



**Keycare**

**Customer Services Helpline 0845 519 4962**  
**Claims Helpline 0845 303 0550**

## INTRODUCTION

This is **your Keycare policy** document. This **policy** and **your schedule** make up **your** insurance documents. **You** should keep these documents in a safe place.

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.

The insurance administrator is 3XD Limited who administer **your policy** on behalf of **Keycare**. Please contact the administrator immediately if **you** have any queries about the administration of the **policy**.

Please contact **Keycare** immediately if **you** wish to make a claim on the **policy** or have any queries relating to claims handling. The **insurer** for this **policy** is Groupama Insurance Company Limited.

This **policy** is a legally binding contract of insurance between **you** and the **insurer**. This contract does not give or intend to give rights to anyone else. No one else has the right to enforce any part of this contract.

When drawing up this contract, we have relied on the information and statements that **you** have provided in the proposal.

## IMPORTANT NUMBERS

If **you** need any more information about any aspect of this **policy** please call:

- 0845 519 4962 for cover queries
- 0845 303 0550 for claim queries

The lines for cover queries are open 9am to 6pm, Monday to Friday. The lines for claims queries are open 24 hours a day, 365 days a year.

## DEFINITIONS

Throughout this **policy** there are special words shown in **bold type**. Wherever **we** use these words in this **policy** they will always have the following meanings:

<b>Call-out Limit</b>	The maximum amount payable per incident, in respect of any <b>insured key</b> locked inside <b>your</b> home, or vehicle, as shown on <b>your policy schedule</b> .
<b>Cover Limit</b>	The maximum amount payable in aggregate in each <b>period of insurance</b> , as shown on <b>your policy schedule</b> .
<b>Engine Capacity</b>	The maximum permitted engine size for hire vehicles, as shown on <b>your policy schedule</b> .
<b>Fob</b>	The numbered key fob(s) issued to the <b>policyholder</b> which <b>Keycare</b> has registered in the <b>policyholder's</b> name.
<b>Insurer</b>	Groupama Insurance Company Limited
<b>Insured Event</b>	The loss or theft of any <b>insured key</b> , or any <b>insured key</b> locked inside <b>your</b> home or vehicle.

<b>Insured Key</b>	Any of <b>your</b> keys which are attached to the <b>fob</b> during the <b>period of insurance</b> .
<b>Keycare</b>	Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire BD17 5EJ
<b>Period of Insurance</b>	The period shown on <b>your policy schedule</b> for which <b>you</b> have paid or agreed to pay the premium.
<b>Policy</b>	These terms and conditions and any changes to them.
<b>Policyholder</b>	The person in whose name <b>Keycare</b> has registered the <b>fob</b> .
<b>Policy Schedule</b>	The document giving details of the <b>policyholder</b> , <b>fob</b> number(s), <b>cover limit</b> , <b>call out limit</b> , <b>engine capacity</b> and <b>period of insurance</b> .
<b>Territorial limits</b>	The European Union.
<b>You/Your</b>	The <b>policyholder</b> and any immediate member of their family residing at the same address as the <b>policyholder</b> during the <b>period of insurance</b> .

## 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:

- 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**.
- Pay a £10 reward to the finder of a lost **insured key**.
- 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 **foab** (unless **you** have already notified **Keycare** that the **foab** 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 **foab**).
- 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 **foab**.
- 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**.

## CLAIMS PROCEDURE AND CONDITIONS

1. **Claim Notification**  
To make a claim call 0845 303 0550 and quote the **foab** 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**.

## DATA PROTECTION & DISABILITY DISCRIMINATION ACT

For the purposes of the Data Protection Act 1988, the Data Controllers in relation to any personal data **you** supply are 3XD Limited, **Keycare** Limited and Groupama Insurance Company Limited.

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a text phone facility, audio tapes, large print documentation and Braille documentation. **You** should advise us if any of these services are required so that we can communicate in the appropriate manner.

## TELEPHONE CALL RECORDING

For our joint protection and for the use of quality control and staff training, telephone calls may be recorded and/or monitored.

## MAKING A COMPLAINT

If **you** are unhappy about how the **policy** was sold **you** should contact the intermediary who arranged **your** cover who will notify **you** of their complaints procedure.

If **you** are unhappy about the administration on the **policy**, **you** should initially contact 3XD Limited in writing or by phone.

The address is: 3XD Limited  
PO Box 177  
Clitheroe  
Lancashire  
BB7 0DT

The telephone number is: 0845 838 8825

The email address is: keycare@3xd.co.uk

If **you** are unhappy about claims administration on the **policy**, **you** should initially contact **Keycare** in writing or by phone.

The address is: Keycare  
2a Westgate  
Baildon  
Shipley  
West Yorkshire  
BD17 5EJ

The telephone number is: 0845 303 0550

The email address is: complaints@keycare.co.uk

If **you** remain unhappy **you** can refer the matter to the **insurer** in writing for a final response.

The address is: Groupama Insurance Company Limited  
6th Floor  
One America Square  
17 Crosswall  
London  
EC3N 2LB

If **you** are still unhappy with the response or **your** complaint is still unresolved after 8 weeks, **you** may ask the Financial Ombudsman Service (FOS) to review the complaint.

The address is: Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

The telephone number is: 0845 080 1800

This does not affect any right of legal action **you** may have.

### **Compensation**

If the **insurer** is unable to meet liabilities under the **policy**, **you** may be entitled to compensation from The Financial Services Compensation Scheme (FSCS). Further details available at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0207 892 7300.



This policy is provided by Keycare Limited and  
underwritten by Groupama Insurance Company Limited  
The policy is administered by 3XD Limited

Keycare Limited is authorised and regulated by the  
Financial Services Authority under reference 309514

Groupama Insurance Company Limited is authorised  
and regulated by the Financial Services Authority  
under reference 202124

3XD Limited is authorised and regulated by the  
Financial Services Authority under reference 469379

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