



# KEYCARE COVER

Terms And Conditions

# Statement of Demands and Needs

This policy meets the demands and needs of an individual wishing to protect themselves against the associated costs following the loss or theft of their keys.

Gladiator does not make personal recommendations as to the suitability of the policy to individual circumstances. You are solely responsible for deciding whether this policy suitable for your needs.

## Policy Summary

Some important facts about your Keycare insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet and schedule to make sure you understand the cover provided. The summary does not form part of your contract of insurance.

### About Your Insurance

The policy is administered by Keycare Limited and the Insurer is Ageas Insurance Limited. Home State: UK.

### Duration of Contract

The period of the motor insurance policy which runs concurrent with this policy and does not exceed 12 months.

### Insurance Cover

The policy provides you with insurance cover up to the maximum cover limit of £1,500 in the event that any of your keys attached to the key fob provided are lost or stolen. The main features and benefits can be found below.

### Significant Features and Benefits

- Cover for lost and stolen keys, replacement locks and any call-out charges up to £1,500 in any period of insurance (This policy will cover - clause a)
- Up to 3 days vehicle hire if your vehicle is unusable as a result of lost or stolen keys up to £40 per day (This policy will cover - clause a)
- 24 hour, 365 days a year emergency helpline (This policy will cover -clause c)
- Access to a nationwide network of locksmiths (This policy will cover - clause a)
- No excess to pay

- No claims discount on main home or motor policy not affected
- Any of your keys attached to the fob issued by Keycare are covered (This policy will cover - clause a)
- Property must be owned by the policyholder or business

### Significant Exclusions and Limitations

- Keys are only covered if attached to the fob provided by Keycare (This policy will not cover – clause a)
- The total value of claims in any period of insurance may not exceed the cover limit of £1,500 (This policy will not cover – clause b)
- Keys will not be considered irrecoverable until lost for at least 3 days after being reported to Keycare (This policy will not cover – clause d)
- Wear and tear, general maintenance and damage to keys and locks will not be covered (This policy will not cover – clause i)
- Keys must have been lost by or stolen from the policyholder, or a member of their immediate family residing at the same address, or an authorised employee of the policyholder (This policy will not cover – clause e)
- The policyholder must notify Keycare within 30 days of loss or theft of keys (This policy will not cover – clause h)
- The maximum number of keys that can be claimed for per lock is 3 (This policy will not cover – clause g)
- All receipts must be submitted to Keycare within 120 days of loss or theft of keys (This policy will not cover – clause c)

- Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

## Comments and Complaints

We hope you will be completely happy with your key protection policy and the service provided, but if you are not satisfied we would like to know about it.

If your complaint relates to this policy please contact:

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

Tel: 0845 303 0550 Fax: 0845 075 6180  
Email: [complaints@keycare.co.uk](mailto:complaints@keycare.co.uk)

If you have been given a final response and you are still unhappy, or more than 8 weeks have passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman Service (FOS) at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0800 0 234 567 free for people phoning from a 'fixed line' (e.g. a landline at home).

0300 123 9 123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Fax: 0207 964 1001

Email:  
[complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

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

## Financial Services Compensation Scheme (FSCS)

Keycare and the Insurer are covered by the FSCS, which is triggered when an authorised firm cannot meet its obligations. In this unlikely event you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 020 7741 4100.

## Cancellation

You may cancel this product and receive a full refund, subject to you not making a claim, if you inform us within 14 days from receipt of the confirmation letter or email.

Should you cancel outside the 14 day cancellation period, no refund of payment will be given.

Please contact Able Insurance Services Ltd, Ellipse, Ground Floor, Padley Road, Swansea, SA1 8AN or call 0844 848 4302.

## Claim Notification

To make a claim call 0845 305 8144 and quote the fob number. You must report any claim to Keycare as soon as reasonably possible and within 30 days of the loss or theft of keys. You are responsible for the cost of preparing any claim under this policy.

# Terms and Conditions

## About Your Insurance

Insurance has been affected 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.

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## Definitions

### Able

Gladiator is a trading name of Able Insurance Services Ltd.

### Business

Any keys belonging to the Policyholders business. Where the Policyholder has a company this will include authorised employees of the company.

### Cover Limit

The maximum amount payable in total in each Period of Insurance is £1,500.

### Engine Capacity

The maximum permitted engine size for hire vehicles is 1600cc.

### Fob

The numbered key Fob issued to the Policyholder by Keycare, which Keycare has registered in the Policyholder's name.

### Insurer

Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire. SO53 3YA.

### 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 which are attached to the Fob during the Period of Insurance, that is owned by You or Your Business.

## **Keycare**

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

## **Period of Insurance**

The period shown in Your Policy Schedule for which the Policyholder has paid or agreed to pay the premium, and does not exceed 12 months and runs concurrent with Your motor insurance Policy.

## **Policy**

These terms and conditions. The Insurer may only cancel or change the terms or conditions of the Keycare cover at the renewal date of Your motor insurance Policy.

## **Policyholder**

The person in whose name Keycare has registered the Fob.

## **Policy Schedule**

The document issued by Keycare headed Policy Schedule giving details of the Policyholder, Fob number, Cover Limit, Engine Capacity and Period of Insurance.

## **Territorial Limits**

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

## **You/Your**

The Policyholder and any immediate member of their family residing at the same address as the Policyholder during the Period of Insurance.

## **Claims Procedure And Conditions**

### **1. Claim Notification**

To make a claim call 0845 305 8144 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 which You may make within the Period of Insurance, subject to the total 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**

You may cancel this product and receive a full refund, subject to You not making a claim, if You inform us within 14 days from receipt of the confirmation letter or email.

Should You cancel outside the 14 day cancellation period, no refund of Payment will be given.

Please contact Able Insurance Services Ltd, Ellipse, Ground Floor, Padley Road, Swansea or call 0844 848 4302.

The Insurer and/ or Keycare may cancel the insurance in writing sent to the last known address of the Policyholder.

If any claim under this Policy is found to be in any way fraudulent or if any fraudulent means or devices are used by You, or anyone acting on Your behalf, Keycare or the Insurer will have no liability in respect of such claim and will be entitled to terminate the Policy. Your cover may be cancelled by Able Insurance Services by giving You

7 days notice in writing. This will be done if Your insurance Policy is cancelled.

### 3. Governing Law and Language

This insurance shall be subject to English Law, unless specifically agreed to the contrary. All communication is to be conducted in English.

### 4. Transferring Your Policy.

You may not transfer Your interest in the Policy without Keycare's consent.

#### This Policy Will Cover

If during the Period of Insurance and within the Territorial Limits an Insured Key is lost or stolen, the Insurer/Keycare will:

- a) Pay up to the Cover Limit, 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, infra-red handsets and alarms which are attached to the Fob but are not integral to an Insured Key.
- b) Pay a £10 reward to the finder of a lost Insured Key.
- c) Provide an emergency helpline 24 hours a day, 365 days a year.

#### This Policy Will Not Cover

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 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 which have been lost for 3 days after 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 costs, other than replacing the Insured Key, where duplicate keys are available.
- g) Any amounts for additional 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 Cover 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 for a maximum of 3 days.
- n) 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.
- o) 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.

- p) The balance of onward transport costs over a maximum of £80.
- q) 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.
- r) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- s) 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.
- t) Any loss of earnings or profits which You suffer as a result of the loss or theft of an Insured Key.
- u) Claims arising from any deliberate or criminal act or omission by You.
- v) Loss or theft of an Insured Key which occurs outside the Period of Insurance.
- w) 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.
- y) Any property not owned by the Policyholder or Business.

## 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. The data held about You will not be disclosed to any third party organisation that is not associated with providing Your Policy. You will only be contacted within the duration of Your Policy.

## Service Provider and Insurer

Supplied by Able Insurance Services Ltd trading as Gladiator, Ellipse, Ground floor, Padley Road, Swansea SA1 8AN, Registered Company Number 2890075 and is administered by Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, BD18 3ST, Registered Company Number 1309093, and is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire. SO53 3YA, Registered Company Number 354568. Home State: United Kingdom.

Able Insurance Services Ltd trading as Gladiator, is authorised by the Financial Conduct Authority. Firm Reference Number 311649. Keycare Limited, Firm Reference Number 309514 is authorised by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202039.

This can be checked on the FCA's register by visiting the FCS website [www.fca.gov/register/](http://www.fca.gov/register/), or by contacting the FCA on 0800 111 6768.



# Notes

# Notes





*This booklet is made from recycled paper.*