



KEYCARE INSURANCE

Your 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 document to make sure you understand the cover it provides.

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.

Name of the Insurer

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

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>This policy provides you with £1500 worth of insurance cover for lost and stolen keys, replacement locks and any call-out charges up to the cover limit. The main benefits are as follows:</p> <ol style="list-style-type: none"> £1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs. Up to 3 days’ car hire if you are stranded or your car 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 £10 reward payable to the finder of your keys Any of your keys attached to the fob issued by Keycare are covered There is no excess payable “No Claims Bonus” on your main insurance policies not affected. 	<p>(See policy document “what is not covered” section for a full list)</p> <ol style="list-style-type: none"> Keys are only covered if attached to the key fob provided by Keycare Limited (unless you have already notified us that the fob has been lost or stolen and are awaiting a replacement, in which case we will cover keys we are satisfied would otherwise have been attached). Costs relating to a damaged key or lock will not be covered The total value of claims in any one year may not exceed £1500. Keys will not be considered irrecoverable until lost for at least three days. Wear and tear and/or general maintenance of keys and locks will not be covered. A maximum of the call-out limit* per incident will be paid where keys are locked inside your home or vehicle Keys attached to the fob must have been lost by or stolen from the Policyholder or by a member of the Policyholder’s family living at the same address. The Policyholder must notify Keycare Limited as soon as possible and within 30 days of the loss or theft. The maximum number of keys that can be replaced is one per lock, or up to three per lock for house keys All receipts/invoices must be submitted to Keycare within 120 days of loss or theft of keys

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

Your right of cancellation |

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.

In certain circumstances such as your main policy being cancelled or fraud having been committed the Insurer may cancel the insurance in writing sent

to the last known address of the policyholder and giving seven days' notice. If the Insurer exercises their right to cancel there is no entitlement to a refund of premium.

How to Make a Claim |

To make a claim call **0345 305 8147** and quote the fob number. You must report any claim to Keycare as soon as 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

How to complain |

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 305 8147. Fax: 0845 075 6180. Email: **complaints@keycare.co.uk**

If you are dissatisfied with the final response 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**

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

Financial Services Compensation Scheme (FSCS) |

The Insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if the Insurer (or Keycare) is 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.