

**Key Cover**

Policy Booklet

Emergency Lost  
and Stolen Helpline

**0330 0600 623**

Lines are open  
24 hours a day



# Welcome to Policy Expert Key Cover

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.

## 4 step process...

1. Attach your keys to your registered fob which has been sent separately in the post.
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) in the purple block below.
4. 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 happy with your key protection policy and the service provided.



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

**0330 0600 623**

Lines are open 24 hours a day

## The key benefits within your policy

1. Cover for lost and stolen keys, replacement locks and any call-out charges up to annual cover limit of £1,000.
2. Cover for locksmith charges if you lock yourself out of your home or vehicle up to call-out limit of £1,000.
3. Up to 3 days vehicle hire if your vehicle is unusable as a result of lost or stolen keys.
4. 24 hour, 365 days a year emergency helpline.
5. Access to a nationwide network of locksmiths.
6. No excess to pay.
7. No claims discount on main home or motor policy not affected.
8. Any of your keys attached to the fob issued by Keycare are covered.

## 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.

## Frequently asked questions

- Q** Can I purchase an extra fob 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 fob?
- 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 Limited to the person who found your keys.

## Looking after your keys

1. Never have anything containing your name and address attached to your keys.
2. 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.
3. Never leave doors or windows open when you go out. If you can get in, so can a burglar.
4. Always leave a spare set of keys with a trusted neighbour, friend or family member.
5. Try not to keep all your keys on one key ring.
6. Sophisticated security measures now fitted as standard to new vehicles mean criminals are increasingly turning to key crime.
7. 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.
8. Don't leave vehicle keys close to the front door where they can be seen.
9. 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.
10. Always lock your vehicle when leaving it.

# Key cover 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 202039. This can be checked on the Financial Services Register by visiting the FCA website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 1116768 or the PRA on 020 7601 4878.

## How to complain

In the event of a complaint arising under this insurance, **you** should follow the complaints procedure below.

### Complaints regarding the sale of this policy

Please contact:

Customer Services Manager  
Policy Expert  
Silbury Court East  
402-420 Silbury Boulevard  
Milton Keynes, MK9 2AF

Tel: 0330 0600 601

Email: [ask@policyexpert.co.uk](mailto:ask@policyexpert.co.uk)

## Complaints regarding a claim

Please contact:

### Complaints

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

Tel: 0330 0600 623

Email: [complaints@keycare.co.uk](mailto:complaints@keycare.co.uk)

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at:

Insurance Division Financial Ombudsman Service  
Exchange Tower,  
London,  
E14 9SR

Tel: 0300 123 9 123

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

# 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 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, Ageas 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 **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 **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**.

## 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**.

## Claims procedures and conditions

### 1. Claim Notification

To make a claim call 0330 0600 623 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**.

### 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.

## 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.

## 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 start 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.

## **What is covered**

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.

## **What is not covered**

The **Insurer/Keycare** will not cover **you** in respect of:

1. 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**).

2. Any amount exceeding the **cover limit** in total in the same **period of insurance**.
3. 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**.
4. **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).
5. Costs relating to a damaged or broken key or lock.
6. Insured keys lost or stolen from someone other than **you**.
7. Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.
8. Sums claimed for replacement keys exceeding a maximum of one per lock or three per lock for house keys.
9. Any **insured event** not reported to **Keycare** within 30 days.
10. Wear and tear and/or general maintenance of locks and keys.
11. Replacement locks or keys of a higher standard or specification than those replaced.
12. Sums exceeding the **call-out** limit in respect of any **insured key** locked inside **your** home or vehicle.
13. The balance of **vehicle hire charges** over a maximum sum of £40 per day.
14. **Vehicle hire charges** after the third day of hire.
15. 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.
16. 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.
17. The balance of onward transport costs over a maximum of £80.
18. 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**.

19. Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
20. 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.
21. Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
22. Claims arising from any deliberate or criminal act or omission by **you**.
23. Loss or theft of an **insured key** which occurs outside the **period of insurance**.
24. Claims arising as a result of **your** failure to look after an **insured key** in accordance with the advice contained in this **policy**.
25. 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:

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

## 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.

## 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**.

We also offer these great value insurance products.



Home Insurance

**0330 0600 601**

[policyexpert.co.uk/home](http://policyexpert.co.uk/home)



Car Insurance

**0330 0600 602**

[policyexpert.co.uk/car](http://policyexpert.co.uk/car)



Travel Insurance

**0330 0600 603**

[policyexpert.co.uk/travel](http://policyexpert.co.uk/travel)

Need to talk to us about anything else?

Call

**0330 0600 600**

Lines are open

**Monday-Thursday 9am-8pm**

**Friday 9am-6pm & Saturday 9am-2pm**