

Policy Summary for £1,000 cover

keyfacts

About this Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which are to be found in the policy schedule. It is important that you read the policy document carefully.

Membership and Insurance Provider

Keycare membership is provided by Keycare Limited, Registered Office, 2a Westgate, Baildon, Shipley, West Yorkshire BD17 5EJ.

The insurance is provided by AIG Europe (UK) Ltd and underwritten by New Hampshire Insurance Company.

The Product

The annual level of cover provided by Keycare is £1,000 per registered key fob for the recovery and replacement of lost or stolen keys and to meet the cost of replacement keys, locks and locksmith charges.

Significant Features and Benefits

- 90% of reported keys attached to the Keycare fob are reunited with their owners
- Emergency helpline available 24 hours a day, 365 days per year
- Annual protection for replacement locks, keys and locksmiths charges up to £1,000
- Annual protection for locksmiths' charges if keys are locked in your home, office or car up to the value of £50 per call out
- Access to nationwide network of locksmiths
- No Claims Discount on main home or motor policy not affected
- No excess to pay
- Any keys attached to the Keycare fob are covered

Significant Exclusions and Limitations

1. The key fob must have been lost or stolen from the fob holder or a member of the fob holder's immediate family residing at the fob holder's address (or where the fob holder is a company, by an authorised employee of the fob holder). Full details can be found under 'Key Fob, paragraph 5, in the terms and conditions of the Keycare policy schedule.
2. No keys shall be deemed to be irrecoverably lost until 3 days after the loss is reported to Keycare. After that time a claim can be made. Full details can be found under 'Claims', paragraph 10, in the terms and conditions of the Keycare policy schedule.
3. Keycare cover is subject to the key fob being attached to the keys at the time of loss or theft of your keys. Full details can be found under 'Key fob', paragraph 3, in the terms and conditions of the Keycare policy schedule.
4. Replacement of locks considered to have been previously damaged prior to the loss or theft of keys is excluded. Full details can be found under 'Claims', paragraph 16, in the terms and conditions of the Keycare policy schedule.
5. The maximum number of keys, which can be claimed for, is 3 keys per lock. Full details can be found under 'Claims', paragraph 15, in the terms and conditions of the Keycare policy schedule.

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Duration of the Contract

The Keycare membership runs for a period of one year from the inception of the membership. Cover is for the period stipulated in your membership and then for any subsequent period for which we accept your renewal premium. Full details can be found under 'Cover', paragraph 1, in the terms and conditions of the Keycare policy schedule.

Right of Cancellation

You have the right to cancel your Keycare Membership if you decide that this is no longer appropriate for you.

Subject to no claims being made, cancellation will be effected only within the period 14 days from the date noted on your membership letter. A full refund, of any premium paid, will be made.

Contacting Us

This product is administered by Keycare Limited. Should you wish to contact us in respect of any general or sales enquiry or wish to notify us of any amendments or claim, please contact us in writing: Keycare Limited, 2A Westgate, Baildon BD17 5EJ or telephone us on 01274 599117.

Making a Claim

The Keycare scheme operates on a "pay and claim" basis. Members are required to make all initial payments for work carried out and reasonable transportation costs, and then submit the appropriate receipts together with a completed claim form to Keycare Limited. Full details can be found under 'Claims', paragraph 9, in the terms and conditions of the Keycare policy schedule.

Complaints

We will endeavour to act fairly and reasonably at all times and provide you with a professional service. Should you have any complaints about the service provided, please contact us in writing to Keycare Limited, Complaints Department, 2A Westgate, Baildon BD17 5EJ or telephone us on 01274 599117.

If you cannot resolve your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London SE1 9EA.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.