

■ Terms & Conditions

● Membership

Your Keycare membership is administered by Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ. This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

● Conditions

Conditions of cover following loss or theft of all keys from the Fob holder whilst the keys are attached to the key fob at the time of loss or theft.

● Cover

1. A one-year period will run from the inception of the membership and then from the anniversary of the inception of the membership. Claims will be accepted, subject to these terms and conditions, for: locksmith charges; new locks and keys; the cost of opening safes; and reasonable transportation costs following the loss or theft of keys. You can also claim for the cost of replacing lost or stolen lock transmitters; the cost of replacing lost or stolen handsets for vehicle immobilisers and/or alarms up to a maximum of one per vehicle; the cost of reprogramming vehicle immobilisers and/or alarms as a result of loss or theft of handsets. The maximum amount you can claim in any one year is £1,500 per registered key fob

2. Cover is for the period stipulated in your policy schedule and then for any subsequent period for which we accept your renewal premium.

● Key Fob

3. All keys which are attached to your Keycare fob are covered, subject to your Keycare membership being in force at the time of loss and the key fob being registered with Keycare Limited.

4. A key fob issued by Keycare Limited must be attached to the lost or stolen keys or handsets at the time of loss or theft.

5. 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).

6. Key fobs must not be used when cover has ceased.

● Claims

7. You must give Keycare Limited immediate notice of any loss or theft of keys.

8. Where keys are stolen and you have notified Keycare Limited, subject to these terms and conditions, you will be given permission to claim immediately.

9. The scheme operates on a "pay and claim" basis. You will be required to make all initial payments for work carried out and reasonable transportation costs. Such receipts should be made available at the request of Keycare Limited.

10. No keys shall be deemed to be irrecoverably lost until 3 days after the loss is reported to Keycare Limited. After that time a claim can be made.

11. In the case of lost keys, but not in the case if keys have been stolen, you will only be reimbursed for new locks: a) if it would be possible for someone who found the lost keys to trace those keys to your vehicle or premises; or b) if the lost keys were the only keys you had, that is, you cannot obtain replacements from the duplicate keys or from the number of the keys to which the lost keys relate.

12. Locksmith call out charges will be paid where your keys are locked in a property or vehicle or broken in a lock, up to the £1500 annual limit per registered key fob.

13. Receipts must be retained for new keys and new locks, locksmiths' charges, car hire and transportation costs. Such receipts should be made available at the request of Keycare Limited.

14. Replacement items shall be to no higher standard than the items which are replaced.

15. The maximum number of keys which can be claimed for is 3 keys per lock.

16. Replacement of locks considered to have been previously damaged prior to the loss or theft of keys is excluded.

17. Keycare protection applies within the European Union although assistance may not always be available.

18. A reward of £10 will be sent directly by Keycare Limited to the person who found your keys, and you will not be asked to contribute.

19. Claims are to be notified to: Customer Service Manager, Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ. Telephone 0845 3030550.

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● Car Hire

20. Any car hire can only be authorised by Keycare Limited.

21. Public transportation costs and taxi fares can be claimed in lieu of car hire. You must ensure that the cost is reasonable and justified.

22. Car hire and transportation facilities are only available to get you to your home or other intended destination to retrieve spare keys, or when your vehicle is garaged awaiting new locks to be fitted.

23. The maximum period of car hire is 3 days commencing immediately upon the loss or theft.

24. The hired car will not exceed 1600cc and the hire period commences immediately upon the loss or theft of keys of the Fob holder's vehicle.

25. Evidence of ownership of the vehicle or premises to which the stolen or lost keys relate may be required.

● Fraud

All benefits under your Keycare membership are forfeited if you make a fraudulent claim. Details of false or fraudulent claims will be passed to the relevant authorities.

● Notice of Cooling Off Period

If you decide within 14 days of the date of commencement of your membership that you do not want it, please call us direct on 0845 3030550. Providing that no claim has been made in the meantime, we will cancel your membership immediately and refund any premium that you may have paid.

● Contribution Clause

We will not seek a contribution from any other party such as your Household Insurance Policy or your Motor Insurance Policy.

● Governing Law

You and we can change the law, which applies to this contract. Unless you and we agree otherwise, English Law will apply and you and we will submit to the jurisdiction of the English Law.

● Contracts (right of third parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

● Call Recording

To ensure that we provide the best possible service, assisting with staff training and monitoring quality standards, we may record all telephone calls.

● Data Protection

At Keycare we are committed to protecting your privacy. All information collected about you is handled in accordance with the Data Protection Act 1998. 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 membership in accordance with the terms and conditions set out in your policy schedule. In contacting you we may also provide you with details of other promotions or services that we feel may be of specific interest to you. The data which we hold about you on our records will not be disclosed to any third party organisation that is not associated with providing Keycare's service, without your express written consent.

● Complaints Procedure

Every effort is made to ensure that you receive a high standard of service, if you are not satisfied with the service you have received, you should contact: Complaints Department, Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ. Telephone 01274 599117 www.keycare.co.uk

To help us deal with your comments quickly, please quote the Fob Number and/or Claim Number and the name of the Member.

We will do our very best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service if you are an eligible complainant (that is an individual or a small business with a turnover of less than one million pounds per year) who will review your case. The address is:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR,
www.financial-ombudsman.org.uk

If you make a complaint, your right to legal action against us is not affected.

● Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if you are an individual or a small business with a turnover of less than one million pounds per year and 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. www.fscs.org.uk