

keycare

**IN SAFE  
HANDS  
WITH  
KEYCARE**

**MYPOLICY**

# 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 a My Policy 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.

Eight rounded rectangular boxes for recording the key fob number.

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










**0333 034 2575**

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.
-  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.

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## How to make a claim

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

 **0333 034 2575**

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, BD18 3ST** (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](http://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](http://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 BD18 3ST**. Tel: **0345 303 0550**. Email: [complaints@keycare.co.uk](mailto: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.

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

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 stepchild.

**Insured Event:** The loss, theft or broken/broken in lock 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:** Transport costs for getting You/Your vehicle to Your original destination (or Your home at Your option if this is no further than Your original destination) 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, 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 and 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. 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**, as detailed in **Your Policy Schedule**, 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 a lock by **You**, the **Insurer** will cover **You** up to the **Cover Limit** 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) **Insured Keys** lost by or stolen from someone other than **You**.
- g) Any **Insured Key** which is not deemed lost because it is in the possession of an **Immediate Member** of the **Policyholder's** family.
- h) 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.
- i) Replacement locks or keys of a higher standard or specification than those replaced.
- j) 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.
- k) 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.
- l) 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**.
- m) Any loss of earnings or profits which **You** suffer as a result of the loss or theft of an **Insured Key**.
- n) Claims arising from any reckless, deliberate or criminal act or omission by **You**.
- o) An **Insured Event** which occurs outside the **Period of Insurance**.
- p) **Replacement Keys** exceeding the number of keys lost or exceeding the number of keys supplied with a standard lock replacement.
- q) Any loss of an **Insured Key** which occurs during a riot or a civil commotion.
- r) Any costs incurred by the **Policyholder** in making a claim under the **Policy**.

# CLAIMS PROCEDURE AND CONDITIONS

## COMMENCEMENT 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 11 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 **0333 034 2575** 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 V5 (or relevant registered keeper document issued by DVLA from time to time) or, if **You** have not been given the V5, a contract or lease agreement containing the registration number of 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, but 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 Insured 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

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.

If **You** cancel the **Policy** **You** must remove the **Fob** from the **Insured Keys** as **You** no longer have any cover. If **You** fail to remove the **Fob** from **Your** keys and they are subsequently found **Keycare** are not liable to pay a reward or recover **Your** keys.

To cancel **Your** **Policy**, please call My 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

\* 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.

### 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.

### LANGUAGE

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

### ASSIGNMENT

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

### 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).

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-aauid](http://theaa.com/Privacy-notice-aauid) or contact the Data Protection Officer at: **2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA**

## How to make a claim

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**0333 034 2575**

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

Scan code  
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