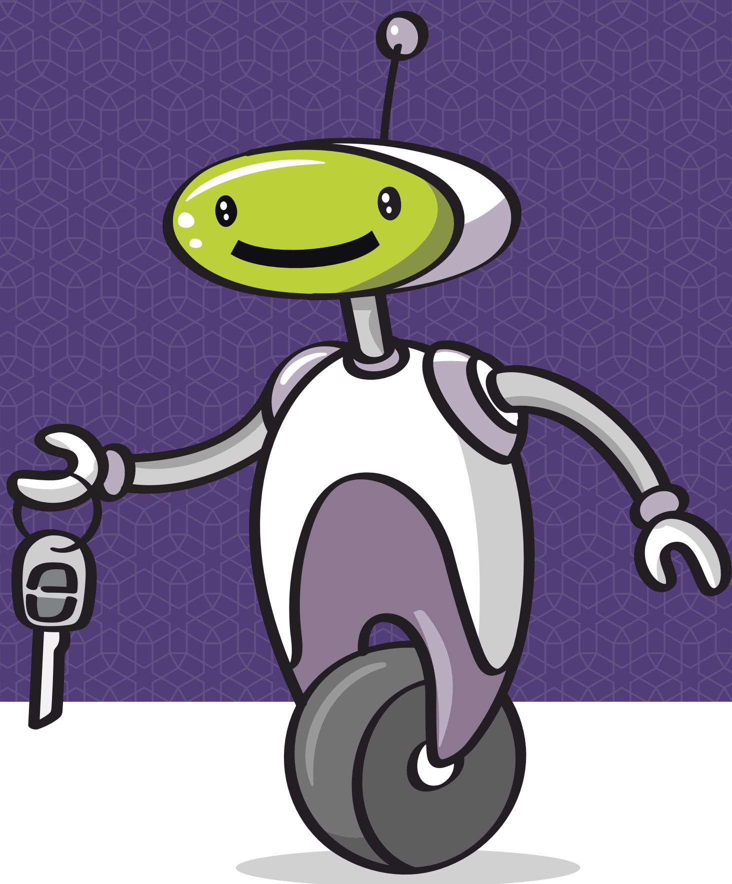
In safe hands with Keycare



MOTORCADE
INSURANCE

The benefits of your policy...

- Cover for lost and stolen keys, replacement locks and any call out charges up to the annual cover limit.*
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to the 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 claims discount on main home or motor policy not affected.
- Any of your keys attached to the fob issued by Keycare are covered.
- Keycare pay the finder of your keys a £10 reward. You will not be asked to contribute.
- No details of the key owner are given to the finder, guaranteeing confidentiality and security.

* Please refer to your Policy Schedule for details of cover and call out limits

In safe hands...

We all know that losing your keys or having them stolen is frustrating and upsetting. As an Motorcade policyholder you can relax in the knowledge that, should this happen, you are only a phone call away from help.

This is your policy booklet. It sets out the details of your policy and should be read in conjunction with your Policy Schedule, which will be sent to you separately.
Please keep these documents safe.

A key fob will be sent to you separately. **Your key fob must be attached to your keys immediately to validate your cover.** Make a note of your fob number in the space below. This can be found on the reverse of your key fob.

If your keys go missing call our
24 Hour Emergency Helpline immediately

0345 218 3515

Save this number to your mobile phone

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 calling Keycare on **0345 303 4028** or alternatively visit **www.keycare.co.uk**.
- Sophisticated security measures now fitted as standard to new vehicles mean criminals are trying new methods of vehicle crime. This means stealing the keys to your vehicle first. Burglars have been known to break into houses and offices just to steal vehicle keys.
- Do not 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 fuel station or when loading or unloading your vehicle.
- Always lock your vehicle when leaving it.

How to make a claim

Call our **24 hour Emergency Helpline**
Have your fob number ready to help us retrieve your policy details.

0345 218 3515

You will be asked to confirm the details of what has happened, allowing us to agree the best course of action.

Terms & Conditions

Insurance

Insurance has been effected between **You** and the **Insurer** subject to the terms, conditions, claims procedure, limits and exclusions contained in this **Policy**, in respect of an **Insured Event** which occurs within the **Territorial Limits** during the **Period of Insurance** for which **You** have paid or agreed to pay the premium.

The Insurer

The **Insurer** is AA Underwriting Insurance Company Limited registered in Gibraltar under company number 106606, whose registered office is at 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA The **Insurer** is authorised and regulated by the Gibraltar Financial Services Commission – licence number FSC0147FSA.

The Administrator

The Administrator is Key Care Limited, a company registered in England and Wales under company number 1309093, whose registered office is at 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire, B018 35T (referred to in this **Policy** as "**Keycare**"). **Keycare** is authorised and regulated by the Financial Conduct Authority - registration number 309514.

Registrations - further details

You can check the registration of the **Insurer** on the Regulated Entities Register by visiting the Gibraltar Financial Services Commission website www.fsc.gi or by contacting the Gibraltar Financial Services Commission on +350 200 40283.

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**) 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.

Complaints

If **You** have a complaint relating to this **Policy You** should contact: Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire B018 35T. Tel: 0345 303 0550. Email: complaints@keycare.co.uk.

We will try to resolve **Your** complaint by the end of the third working day and will send **You** a summary resolution letter. If we are unable to do this we will write to **You** within five working days to update **You** on the progress of **Your** complaint and let **You** know who is dealing with the matter. Within eight weeks of receiving **Your** complaint, **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review **Your** complaint, free of charge, if for any reason **You** are still dissatisfied with either the summary resolution or final response letter, or if we have not issued a final response within eight weeks from **You** first raising the complaint. However, **You** must do so within six months of the date of the summary resolution or final response letter. Please note that if **You** do not refer **Your** complaint within the six months, the Ombudsman will not have our permission to consider **Your** complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

You can contact the Financial Ombudsman Service as follows: 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. Web: www.financial-ombudsman.org.uk.

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

DEFINITIONS

Within this **Policy** certain words have specific meanings and wherever they appear throughout this **Policy** they have been printed in bold to help **You** identify them.

Approved Locksmith: A locksmith on the **Keycare** panel.

Cover Limit: The maximum amount payable in total in each **Period of Insurance**, as shown in **Your Policy Schedule**.

Duplicate Key: A spare key for **Your** home or vehicle.

Fob: The numbered identification tag issued to the **Policyholder** by **Keycare**, which **Keycare** has registered in the **Policyholder's** name and address.

Immediate Member: Husband, wife, civil partner, live-in partner, child, adult child or adult step-child.

Insured Event: The loss or theft of any **Insured Key**, or any **Insured Key** locked inside **Your** home or vehicle during the **Period of Insurance**.

Insured Key: Any of **Your** keys which are attached to the **Fob** during the **Period of Insurance** (vehicle keys includes metal key blades, standalone remote-control units, electronic key cards and keyless entry fobs for **Your** vehicle) registered at the address specified on the **Policy Schedule** and, in the case of house keys, for the address specified on the **Policy Schedule**.

Insurer: As defined in the section "The **Insurer**" above.

Keycare: As defined in the section "The Administrator" above.

Locksmith Charges: Charges relating to work carried out by a locksmith.

New Locks: New locks fitted or reconfiguration of the existing locks to enable a new key to replace an **Insured Key**.

Onward Transport Costs: Transportation of **Your** vehicle to **Your** original destination, a garage/dealer or **Your** home and delivery back to **Your** home up to a maximum of £100.

Period of Insurance: The period shown in **Your Policy Schedule** for which **You** have paid or agreed to pay the premium.

Policy: The terms and conditions of this **Policy** of insurance.

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** and **Period of Insurance**.

Replacement Key: A key to replace an **Insured Key** and includes any reprogramming of infrared handsets, immobilisers and alarms necessitated by such replacement of the **Insured Key**.

Security Risk: The risk resulting from the accidental loss of an **Insured Key** where it is possible for someone who found the key to trace it to **Your** vehicle or premises.

Statement of Facts: The statement produced by **Keycare** following authorisation of a claim.

Territorial Limits: **Insured Keys** worldwide.

Vehicle Hire Charges: The standard charges (excluding any optional extras) up to a maximum of £50 a day to hire a vehicle for a period of up to three days.

Waiting Period: A period of 48 hours commencing when the loss of the **Insured Key** is first reported to **Keycare**.

Wear and Tear: The gradual loss of an **Insured Key's** ability to function exactly as it was designed to do by the manufacturer due solely to the passage of time and repeated usage.

You/Your: The **Policyholder**, any **Immediate Member** of the **Policyholder's** family permanently living with the **Policyholder** at the same address as the **Policyholder** during the **Period of Insurance** and any named driver on the **Policyholder's** car insurance. Where the **Policyholder** is a company this includes employees of the company, employed by the company during the **Period of Insurance**, who are authorised to use the relevant car or property.

WHAT IS COVERED

1. If during the **Period of Insurance** and within the **Territorial Limits**:
    a) An **Insured Key** is stolen, the **Insurer** will up to the **Cover Limit** cover **You** in respect of the cost of a **Replacement Key**, **Locksmith Charges** or **New Locks** and **Vehicle Hire Charges** (where applicable); If an **Insured Key** has been stolen it must be reported to the police and a crime reference number obtained. **Keycare** cannot deal with **Your** claim for stolen keys until **You** have reported the theft to the police and confirmed the crime reference number to **Keycare**.
    b) An **Insured Key** is locked in **Your** home, the **Insurer** will up to the **Cover Limit** cover **You** in respect of **Locksmith Charges** incurred in gaining entry to **Your** house.
    c) An **Insured Key** is locked in **Your** vehicle and a **Duplicate Key** exists, the **Insurer** will up to the **Cover Limit** cover **You** in respect of **Onward Transport Costs** or **Locksmith Charges** incurred in gaining entry to **Your** vehicle.
    d) An **Insured Key** is locked in **Your** vehicle and no **Duplicate Key** exists, the **Insurer** will up to the **Cover Limit** cover **You** in respect of **Locksmith Charges** incurred in gaining entry to **Your** vehicle.
    e) An **Insured Key** is lost by **You** and a **Duplicate Key** exists, if after the **Waiting Period** has expired the **Insured Key** has not been found, the **Insurer** will up to the **Cover Limit** cover **You** in respect of the cost of a **Replacement Key**.
    f) An **Insured Key** is lost by **You** and no **Duplicate Key** exists, if after the **Waiting Period** has expired the **Insured Key** has not been found, the **Insurer** will up to the **Cover Limit** cover **You** in respect of the cost of either a **Replacement Key**, **Locksmith Charges** or **New Locks** (but only if no **Duplicate Key** can be sourced by an **Approved Locksmith**) and **Vehicle Hire Charges** (where applicable).
    g) An **Insured Key** is broken/broken in lock by **You**, the **Insurer** will cover **You** up to £50 per claim in respect of the cost of a **Replacement Key** and **Locksmith Charges**.
2. Pay a £10 reward to the finder of **Your** lost **Insured Key**.
3. Provide **You** with the services of an emergency helpline 24 hours a day, 365 days a year.

WHAT IS NOT COVERED

The **Insurer** 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 provide cover in respect of any key which they are satisfied would otherwise have been attached to the **Fob**).

b) Any amount which, or total amounts to the extent that they, exceed the **Cover Limit** in any **Period of Insurance**.

c) Any **Insured Event** not reported to **Keycare** within 45 days.

d) 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**.

e) Any expenditure incurred without prior authorisation from **Keycare**.

f) Costs relating to a key broken/broken in lock which exceed the £50 limit per claim, accidental damage to the key only and damage to locks only.

g) **Insured Keys** lost by or stolen from someone other than **You**.

h) Any **Insured Key** which is not deemed lost because it is in the possession of an **Immediate Member** of the **Policyholder's** family.

i) The cost of replacing lock barrels, steering columns or faulty electronic control units or costs arising from **Wear and Tear** and/or general maintenance of locks and keys.

j) Replacement locks or keys of a higher standard or specification than those replaced.

k) 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.

l) 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.

m) 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**.

n) Any loss of earnings or profits which **You** suffer as a result of the loss or theft of an **Insured Key**.

o) Claims arising from any reckless, deliberate or criminal act or omission by Y**ou**.

p) An **Insured Event** which occurs outside the **Period of Insurance**.

q) Replacement keys exceeding the number of keys lost or exceeding the number of keys supplied with a standard lock replacement.

r) Any loss of an **Insured Key** which occurs during a riot or a civil commotion.

s) Any costs incurred by the **Policyholder** in making a claim under the **Policy**.

CLAIMS PROCEDURE AND COVER

Commencement and Duration of Cover

Cover commences 10 days after the date on which **Your Keycare Policy** is effective. This means **You** cannot claim for an occurrence before day ll of the **Policy**.

Making a Claim

You must report any claim to **Keycare** as soon as possible and within 45 days of the **Insured Event**. To make a claim call 0345 303 0550 and quote the **Fob** number. When the claim has been authorised **Keycare** will send **You** two copies of the **Statement of Facts** based on the information **You** have supplied. This is the information **Keycare** will use to handle **Your** claim, so it is **Your** responsibility to ensure it is correct. **You** must submit valid invoices/receipts (in respect of expenditure authorised by **Keycare**), together with one copy of the **Statement of Facts** and any necessary supporting documents, to **Keycare** within 120 days of the **Insured Event**.

Supporting Documents

When **You** make a claim in respect of vehicle keys, **You** must send a copy of the VS (or relevant registered keeper document issued by DVLA from time to time) or, if **You** have not been given the VS, a contract or lease agreement containing the registration number of the vehicle or a certificate of motor insurance for the vehicle.

When **You** make a claim in respect of other keys, **Keycare** may, at its discretion, ask for supporting documents (such as evidence of address in the case of house keys).

Maximum Number of Claims

Within the **Period of Insurance**, **You** may make more than one claim, however the total sum payable in each **Period of Insurance** cannot exceed the **Cover Limit**.

Fraud

If **We** discover that **You**, anybody insured by this policy or anyone acting for **You** has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
  misrepresented any answers to **Our** questions or withheld any relevant information in order to influence **Us** to accept a claim or policy;
- provided false or invalid documents in support of a claim;
- made a fraudulent or false application.

We will

- investigate the claim and/or policy, and this could result in legal action by **Us**.

We may

- refuse to pay the whole of **Your** claim if any part is in any way fraudulent, false or exaggerated and recover from **You** any costs that **We** have incurred;
- treat **Your** policy as if it never existed from the date of the fraud or misrepresentation and retain any premium **You** have paid for the policy or
- serve **You** with a 7-day notice of cancellation; and
- serve **You** with a 7-day notice of cancellation on all other policies that **You** hold with **Us**; and
- pass details to the police and share information about **Your** behaviour with other organisations to prevent further fraud.

CLAIMS SETTLEMENT

If **Your** claim is handled on a '**Pay and Claim**' basis or if **You** use a locksmith or dealer of **Your** choice **You** will have to pay the costs upfront and **Keycare** will reimburse **You** on receipt of valid receipts/invoices.

Keycare cannot guarantee to replace **Your** keys on the same day that **You** report the claim as keys may need to be ordered and may not be carried by locksmiths or dealers as standard.

If as a result of losing an **Insured Key You** feel that a **Security Risk** exists **You** should replace the locks within the **Waiting Period**; however all costs must be paid for by **You**. If after the **Waiting Period** the **Insured Key** is not found the **Insurer** will reimburse **You** for any costs incurred, up to the **Cover Limit** detailed in **Your Policy Schedule**. If **You** have not replaced the locks within the **Waiting Period** and a **Duplicate Key** exists, the **Insurer** will only reimburse **You** for a **Replacement Key** if the **Insured Key** is not found.

Where an **Insured Key** has been lost and there is no **Security Risk** the **Insurer** will not pay for any costs until the **Waiting Period** has elapsed. If after the **Waiting Period** the **Insured Key** is not found and no **Duplicate Key** exists, the **Insurer** will reimburse **You** for a **Replacement Key**, **Locksmith Charges** or **New Locks**. If a **Duplicate Key** exists the **Insurer** will only reimburse **You** for a **Replacement Key**.

If during the **Waiting Period** the **Insured Key** is found the **Insurer** will not pay any of **Your** costs; however **Keycare** will pay a £10 reward to the finder of **Your** lost I**nsured Key**.

The **Onward Transport Costs** benefit can also be used, at the discretion of **Keycare**, to cover the cost of public transport to get **You** to **Your** home or original destination or to retrieve a **Duplicate Key**.

OTHER CONDITIONS

Cancellation by the Policyholder

To cancel **Your Policy**, please call 01704 339 000, and select the option to 'make a change' to **Your Policy**.

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

Applicable 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.

Assignment

This **Policy** may not be assigned in whole or in part without consent of the **Insurer**.

Language

The contractual terms and conditions and other information relating to this contract will be in the English language.

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 http://key.ca re/privacy

AA Underwriting Insurance Company Limited, who underwrite this product, may collect and use your data to service this policy. For full details of our privacy policy go to theaa.com/privacy-notice-aauicl or contact the Data Protection Officer at: 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA

*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.

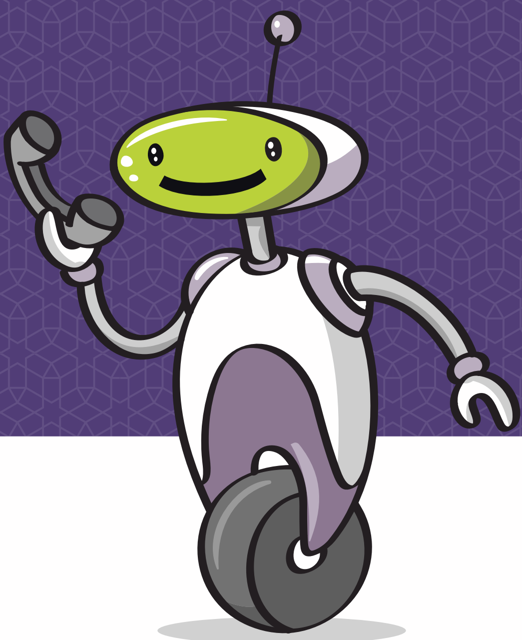
How to make a claim

Call our **24 hour Emergency Helpline**
Have your fob number ready to help us retrieve your policy details.

0345 218 3515

You will be asked to confirm the details of what has happened, allowing us to agree the best course of action.

Scan code to call our Helpline



motorcade.co.uk