenance of keys and locks will not be covered
6. A maximum of the call-out limit\* per incident will be paid where keys are locked inside your home or vehicle
7. Keys must have been lost by or stolen from the policyholder, or a member of their immediate family living at the same address, or an authorised employee (if the policyholder is a company)
8. The policyholder must notify Keycare within 30 days of loss or theft of keys
9. The maximum number of keys that can be claimed for per lock is 3
10. All receipts and/or invoices must be submitted to Keycare within 120 days of loss or theft of keys
11. Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

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

## How to complain

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.

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Tel: 0845 303 0550. Fax: 0845 075 6180. Email: [complaints@keycare.co.uk](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

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

## **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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## **Your right of Cancellation**

You have a right to cancel the policy at any time. If the policy is cancelled 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 policy is cancelled 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.

## **How to make a claim**

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 loss or theft of keys. You are responsible for the cost of preparing any claim under this policy.