



Your **Key Cover** policy wording

Version: 06/24



Plain English Campaign's Crystal Mark only applies to this Keycover Plus section.

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If **you** would like this or other documents in large print or on audio tape, please contact **us**.

Important information

This is **your policy** wording booklet. It sets out the details of **your** insurance contract with **us**. Please take time to read this **policy** wording booklet to make sure **you** understand the cover provided.

If **you** have any questions or need more information, please give **us** a call or send **us** an email. **We're** here to help.

Please take time to carry out the following steps.

1. Attach **your** keys to **your** registered **fob**, which **we** have sent separately in the post.
2. Read through **your** main motor **policy schedule** to check that **your** details are correct, and tell **us** if anything needs changing.
3. Write down **your** unique **fob** number (from the back of **your fob**) in the purple block below.
4. Keep **your policy** documents in a safe place.

If your keys go missing call our emergency helpline number immediately on:

0330 0600 623

Lines are open 24 hours a day.

The main features of your policy

- If **your** keys are lost or stolen, **you** are covered for new locks or replacement keys (up to a limit of £1,500 a year).
- If **you** lock yourself out of **your** home or vehicle, **you** are covered for locksmith charges (up to a limit of £1,500 a year).
- If **you** can't use **your** vehicle because **your** keys have been lost or stolen, **you** are covered for the cost of hiring another vehicle for up to three days (up to £50 a day).
- **You** will have access to an emergency helpline 24 hours a day, 365 days a year.
- **You** will have access to a nationwide network of locksmiths.
- There is no excess to pay if **you** need to make a claim.
- If **you** make a claim on this **policy**, the no-claims discount on **your** main motor **policy** will not be affected.
- All the keys that are attached to **your** registered **fob** are covered.

Looking after your keys

- Never have anything containing **your** name and address attached to **your** keys.
- Never leave **your** keys in a hiding place such as under the doormat, on a string through the letterbox, under a stone, or on top of a door or window frame. A thief may be watching.
- Never leave doors or windows open when **you** go out. If **you** can get in, so can a burglar.
- Always leave a spare set of keys with a trusted neighbour, friend or family member.
- Try not to keep all **your** keys on one key ring.
- Don't leave vehicle keys close to the front door where they can be seen from outside.
- Never leave **your** keys in **your** vehicle - not even for a second. This is especially important when **you** are at a petrol station or loading or unloading **your** vehicle.

Who's who

1. **Your policy** is administered by Keycare.

Registered office: Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire, BD18 3ST.

Keycare are authorised and regulated by the Financial Conduct Authority – registration number 309514.

2. The broker who sold this product to **you** is **Policy** Expert.

Registered office: 110 Bishopsgate, London, EC2N 4AY.

Policy Expert is a trading name of QMetric Group Limited who is authorised and regulated by the Financial Conduct Authority – registration number 529506.

3. The **insurer** is AA Underwriting Insurance Company Limited.

Registered office: AA Underwriting Insurance Company Limited, 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA.

AA Underwriting Insurance Company Limited is registered in Gibraltar under company number 106606. The **insurer** is authorised and regulated by the Gibraltar Financial Services Commission – licence number FSC0147FSA.

Policy definitions

The following words have specific meanings wherever they appear in this booklet. They will always appear in bold.

Cover limit

The most **we** will pay in each **period of insurance** is £1,500.

Fob

The numbered key fob which Keycare send **you** and register in **your** name.

Insurer

AA Underwriting Insurance Company Limited.

Insured event

During the **period of insurance** and within the **territorial limits**, any **insured key**:

1. being lost or stolen;
2. being locked inside **your** home or vehicle; or
3. breaking, including in a lock.

Insured key

Any key that is attached to **your fob** at the time of the **insured event**.

Period of insurance

The period shown in **your schedule** which **your insurer** agrees to provide cover for, as long as **you** pay the premium.

Policy

These terms and conditions, together with the most recent **schedule** that **we** have issued to **you**.

Schedule

The document for **your** main home **policy**, which gives details of the policyholder and the **period of insurance**.

Territorial limits

The area or countries where an insurance **policy** provides cover. For this **policy**, the territorial limit is worldwide.

Vehicle hire charges

The standard charges for hiring a vehicle. It does not include any optional extras.

You, your

The person named in the **schedule** as policyholder, and who Keycare have registered the **fob** to, and any immediate member of the policyholder's family who lives permanently with the policyholder

We, us, our

Policy Expert (a trading name of QMetric Group Limited), who have arranged this **policy** with the **insurer**.

How to make a claim and conditions

1. How to make a claim

To make a claim, call 0330 0600 623 and quote **your fob** number.

You must report any claim to Keycare as soon as possible and always within 45 days of the **insured event**.

Within 120 days of an **insured event**, **you** must send valid receipts or invoices to Keycare for any payments **you** have made.

You are responsible for the cost of preparing any claim under this **policy**.

2. Theft

If an **insured key** has been stolen, **you** must report this to the police within 48 hours and get a crime reference number.

3. Fraud

If **you** make a fraudulent claim under this **policy** (including if **you** exaggerate the claim or give **us** false or forged documents), the **insurer** is not liable to pay the claim and may recover from **you** any amounts they have already paid in connection with that claim.

4. Maximum number of claims

There is no limit to the number of separate claims **you** can make within the **period of insurance**. However, the **insurer** will not pay more than the **cover limit** in any **period of insurance**.

5. Proof of ownership

When **you** make a claim, Keycare may ask **you** for evidence to show that **you** own the vehicle or premises the stolen or lost keys relate to.

General conditions

1. Your obligation

We will only make a payment under this **policy** if **you** meet the terms and conditions. **You** must pay the premium and give **us** true and complete information, which this **policy** will be based on.

2. Due care

You must take due care and take all reasonable precautions to prevent incidents that may lead to a claim. This includes following the advice in the 'Looking after **your** keys' section on page 3.

3. Cancellation

Your right to cancel

You can cancel this **policy** at any time.

If **you** cancel this **policy** within 14 days of receiving the **policy** documents or within 14 days from the start date of the **policy** (whichever is later), whether **we** refund **your** premium will depend on whether **you** have made any claims on the **policy**.

- a. If **you** have made a claim, **we** will not refund **your** premium.
- b. If **you** have not made a claim, **we** will refund **your** premium.

If **you** cancel outside this 14-day period, **we** will not refund any premium **you** have paid.

Our right to cancel

We have the right to cancel this **policy** at any time if **we** have a valid reason for doing so.

Your insurer or Keycare can also ask **us** to cancel the insurance **policy**. Valid reasons for cancelling this **policy** may include:

- if **you** have given **us** incorrect information and fail to provide the correct details when **we** ask **you** to;
- if **you** have broken any of the terms and conditions which apply to **your policy**;
- if **we** reasonably suspect fraud; or
- if **you** (or someone acting on **your** behalf) use threatening or abusive language or act in a way which intimidates or bullies any of **our** staff or suppliers.

Please note, this is not a full list and there may be other valid reasons for cancelling.

If **we** cancel this **policy**, **we** will send seven days' notice to **you** at the last postal or email address **we** have on file for **you**. Whether **we** refund **your** premium will depend on whether **you** have made any claims on the **policy**.

- a. If **you** have made a claim, **we** will not refund **your** premium.
- b. If **you** have not made a claim, **we** will refund the proportion of **your** premium that relates to any period **you** will no longer be covered for.

If **you** make a fraudulent claim, the **insurer** may treat the insurance as having been cancelled from the time of the fraudulent act. If this applies, the **insurer** may refuse all liability for an **insured event** that happens after the fraudulent act and not return any premium **you** have paid.

4. Governing law

You and the **insurer** are free to choose the law that will apply to this **policy**. If **you** do not agree otherwise, the law of England and Wales will apply.

5. Transferring this policy

You cannot transfer this **policy** unless Keycare give **you** written permission to do this.

6. Use of language

Unless **we** agree otherwise, the terms and conditions and other information relating to this **policy** will be in English.

7. Fraud

We work to detect and prevent fraud in order to protect **our** customers from any costs this causes. **We** expect **you**, and anyone acting for **you**, to act honestly.

If **you**, or anyone acting for **you**, deliberately provide information that is not true and complete as far as **you** know and believe, this insurance will not be valid.

If **you**, or anyone acting for **you**, make any false or fraudulent claim or use false, fraudulent or stolen documents, devices or statements to support a claim or any part of a claim, **we**:

- will not be liable to pay the fraudulent claim;
- may recover any amounts **we** have paid to **you** for the fraudulent claim; and
- may end the **policy** from the date of the fraudulent act and keep all premiums **you** have paid. **We** will give **you** written notice if **we** do this.

If this insurance is no longer valid, for any reason, or **we** suspect that a crime may have been committed in respect of this **policy**, **we** have the right to tell the police or other relevant authority and to cancel any other insurance policies that **you** have with **us**.

We have the right to recover from **you**, or anyone covered by this **policy**, the costs **we** or **our** representatives have to pay in investigating any fraudulent claim.

8. Premium payments

If **we** have not been able to collect a premium payment or **your** credit agreement is cancelled, **we** will contact **you** to ask for the payment by a specific date.

If **you** do not pay by that date, **we** will cancel **your policy** immediately and tell **you we** have done this.

(**We** will give **you** at least 14 days' written notice if **we** intend to cancel **your** insurance because **we** have not received a payment that should have been made under **your** credit agreement.)

We will not make a payment for any claim made under this **policy** unless **you** have paid the premium due to **us**.

If **you** pay **your** annual premium by monthly direct debit and **we** do not receive **your** monthly payments when they are due, **you** will not be able to make a claim.

9. Renewal

During the month before **your policy** is due to end, **we** will let **you** know by phone, letter or email if **we** are able to continue offering **you** insurance.

If **your policy** is not renewed, cover will stop at the end of the **period of insurance** shown in the **schedule**.

If **we** offer to renew **your** current **policy**, **we** may be able to arrange this using the payment details **we** already hold for **you** (unless **you** have told **us** otherwise). **We** refer to this as 'automatic renewal'.

We will always tell **you** whether or not **we** intend to renew **your** cover automatically. **We** will do this before **we** take full payment. This does not affect **your** right to cancel this **policy** in line with **our** cancellation **policy**.

Our renewal offer will include the premium and any changes in the terms and conditions for the next period.

If **you** do not want to renew **your** insurance, please let **us** know before the renewal date of **your policy**.

If **we** cannot offer to renew **your policy**, **we** will write to **you** at the last address **we** have on file for **you**.

What is covered?

This insurance **policy** is a contract between **you** and the **insurer**. **You** must keep to the terms, conditions and exclusions contained in this **policy**.

1. Following an **insured event** to an **insured key**, **we** will pay for:

- a. locksmith charges;
- b. new locks;
- c. replacement keys (including any immobiliser, infrared handset or alarm which is needed in order for the key to work); and
- d. the cost of reprogramming immobilisers, infrared handsets and alarms which are attached to the **foab** but are not needed in order for the **insured key** to work.

2. **We** will pay up to £50 per day, for up to three days, towards **vehicle hire charges** if **you** can't use **your** vehicle as a result of an **insured key** being lost or stolen.

3. If an **insured event** means that **you** cannot drive **your** vehicle, **we** will pay up to £100 per claim for taking **you** or **your** vehicle (or both) to:

- **your** planned destination;
- a place where **you** can pick up a duplicate key, if there is one;
- a garage; or
- **your** home.

You must pay the difference if the cost of this is more than £100.

4. If an **insured key** is found after **you** have lost it, Keycare will pay a £10 reward to the person who finds it.

You will have access to an emergency helpline 24 hours a day, 365 days a year.

The amounts shown below are the most **we** will pay under this **policy**.

- For events 1, 2 and 3 above, **we** will pay up to the **cover limit**.
- If an **insured key** breaks, including in a lock, **we** will pay up to £50 per claim for a replacement key and locksmith charges.

Under item 1c above, **we** will only pay to replace any keys that:

- **you** have lost; or
- are supplied with a standard lock;

whichever costs less.

What is not covered?

The **insurer** will not cover **you** for the following.

1. Lost or stolen keys that are not attached to the **fob**, unless **you** have already told Keycare that the **fob** has been lost or damaged and **you** are waiting for them to send **you** a replacement. In that case, Keycare will consider a claim relating to any key which they are satisfied would otherwise have been attached to the **fob**.
2. Any amount that is more than the **cover limit**.
3. Any claim where **you** do not provide valid receipts or invoices to Keycare within 120 days of the **insured event**.
4. Lost keys for the first two days after **you** report the loss to Keycare (unless Keycare are satisfied that a delay would cause **you** unnecessary hardship or significant expense).
5. Costs relating to a damaged lock.
6. Insured keys that were lost by or stolen from someone other than **you**.
7. More replacement keys than the number of keys **you** have lost or the number of keys that are supplied with a standard replacement lock, or more than three replacement house keys.
8. Any **insured event** that **you** have not reported to Keycare within 45 days.
9. Wear and tear to or general maintenance of locks and keys.
10. Replacement locks or keys of a higher standard or specification than those **you** are claiming for.
11. Any charges or costs involved if Keycare arrange for a locksmith or other tradesperson, agent or representative to come out to at a particular location and **you** fail to attend.
12. Any charges or costs involved if **you** make other arrangements with a third party once Keycare have arranged for a locksmith or other tradesperson, agent or representative to come out to a particular location.
13. Loss of any property other than an **insured key** and its associated lock or ignition system, and any immobiliser, infrared handset or alarm attached to the **fob**.
14. Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
15. 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.
16. Any loss of earnings or profits which **you** suffer as a result of an **insured event**.
17. Claims arising from any deliberate or criminal act or failure to act by **you**.
18. Any **insured event** which happens outside the **period of insurance**.
19. Any loss of market value as a result of the insured keys being lost or stolen.

Regulatory information

Recording calls

All phone calls to Keycare and **Policy** Expert are recorded to:

provide a record of the instructions **you** have given;
help monitor quality standards and help with staff training; and
meet legal and regulatory requirements.

Financial Services Compensation Scheme

Keycare and the **insurer** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Keycare and the **insurer** cannot meet their obligations to **you**. **You** can get more information from www.fscs.org.uk or by calling the FSCS on 0800 678 1100.

Protecting your personal information

For details of how **we** will use and share **your** information, please see **our** privacy notice, which is available on **our** website at www.policyexpert.co.uk/privacy-policy

Please read these documents to make sure **you** fully understand how **your** personal information will be processed.

Or **you** can contact **our** Data Protection Officer at 110 Bishopsgate, London, EC2N 4AY.

The latest version of the Keycare privacy **policy** is available to read and download on their website at www.keycare.co.uk/home/privacypolicy

How to make a complaint

We aim to give **you** the best possible service, but if **you** have any questions or concerns about this insurance or the way **we** have handled **your** claim, **you** should follow the complaints procedure set out below. Please quote **your policy** number whenever **you** contact **us**, as this will help **us** provide a quick and efficient response.

If **your** complaint is about **your policy** or the way the **policy** was sold to **you**, please contact **us**.

Write to: Customer Relations, Policy Expert, 1st Floor, Exchange House, 450 Midsummer Boulevard
Milton Keynes, MK9 2EA

Phone: 0330 0600 601 (customer service helpline)

Email: home-complaints@policyexpert.co.uk

If **your** complaint is about a claim, please contact Keycare.

Write to: Complaints Keycare, 2-3 Quayside House, Quayside Salts Mill Road Shipley, West
Yorkshire, BD18 3ST

Phone: 0330 0600 623

Email: complaints@keycare.co.uk

Please quote **your policy** number in all correspondence to help **us** give a quick and efficient response.

If **you** are not satisfied with the way **your** complaint has been dealt with, **you** can appeal to the Financial Ombudsman Service (FOS). The FOS is an independent body that can help **you** and **us** to reach an agreement on complaints which have already been through **our** complaints procedure.

You can contact the FOS at:

Write to: Insurance Division, Financial Ombudsman Service Exchange Tower, London, E14 9SR

Phone: 0800 023 4567

Website: www.financial-ombudsman.org.uk

The above complaints procedure does not affect **your** legal rights as a consumer. For more information about **your** legal rights, contact **your** local authority's trading standards service or Citizens Advice.

Policy Expert is a trading name of QMetric Group Limited.

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