

# Terms & 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 Groupama Insurance Company Limited.

**Keycare** and the **Insurer** are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by contacting the FSA on 0845 606 1234.

### Financial Services Compensation Scheme (FSCS)

**Keycare** and the **Insurer** are covered by the FSCS, which is triggered when an authorised firm cannot meet its obligations. In this unlikely event **you** may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

## COMMENTS AND COMPLAINTS

We hope **you** will be completely happy with **your** key protection **policy** and the service provided. But if **you** are not satisfied we would like to know about it.

If your complaint relates to **Keycare** in the first instance please contact:  
Complaints, Keycare, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ.  
Tel: 0845 303 0550. Fax: 01274 531 075. 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, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Tel: 0845 080 1800 Fax: 0207 964 1001 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

If your complaint relates to the **Insurer** in the first instance please contact:  
The Chief Executive, Groupama Insurance Company, Groupama House, 24 – 26 Minorities, London, EC3N 1DE.

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, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Tel: 0845 080 1800 Fax: 0207 964 1001 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## DEFINITIONS

Certain words have specific meanings (as shown below) 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 aggregate in 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:** Groupama Insurance Company Limited, Groupama House, 24 – 26 Minorities, London, EC3N 1DE.

**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, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ.

**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 company 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**.

**Territorial limits:** The European Union.

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

## CLAIMS PROCEDURE AND CONDITIONS

### 1. Claim Notification

To make a claim call 0845 303 0550 and quote the **fob** number. **You** must report any claim to **Keycare** as soon as reasonably possible and within 30 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.

### 3. Fraud

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **you** or anybody acting on **your** behalf, including exaggeration of the claim, or submission of forged or falsified documents, **you** will not be entitled to any benefit under this **policy** and criminal proceedings may follow.

### 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 aggregate sum payable in each **period of insurance** not exceeding the **cover limit**.

## 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 taken all reasonable steps to protect the **insured key** and minimise the cost of any claim.
- 2. 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 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. The **Insurer** and/or **Keycare** may cancel the insurance in writing sent to the last known address of the **policyholder**.
- 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**.

## THIS POLICY WILL COVER

If during the period of insurance and within the territorial limits an insured key is lost or stolen, 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, infra-red handset and/or alarm which is integral to any **insured key** if such cannot be reprogrammed), car hire, onward transport costs and the reprogramming of immobilisers, infra-red 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.

## THIS POLICY WILL NOT COVER

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

- a) 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**).
- b) Any amount exceeding the **cover limit** in aggregate 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 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).**
- e) **Insured keys lost or stolen from someone other than you.**
- f) Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.
- g) Sums claimed for replacement keys exceeding a maximum of 3 per lock.
- h) Any **insured event** not reported to **Keycare** within 30 days.
- i) Wear and tear of, general maintenance of, or damage to locks and keys.
- j) Replacement locks or keys of a higher standard or specification than those replaced.
- k) Sums exceeding the **call-out limit** in respect of any **insured key** locked inside your home or vehicle.
- l) Vehicle hire charges where the hired vehicle exceeds the maximum permitted **engine capacity**.
- m) The balance of vehicle hire charges over a maximum sum of £40 per day.
- n) Vehicle hire charges after the third day of hire.
- o) 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.
- p) 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.
- q) The balance of onward transport costs over a maximum of £80.
- r) 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**.
- s) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- t) 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.
- u) Any loss of earnings or profits which you suffer as a result of the loss or theft of an **insured key**.
- v) Claims arising from any deliberate or criminal act or omission by you.
- w) Loss or theft of an **insured key** which occurs outside the period of insurance.
- x) Claims arising as a result of your failure to take reasonable steps to safeguard an **insured key**.
- y) 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.

## 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**.

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Product group from well-managed  
forests and other controlled sources  
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