



Keycare 1500 policy

Arnold Clark
INSURANCE SERVICES

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Arnold Clark Keycare

Here to help you recover your lost or stolen keys

Here to help you recover or replace your lost or stolen keys.

This is your policy booklet. It contains important information about your policy, so please take a little time to read it along with your Policy Schedule. Store these documents somewhere safe so you can find them when you need them.

We hope you'll be completely happy with your key protection policy and the service we provide. You can cancel your policy within 14 days and receive a full refund of any premium paid, providing no claim has been made.

How to make a claim if your keys are lost or stolen

When you discover that your keys are missing, call us on

 **0345 075 6189**

This is an emergency helpline, available 24 hours a day.

Have your unique key fob number handy so we can retrieve your policy details.

You will be asked to confirm the circumstances of the loss, so we can agree the best course of action to take.

Cover limit

This policy provides you with insurance cover up to the maximum cover limit, as detailed in your Policy Schedule, in the event that any of your keys attached to the fob provided are lost or stolen.

Additional fobs are available to protect your additional sets of keys or keys for your family members residing at the same address as you. Each additional fob provides up to the maximum cover limit, as detailed in your Policy Schedule.

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. 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, or by contacting the FSA on 0845 606 1234.

Financial Services Compensation Scheme (FSCS) Keycare and the Insurer are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation if Keycare and the Insurer 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.

Comments and complaints

We hope you will be completely happy with your key protection policy and the service provided. If for any reason you are not satisfied, we would appreciate your feedback.

If you have a complaint relating to this policy in the first instance, please contact:

Complaints

Keycare Limited
2-3 Quayside House,
Quayside, Salts Mill Road
ShIPLEY, BD18 3ST

 **0345 074 6189.**

 **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:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

 0800 023 4 567

 complaint.info@financial-ombudsman.org.uk

 financial-ombudsman.org.uk

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

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, 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, 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 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 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.

What is covered:

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), vehicle hire, onward transport costs and the reprogramming of immobilisers, and 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.

What is not covered:

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 that 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 that 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.
- x. 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.

TC-V27 14.06.12

Authorised and regulated by The Financial Services Authority

Policy is administered by Keycare Limited,

Registered Office, 2a Westgate, Baildon,

ShIPLEY, West Yorkshire BD17 5EJ

Telephone: 01274 599 117 Fax: 01274 531 075

Web: keycare.co.uk

Registered in England No 1309093

24-hour emergency lost and stolen helpline

 **0345 075 6189**

If you have any questions about
this policy, please contact Keycare on:

0345 075 6189

Or write to

Keycare Limited
2-3 Quayside House,
Quayside, Salts Mill Road,
Shipley BD18 3ST

[keycare.co.uk](https://www.keycare.co.uk)