



# Your Keycare policy booklet

0345 075 6182



# Welcome to Keycare

## The leading name in the recovery and replacement of lost or stolen keys

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.

### 6 step process...

1. Attach your keys to your registered fob.
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) on the reverse of your helpline card.
4. Detach your helpline card and keep this safe in your wallet or purse.
5. Make an additional note of your unique fob number on your policy booklet.
6. 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 completely happy with your key protection policy and the service provided. You can cancel your policy within 14 days and receive a full refund of premium providing no claim has been made. If you cancel outside this period, you will be entitled to a refund of premium paid subject to a deduction for the time for which you have been covered.



**Make a note of your unique fob number here.**

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

**0345 075 6182**

**We are ready to take your call.**

## The key benefits within your policy

- 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 claim discount on main motor or home policy not affected
- Any of your keys attached to the fob issued by Keycare are covered

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

## 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.

Additional fobs are available to protect your additional sets of keys and keys for your family members living at the same address as you. Each additional fob provides up to the maximum cover limit, as detailed in your Policy Schedule.

## 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 and shed.

**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

- 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.
- Always leave a spare set of keys with a trusted neighbour, friend or family member.
- Try not to keep all your keys on one key ring - additional fobs can be purchased by telephoning 0345 075 6182.
- 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.
- Don't leave vehicle keys close to the front door where they can be seen.
- 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.
- Always lock your vehicle when leaving it.

Sophisticated security measures now fitted as standard to new vehicles mean criminals are increasingly turning to key crime.



# 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 arranged by **Aviva UK Digital Limited** (trading as General Accident), administered by **Keycare** and the **Insurer** is Ageas Insurance Limited.

**Aviva UK Digital Limited** and the **Insurer** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **Keycare** is authorised and regulated by the Financial Conduct Authority. 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.

## Financial Services Compensation Scheme (FSCS)

**Aviva UK Digital Limited, Keycare** and the **insurer** are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation if **Aviva UK Digital Limited, Keycare** and/or 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

## 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 075 6182. 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, 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](mailto:complaint.info@financial-ombudsman.org.uk)

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

**Aviva UK Digital Limited:** St Helens 1 Undershaft London EC3P 3DQ.

**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 for each **period of insurance**, as shown in **your policy schedule**.

**Engine capacity:** The maximum permitted engine size for hire vehicles, 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.

**Insured key:** Any of **your** keys which are attached to the **fob** during the **period of insurance**.

**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 business 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**, **engine capacity** 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:** Worldwide.

**You/your:** The **policyholder** and any immediate member of their family living at the same address as the **policyholder** during the **period of insurance**. Where the **policyholder** is a business this will include authorised employees of the business, employed by the business, during the **period of insurance**.

# Terms and Conditions (continued)

## Claims Procedure and Conditions

### 1. Claim Notification

To make a claim call 0345 075 6182 and quote the **fo** 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.

### 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.

## 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 **fo** 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:

- a) Keys lost or stolen when such keys are not attached to the **fo** (unless **you** have already notified **Keycare** that the **fo** 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 **fo**).
- 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 three 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) **Vehicle hire charges** where the hired vehicle exceeds the maximum permitted **engine capacity**.
- n) The balance of **vehicle hire charges** over a maximum sum of £40 per day.
- o) **Vehicle hire charges** after the third day of hire.
- p) 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.
- q) 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.
- r) The balance of onward transport costs over a maximum of £80.
- s) 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 **fo**.
- t) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- u) 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.
- v) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- w) Claims arising from any deliberate or criminal act or omission by **you**.
- x) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- y) Claims arising as a result of **your** failure to look after an **insured key** in accordance with the advice contained in this **policy**.
- z) 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:

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

#### How We Handle Your Data

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](http://www.keycare.co.uk).

**24hr Recovery Assistance**  
**Emergency Lost and Stolen Helpline:**

**0345 075 6182**

Remember to inform Keycare if you change address



# Thanks for choosing General Accident



## Your helpline card

Fill in your unique fob number below:

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

# 0345 075 6182

We're ready to take your call