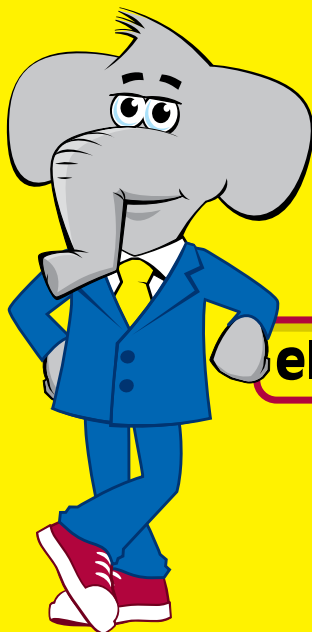




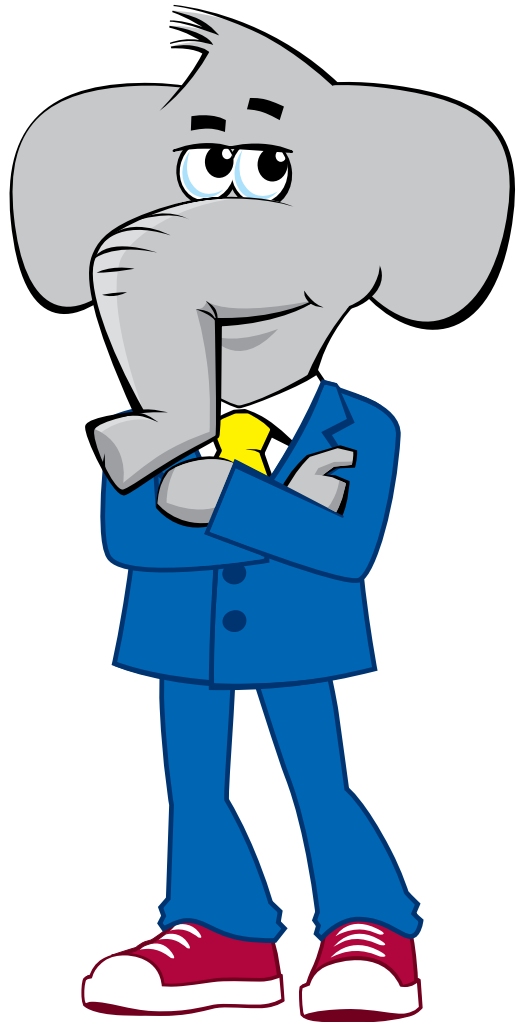
# Keycare Cover

Terms and Conditions



[elephant.co.uk](http://elephant.co.uk)





# Policy Summary

**keyfacts**®

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 booklet and schedule to make sure you understand the cover provided. The summary does not form part of your contract of insurance.

## About Your Insurance

The policy is administered by Keycare Limited and the Insurer is Groupama Insurance Company Limited. Home State: UK.

## Duration of Contract

The period of the motor insurance policy which runs concurrent with this policy and does not exceed 12 months.

## Insurance Cover

The policy 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. The main features and benefits can be found below.

## Significant Features and Benefits

- Cover for lost and stolen keys, replacement locks and any call-out charges up to £1,500 in any period of insurance
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to £1,500 in any period of insurance

- Up to 3 days car hire if 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
- No excess to pay
- No claims discount on main home or motor policy not affected
- Any of your keys attached to the fob issued by Keycare are covered

## Significant Exclusions and Limitations

1. Keys are only covered if attached to the key fob provided by Keycare (This Policy Will Not Cover – Clause a)
2. The total value of claims in any period of insurance may not exceed the cover limit of £1,500 (This Policy Will Not Cover – Clause b)
3. Keys will not be considered irrecoverable until lost for at least 3 days (This Policy Will Not Cover – Clause d)
4. Wear and tear, general maintenance and damage to keys and locks will not be covered (This Policy Will Not Cover – Clause i)
5. A maximum of £1,500 per incident will be paid where keys are locked inside your home or vehicle (This Policy Will Not Cover – Clause k)



6. Keys must have been lost by or stolen from the policyholder, or a member of their immediate family residing at the same address, or an authorised employee (if the policyholder is a company) (This Policy Will Not Cover – Clause e)
7. The policyholder must notify Keycare within 30 days of loss or theft of keys (This Policy Will Not Cover – Clause h)
8. The maximum number of keys that can be claimed for per lock is 3 (This Policy Will Not Cover – Clause g)
9. All receipts must be submitted to Keycare within 120 days of loss or theft of keys (This Policy Will Not Cover – Clause c)
10. Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

### **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: 0800 0 234 567

free for people phoning from a 'fixed line' (eg. a landline at home).

0300 123 9 123

free 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)

If your complaint relates to the Insurer in the first instance please contact:

The Chief Executive, Groupama Insurance Company, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

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.

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Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **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. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 020 7741 4100.

### **Cancellation**

You may cancel your policy and receive a full refund providing you inform us within the 14 days after you receive the policy terms and conditions. You may cancel this policy after this period but we reserve the right to charge a cancellation fee.

Please contact EUI Limited (trading as [elephant.co.uk](http://elephant.co.uk)) Capital Tower, Greyfriars Road, Cardiff CF10 3AZ or call 0871 882 2233 (calls to 0871 numbers are charged at 8p per minute plus network extras).

### **Claim Notification**

To make a claim call 0845 305 8144 and quote the fob number. You must report any claim to Keycare as soon as reasonably 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.

# 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 administered by **Keycare** and the **Insurer** is Groupama Insurance Company Limited. Homestate: UK.

**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 <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. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 020 7741 4100.

## 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: 0800 0 234 567

free for people phoning from a 'fixed line' (eg. a landline at home).

0300 123 9 123

free 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)

If **your** complaint relates to the **Insurer** in the first instance please contact:

The Chief Executive, Groupama Insurance Company, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

Failing satisfaction with the final response to **your** complaint, **you** may ask the Financial Ombudsman Service to review **your** case by contacting:

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Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Definitions

Certain words have specific meanings 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** is £1,500.

**Engine capacity:** The maximum permitted engine size for hire vehicles is 1600cc.

**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, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

**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, and does not exceed 12 months.

**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**.

### Claims Procedure And Conditions

#### 1. Claim Notification

To make a claim call 0845 305 8144 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

**You** may cancel **your policy** and receive a full refund providing **you** inform us within the 14 days after **you** receive the **policy** terms and conditions. Should **you** cancel outside the 14 day cancellation period, additional charges, including a £5 cancellation fee will apply for the time on cover. . Please call 0871 882 2233 (Calls to 0871 numbers are charged at 8p per minute plus network extras). The **Insurer** and/or **Keycare** may cancel the insurance in writing sent to the last known address of the **policyholder**.

#### 3. Governing Law and Language

This insurance shall be subject to English Law, unless specifically agreed to the contrary. All communication is to be conducted in English.

#### 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**, 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 cover **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**.

### **Service Provider and Insurer**

Supplied by EUI Limited, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ, Registered Company Number 2686904 and is administered by Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire BD17 5EJ, Registered Company Number 1309093, and is underwritten by Groupama Insurance Company Limited, 6th Floor, One America Square, 17 Crosswall, London EC3N 2LB, Registered Company Number 995253. Home State: United Kingdom.

EUI Limited, Keycare Limited and Groupama Insurance Company Limited are all authorised and regulated by the Financial Services Authority.

EUI Limited Firm Reference Number: 309378.

Keycare Limited Firm Reference Number: 309514.

Groupama Insurance Company Limited Firm Reference Number: 202124.

