



Your key cover policy wording



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The main features of your policy

This is **your** policy wording booklet. It sets out the details of **your** insurance contract with **us**. Please take time to read this policy wording booklet to make sure **you** understand the cover provided.

If **you** have any questions or need more information, please give **us** a call or drop **us** an email. **We**'re here to help.

Please take time to complete these four steps

1. Attach **your** keys to **your** registered **fob**, that has been sent separately to **you** in the post.
2. Read through **your** policy **schedule** to check that **your** details are correct and notify **us** if anything needs changing.
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.

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



0330 0600 623

Lines are open 24 hours a day

The main features of your policy

1. If **your** keys are lost or stolen, **you** are covered for new locks or replacement keys up to an annual limit of £1,500.
2. If **you** lock yourself out of **your** home or vehicle, **you** are covered for locksmith charges up to an annual limit of £1,500.
3. If **you** can't use **your** vehicle because **your** keys have been lost or stolen **you** are covered (for up to £50 a day) to hire another vehicle for up to 3 days.
4. A 24-hour, 365 days a year emergency helpline.
5. Access to a nationwide network of locksmiths.
6. There are no excesses to pay when **you** make a claim.
7. All the keys that are attached to **your** registered **fob** are covered.

Frequently asked questions

Q: Can I purchase an extra **fob** for a family member who lives at a different address?

A: **You** can buy up to 4 fobs per policy. Any family member who lives at the same address can have a **fob**. Any family that lives at a different address cannot buy a **fob** under this policy.

Q: Which type of keys are covered by this policy?

A: All keys attached to the **fob** are covered. **You** can attach as many different type of keys as **you** like to **your fob** (for example **your** car, house, garage, office keys).

Q: Do I need to pay the finder the £10 reward?

A: No. Keycare will send the reward directly 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. 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. Don't leave vehicle keys close to the front door where they can be seen.
7. Never leave **your** keys in **your** vehicle - not even for a second, especially when at a petrol station or when loading or unloading **your** vehicle.

Definitions

The following definitions have the same meaning wherever they appear in this policy. They will always appear in bold font.

Cover limit

The maximum amount **we** will pay in each **period of insurance** is £1,500.

Fob

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

Insurer

Ageas Insurance Limited.

Insured event

- i. the loss or theft of any **insured key**;
- ii. any **insured key** locked inside **your** home or vehicle;
- iii. any **insured key** that is broken, or broken in a lock

which occurs within the **territorial limits** and during the **period of insurance**.

Insured key

Any keys that are attached to **your fob** at the time of the **insured event**.

Period of insurance

The period shown in **your** policy **schedule** which **your insurer** agrees to provide cover for, as long as **you** pay the premium.

Policy

These terms and conditions, together with the most recent policy **schedule** that **we** have issued to **you**.

Policyholder

The person named in the policy **schedule** and who Keycare has registered the **fob** to.

Policy schedule

The document giving details of the **policyholder** and **period of insurance**.

Security risk

- i. Following the loss or theft of an **insured key**, the risk of someone finding the key and being able to trace it to **your** vehicle or premises; or
- ii. 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

Worldwide.

Vehicle hire charges

The standard charges (excluding any optional extras) to hire a vehicle.

You/your

- i. The **policyholder**;
- ii. any immediate member of the **policyholder's** family permanently living with the **policyholder** at the same address as the **policyholder**; and
- iii. any named driver on the **policy schedule** during the **period of insurance**.

We/us/our

Policy Expert (a trading name of QMetric Group Limited).

Claims procedures and conditions

1. How to make a claim

To make a claim call 0330 0600 623 and quote **your fob** number.

You must report any claim to Keycare as soon as possible and always within 45 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 paid to **you** in respect of that claim.

4. Maximum number of claims

There is no limit to the number of separate claims that **you** may make within the **period of insurance**. However, the **insurer** will not pay more than the **cover limit** in any **period of insurance**.

5. Evidence of ownership

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

General conditions

1. Compliance and precautions

The insurance will only apply if **you** have complied with all the terms and conditions of the **policy**. It is **your** responsibility to follow the advice in the 'Looking after **your** keys' section to protect the **insured keys** 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 start date of the policy (whichever is later) then:

- a. if a claim has been made on the policy there will be no refund of premium;
- b. if no claims have been made on the policy then any premium already paid will be returned.

If the **policyholder** cancels outside this 14-day period there is no entitlement to a refund of premium.

Cancellation by us

Where there is a valid reason for doing so, **we** may cancel the insurance by giving the **policyholder** seven days' notice in writing sent to the last known address of the **policyholder**.

Your insurer or Keycare may also request that **we** cancel the insurance policy

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 **we** cancel the insurance one of the following will apply:

- a. if a claim has been made on the policy, there will be no refund of premium;
- b. if no claim has been made on the policy, then the unused proportion of premium will be returned.

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's covered

This insurance is a contract between **you** and the **insurer** and is subject to the terms, conditions and exclusions contained in this policy.

1. Following an **insured event** to an **insured key**, it will pay for:
 - a. locksmith charges;
 - b. new locks (if a **security risk** has arisen);
 - c. replacement keys (including any immobiliser, infrared handset and/or alarm which is integral to any **insured key** if such cannot be reprogrammed); and
 - d. the reprogramming of immobilisers, infrared handsets and alarms which are attached to the **fob** but are not integral to an **insured key**.
2. It will pay up to £50 per day, for a maximum of three days, towards **vehicle hire charges** if **you** can't use **your** vehicle as a result of an **insured key** being lost or stolen.
3. If an **insured event** means that **you** cannot drive, it will pay up to £100 per claim for onward transport costs to get **you** or **your** vehicle to:
 - **your** original destination;
 - a garage; or
 - **your** home.
4. It will pay a £10 reward to the finder of a lost **insured key**.
5. It will provide an emergency helpline 24 hours a day, 365 days a year.

The amounts shown below are the most this policy will pay:

- for events **1**, **2** and **3** - up to the **cover limit**;
- if an **insured key** is broken, or broken in a lock - up to £50 per claim, for a replacement key and locksmith charges.

What is not covered

The **insurer** will not cover **you** for:

1. Lost or stolen keys that 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**.
3. Any claim where **you** do not submit valid receipts or invoices to Keycare within 120 days of the **insured event**.
4. **Insured keys** which are lost, until 2 days have passed 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 lock.
6. **Insured keys** lost or stolen from someone other than **you**.
7. Any costs where duplicate keys are available. However, **we** will pay to replace the **insured key** and the cost to transport **you** to **your** home or **your** duplicate key.
8. More than one replacement key per lock, or three replacements for house keys.
9. Any **insured event** not reported to Keycare within 45 days.
10. Wear and tear or general maintenance of locks and keys.
11. Replacement locks or keys of a higher standard or specification than those replaced.
12. 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.
13. 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.
14. The balance of onward transport costs over a maximum of £100.
15. 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**.
16. Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
17. 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.
18. Any loss of earnings or profits which **you** suffer as a result of an **insured event**.
19. Claims arising from any deliberate or criminal act or omission by **you**.
20. Any **insured event** which occurs outside the **period of insurance**.
21. Any loss of market value as a result of loss or theft of the **insured keys**.

Regulatory information

Who's who

1. **Your** policy is administered by Keycare.

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

Keycare is authorised and regulated by the Financial Conduct Authority - registration number 309514.

2. The broker who sold this product to **you** is Policy Expert.

Registered office: QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

Policy Expert is a trading name of QMetric Group Limited who is authorised and regulated by the Financial Conduct Authority - registration number 529506.

3. The **insurer** is Ageas Insurance Limited.

Registered office: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Ageas Insurance Limited 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.

Recording calls

All telephone calls to Keycare and Policy Expert are recorded to:

1. provide a record of the instructions received from **you**;
2. help monitor quality standards and assist with staff training; and
3. meet legal and regulatory requirements.

Financial Services Compensation Scheme

Keycare and the **insurer** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme 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.

Protecting your personal information

For details of how Policy Expert will use and share **your** information, please see **our** privacy notice, which is available on **our** website at www.policyexpert.co.uk/privacy-policy.

Please read these documents to make sure **you** fully understand how **your** personal information will be processed.

Or **you** can contact **our** Data Protection Officer at:
QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

The latest version of the Keycare privacy policy is available to view and download on their website www.keycare.co.uk/home/PrivacyPolicy.

Complaints procedure

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:

Post: Customer Services Manager
Policy Expert
Silbury Court West
352 - 390 Silbury Boulevard
Milton Keynes
MK9 2AF.
Phone: 0330 0600 601
Email: ask@policyexpert.co.uk

Complaints regarding a claim. Please contact:

Post: Complaints
Keycare
2-3 Quayside House,
Quayside Salts Mill Road
Shipley,
West Yorkshire
BD18 3ST
Phone: 0330 0600 623
Email: complaints@keycare.co.uk

Please quote **your** policy number in all correspondence to help **us** give 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 (FOS). The FOS is an independent body that can help **you** and **us** to reach an agreement on complaints which have already been through **our** complaints procedure.

You can contact the Financial Ombudsman Service at:

Post: Insurance Division
Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567
Web: www.financial-ombudsman.org.uk

European Online Dispute Resolution platform

If **you** bought **your** policy online, the European Online Dispute Resolution (ODR) platform can help settle any disputes about it.

If **you** have a complaint about **your** policy, **you** can enter it onto the ODR platform. **Your** complaint will then be sent to the correct alternative dispute-resolution scheme. For insurance complaints in the UK, this is the Financial Ombudsman Service, whose contact details are above.

For more information about ODR, please visit <http://ec.europa.eu/odr>.

The above complaints procedure does not affect **your** legal rights as a consumer. For more information about **your** legal rights, contact **your** local authority's trading standards service or Citizens Advice.

Key contact number

Claim line

0330 0600 623

To tell us about a new claim or to discuss an existing claim.

We may record and monitor calls. Call charges will vary.

Policy Expert Key Cover and Policy Expert are trading names of QMetric Group Limited.

Registered office: QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

Registered in England and Wales, company number: 07151701.

QMetric Group Limited is authorised and regulated by the Financial

Conduct authority (FCA). FCA registered number: 529506.

Visit www.fca.org.uk for more information.

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