

# Key cover

Policy  
Expert

## Insurance product information document

Company: Keycare Limited

Product: Policy Expert Key cover

Keycare Limited is authorised and regulated by the Financial Conduct Authority. FCA registration number 309514.  
Registered in England and Wales number 01309093.

This document contains the significant information about the Key cover product. It does not describe all the terms and conditions of the policy. The full terms and conditions are included in the policy booklet and policy schedule, which will be issued to you after you have purchased the policy.

### What is this type of insurance?

This policy provides insurance cover for lost and stolen keys, keys broken in a lock and keys that you have accidentally locked in your home or vehicle and require a locksmith to gain entry.



#### What is insured?

- ✓ Replacement keys, replacement locks and any locksmith charges up to the annual cover limit.
- ✓ Up to £50 per day of vehicle hire charges (for a maximum of three days), if you can't use your vehicle because of lost or stolen keys.
- ✓ Onward transport costs up to £100 per claim, to get you or your vehicle to:
  - your original destination;
  - a garage; or
  - your home.
- ✓ Up to £50 per claim for a replacement key and locksmith charges if an insured key is broken, or broken in a lock.
- ✓ The full authorised claim with no excess to pay.
- ✓ Any of your keys attached to the fob issued by Keycare, at the time of the insured event.



#### What is not insured?

- ✗ Keys not attached to your registered fob at the time of the claim.
- ✗ Any amount payable over £1,500 in any period of insurance.
- ✗ Lost keys, until two days have passed since the loss was reported to Keycare.
- ✗ Wear and tear or general maintenance of keys and locks.
- ✗ Keys lost by or stolen from someone other than the policyholder or a member of their immediate family living at the same address.



#### Are there any restrictions on cover?

- ! Claims will not be covered unless you notify Keycare within 45 days of the event.
- ! Claims will not be covered unless you send receipts or invoices to Keycare within 120 days of the event.



#### Where am I covered?

- ✓ You are covered anywhere in the world.



#### What are my obligations?

- When you receive the fob supplied by Keycare, you must attach your keys to the registered fob as soon as possible.
- You are required to comply with all the terms and conditions of the insurance that are detailed in the policy.
- You must make sure that all the information you provide in relation to this policy is up-to-date and accurate.
- You must follow the claims procedures that are set out in the policy.
- You must pay the premium when it is due.



## When and how do I pay?

The premium for this annual policy may be paid in one single amount or, if offered, by monthly instalments. If you pay monthly, a credit charge will apply.



## When does the cover start and end?

The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents.



## How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you may cancel it at any time by letting us know. Call our customer service team on: 0330 0600 602.

If you inform us:

Within 14 days of receiving your documents we'll refund any money you've paid, if you haven't made a claim.

After 14 days, there is no entitlement to a refund of premium.

If you renew but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed, you will be charged in line with cancellation rules above.

Further details can be found in our terms and conditions, which you can find on our website.