Key Insurance

Insurance Product Information Document

Company: Keycare Limited **Product: Keycare**

The Administrator is KeyCare 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.
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.

This document contains the significant information about the Keycare product. It does not describe all the terms and conditions of the policy. The full terms and conditions are included in the Policy Booklet and Policy Schedule which will be issued to you after you have purchased the policy.

What is this type of insurance?

This is a key insurance policy. It provides insurance cover for lost and stolen keys and you also have cover if you lock your keys in your home or vehicle and require a locksmith to gain entry.

What is insured?

- ✓ Replacement keys, replacement locks and any locksmith charges up to the annual cover limit.
- ✓ Up to three days vehicle hire, up to £40 per day, if your vehicle is unusable as a result of lost or stolen keys.
- ✓ Onward transport costs up to £80 per claim for getting you or your vehicle to your original destination, a garage/dealer, or your home.
- ✓ The full authorised claim with no excess to pay.
- ✓ Any of your keys attached to the fob issued by Keycare.

What is not insured?

- ✗ **KEYS WHICH ARE NOT ATTACHED TO THE KEY FOB AT THE TIME OF THE LOSS**
- ✗ The value of claims in any period of insurance which exceed the annual cover limit.
- ✗ Lost keys until 72 hours have passed since they were reported to Keycare.
- ✗ Wear and tear and/or general maintenance of keys and locks
- ✗ Keys lost by someone other than the policyholder, or a member of their immediate family living at the same address, or an authorised employee (if the policyholder is a company)
- ✗ Claims not notified to Keycare within 30 days of loss or theft of keys.
- ✗ Claims where receipts and/or invoices are not submitted to Keycare within 120 days of loss or theft of keys.
- ✗ Losses within the first 10 days of policy inception

Are there any restrictions on cover?

- ! Other than the policy exclusions there are no other restrictions or endorsements that apply.

Where am I covered?

You are covered for lost and stolen keys anywhere in the World.

What are my obligations?

You must activate the policy by attaching the key fob supplied by Keycare to your keys immediately on receipt of the fob.

You are obliged to comply with all the terms and conditions of the policy which are detailed in the Policy Booklet.

You must ensure any information you provide in relation to this policy is up-to-date and accurate.

To have a valid claim under the policy there are certain procedures you must follow when you submit a claim, and these are detailed in the Policy Booklet.

You must pay the agreed premium when it is due.

When and how do I pay?

The Keycare policy is sold as an add-on to your main insurance policy so you will pay for it along with your main policy. Details of the payment options will be provided by Keycare in the product information document for your main policy.

When does the cover start and end?

The standard length of the contract is normally 12 months from the date on which the cover starts which will be shown in your Policy Schedule. Any variations to this will be detailed in your Policy Schedule.

How do I cancel the contract?

You can cancel the policy at any time. If you cancel 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 you cancel outside this period there is no entitlement to a refund of premium. Please contact Keycare to cancel your policy.