

Keycare Property Owners Policy Summary

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 Groupama Insurance Company Limited.

Duration of Contract

The standard duration of the contract is normally 12 months from the date on which the cover incepts. Any variations to this duration will be detailed in your Policy Schedule.

Insurance Cover

The policy provides you with insurance cover up to the maximum cover limit (detailed in your Policy Schedule) in the event that any of your keys attached to the 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 annual cover limit*
- Cover for locksmith charges if you or your tenant lock insured keys inside the insured property up to call-out limit*
- 2 fobs issued with each policy
- 24 hour, 365 days a year emergency helpline
- Access to a nationwide network of locksmiths
- No excess to pay
- No claims discount on main property owners policy is not affected
- Any keys for the insured property attached to a fob are covered

Significant Exclusions and Limitations - see policy document "This Policy Will Not Cover"

1. Keys are only covered if attached to a fob provided by Keycare
2. The total value of claims in any one year may not exceed the annual cover limit*
3. Keys will not be considered irrecoverable until lost for at least 3 days
4. Wear and tear, general maintenance and damage to keys and locks will not be covered
5. A maximum of the call-out limit* per incident will be paid where keys are locked inside the insured property
6. Keys must have been lost by or stolen from the you or your tenant
7. The policyholder must notify Keycare within 30 days of loss or theft of keys
8. The maximum number of keys that can be claimed for per lock is 5
9. All receipts must be submitted to Keycare within 120 days of loss or theft of keys
10. Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

* Refer to your Policy Schedule for details of cover and call-out limits

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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 Keycare in the first instance please contact:

Complaints, Keycare, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ.

Tel: 0845 303 0550. Fax: 01274 531 075. Email: complaints@keycare.co.uk.

Failing satisfaction with the final response to your complaint, you may ask the Financial Ombudsman Service to review your case by contacting:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0845 080 1800 Fax: 0207 964 1001 Email: complaint.info@financial-ombudsman.org.uk.

If your complaint relates to the Insurer in the first instance please contact:

The Chief Executive, Groupama Insurance Company, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

Failing satisfaction with the final response to your complaint, you may ask the Financial Ombudsman Service to review your case by contacting:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0845 080 1800 Fax: 0207 964 1001 Email: complaint.info@financial-ombudsman.org.uk

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. Most insurance contracts are covered for 90% of the claim. Full details are available at www.fscs.org.uk.

Cancellation

If the policy is cancelled within 14 days of either receiving the policy documentation, or from the inception date of the policy (whichever is later) then any premium already paid will be returned (providing that no claims have been made on the policy). If the policy is cancelled outside this period there is no entitlement to a refund of premium.

Claim Notification

To make a claim call 0845 303 0550 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.