

Keycare Property Owners Terms and Conditions

ABOUT YOUR INSURANCE

Insurance has been effected 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.

Your policy is administered by **Keycare** and the **Insurer** is Groupama Insurance Company Limited.

Keycare and the **Insurer** are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA website www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.

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.

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

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DEFINITIONS

Certain words have specific meanings and wherever they appear throughout this **policy** they have been printed in bold to help **you** identify them.

Call-out limit: The maximum amount payable per incident, in respect of an **insured key** locked inside the **insured property**, as specified in **your policy schedule**.

Cover limit: The maximum amount payable in aggregate in each **period of insurance**, as specified in **your policy schedule**.

Fob: The numbered key fobs issued to the **policyholder** by **Keycare**, which **Keycare** has registered in the **policyholder's** name.

Insurer: Groupama Insurance Company Limited, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

Insured event: The loss or theft of an **insured key**, or an **insured key** locked inside the **insured property**.

Insured key: Any keys for the **insured property** which are attached to the **fob**, during the period of insurance.

Key: An instrument used to open or close the lock(s) that give access to, or secure the **insured property**. These include, key cards, door entry fobs and alarm fobs.

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

Period of insurance: The period specified in **your policy schedule** for which **you** have paid or agreed to pay the premium.

Policy: These terms and conditions and any changes to them.

Policyholder: The person in whose name, or the company name in which, **Keycare** has registered the **fob**.

Policy schedule: The document headed Policy Schedule giving details of the **policyholder**, **cover limit**, **call-out limit**, **insured property** and **period of insurance**.

Insured property: The premises at the address specified in **your policy schedule** belonging to **you**, or which **you** are legally responsible for.

Tenant: A person occupying the **insured property** by virtue of a tenancy agreement.

Territorial limits: The United Kingdom.

You/your: The **policyholder**. If the **policyholder** is a company and **Keycare** have registered the **policyholder** as a company, this would include authorised employees of the company.

CLAIMS PROCEDURE AND CONDITIONS

1. 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 **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 aggregate 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 **insured keys** and minimise the cost of any claim.

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2. Cancellation

You may cancel this **policy** at any time. If the **you** cancel 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 reimbursed (providing that no claims have been made on the **policy**). If **you** cancel outside this period there is no entitlement to a refund of premium. The **Insurer** and/or **Keycare** may cancel the insurance in writing sent to the last known address of the **policyholder**.

3. Applicable Contract Law

You and the **Insurer** are free to choose the law applicable to this contract, but in the absence of agreement to the contrary the law of England and Wales will apply.

4. Assignment

This **policy** may not be assigned in whole or in part without the written consent of **Keycare**.

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:

1. Pay up to the **cover limit** specified in **your policy schedule**, in respect of locksmith charges, new locks (if a security risk has arisen) and replacement keys .
2. Pay a £10 reward to the finder of a lost **insured key**.
3. 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 aggregate 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 are lost until 3 days have elapsed since the loss was reported to **Keycare** (unless **Keycare** is satisfied that a delay would cause undue hardship or significant expense).
- e) **Insured keys** lost by or stolen from someone other than **you, your tenant** and any immediate member of their family residing at the same address.
- f) **Insured keys** stolen by **your** current **tenant**, any previous **tenants**, or anybody else who has ever resided at the **insured property**.
- g) Any associated costs other than the cost of replacing **insured keys** where duplicate keys are available, unless a security risk has arisen.
- h) Sums claimed for replacement keys exceeding a maximum of 5 per lock.
- i) Any **insured event** not reported to **Keycare** within 30 days.
- j) Wear and tear of, general maintenance of, or damage to locks and keys.
- k) Replacement locks or keys of a higher standard or specification than those replaced.
- l) Sums exceeding the **call-out limit** in respect of any **insured key** locked inside the **insured property**.
- m) Charges or costs incurred where **Keycare** arranges for the attendance of a locksmith and **you** fail to attend.
- n) Loss of any belongings other than an **insured key** and its associated lock.
- o) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- p) 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.

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- q) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- r) Claims arising from any deliberate or criminal act or omission by **you**.
- s) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- t) Claims arising as a result of **your** or **your tenant's** failure to take reasonable steps to safeguard an **insured key**.
- u) Any loss of market value as a result of loss or theft of the **insured keys**.

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**. In contacting **you**, **Keycare** may also provide **you** with details of other promotions or services that may be of specific interest to **you**. The data held about **you** will not be disclosed to any third party organisation that is not associated with providing **your policy**.