

Key cover

Insurance product information document



Company: Keycare Limited

Product: Policy Expert Key Cover

Keycare Limited is authorised and regulated by the Financial Conduct Authority. FCA registration number 309514.
Registered in England and Wales number 01309093.

This document provides a summary of the key information for this product. Please see your policy documents for the full information.

What is this type of insurance?

This policy provides insurance cover for lost and stolen keys, keys broken in a lock and keys that you have accidentally locked 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 £50 per day of vehicle hire charges (for a maximum of three days), if you can't use your vehicle because of lost or stolen keys.
- ✓ Onward transport costs up to £100 per claim, to get you or your vehicle to:
 - your original destination;
 - a duplicate key (if you have one);
 - a garage; or
 - your home.
- ✓ Up to £50 per claim for a replacement key and locksmith charges if an insured key is broken, or broken in a lock.
- ✓ The full authorised claim with no excess to pay.
- ✓ Any of your keys attached to the fob issued by Keycare, at the time of the insured event.



What is not insured?

- ✗ Keys not attached to your registered fob at the time of the claim.
- ✗ Any amount payable over £1,500 in any period of insurance.
- ✗ Lost keys, until two days have passed since the loss was reported to Keycare.
- ✗ Wear and tear or general maintenance of keys and locks.
- ✗ Keys lost by or stolen from someone other than the policyholder or a member of their immediate family living at the same address.



Are there any restrictions on cover?

- ! Claims will not be covered unless you notify Keycare within 45 days of the event.
- ! Claims will not be covered unless you send receipts or invoices to Keycare within 120 days of the event.



Where am I covered?

- ✓ You are covered anywhere in the world.



What are my obligations?

- When you receive the fob supplied by Keycare, you must attach your keys to the registered fob as soon as possible.
- You are required to comply with all the terms and conditions of the insurance that are detailed in the policy.
- You must make sure that all the information you provide in relation to this policy is up-to-date and accurate.
- You must follow the claims procedures that are set out in the policy.
- You must pay the premium when it is due.



When and how do I pay?

You can pay the premium for this annual policy in one single amount or by monthly instalments (if we offer you this payment method). If you pay monthly, we will add a credit charge.



When does the cover start and end?

The policy is for a period of one year and can be renewed each year after that. Your policy start and end dates are shown in your policy documents.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you may cancel it at any time by letting us know. Call our customer service team on: 0330 0600 601.

If you inform us within 14 days of receiving your documents, or from the start date of your policy (whichever is later), as long as you have not made a claim, we will refund any premium you have paid for the cover you have not used.

If you have made a claim, we will not refund any premium and if you pay in instalments you must pay any outstanding balance in full.

If you inform us after 14 days, there is no entitlement to a refund of premium.

For more details please see our terms and conditions, which you can find on our website.