

AnyCompany Car Insurance Keycare Policy Booklet

07777 7777

Welcome to Keycare

The leading name in the recovery and replacement of lost or stolen keys

This is your policy booklet. It sets out the details of your policy and should be read in conjunction with your Keycare Policy Schedule. Please keep these documents safe.

6 step process...

1. Attach your keys to your registered fob.
2. Read through your Policy Schedule to check that your details are correct and notify us of any changes.
3. Write down your unique fob number (located on the back of your fob) on the reverse of your helpline card.
4. Detach your helpline card and keep this safe in your wallet or purse.
5. Make an additional note of your unique fob number on your policy booklet.
6. Keep your policy documents in a safe place.

Please take time to read the policy booklet and schedule to make sure you understand the cover provided.

We hope you will be completely happy with your key protection policy and the service provided. You can cancel your policy within 14 days and receive a full refund of premium providing no claim has been made. If you cancel outside this period, you will be entitled to a refund of premium paid subject to a deduction for the time for which you have been covered.


The key benefits within your policy

- Cover for lost and stolen keys, replacement locks and any call-out charges up to annual cover limit*
 - Cover for locksmith charges if you lock yourself out of your home or vehicle up to call-out limit*
 - Up to three days vehicle hire if your vehicle is unusable as a result of lost or stolen keys
 - 24 hour, 365 days a year emergency helpline
 - Access to a nationwide network of locksmiths
 - No excess to pay
 - No claim discount on main motor or home policy not affected
 - Any of your keys attached to the fob issued by Keycare are covered
- * Refer to your Policy Schedule for details of cover and call-out limits

Cover Limit

The policy provides you with insurance cover up to the maximum cover limit, as detailed in your Policy Schedule, in the event that any of your keys attached to the fob provided are lost or stolen.

Looking after your keys

- Never have anything containing your name and address attached to your keys.
- Never leave your keys under doormats, on a string through the letterbox, under a stone, on top of a door or window frame etc. An opportunist thief may be watching.
- Never leave doors or windows open when you go out. If you can get in, so can a burglar.
- Always leave a spare set of keys with a trusted neighbour, friend or family member.
- Try not to keep all your keys on one key ring - additional fobs can be purchased by telephoning 

Frequently asked questions

- Q Can I purchase an extra fob for a family member at a different address?
- A No, only for the same address.
- Q Which type of keys are covered through my policy?
- A You can attach your fob to as many keys as you like e.g. your car, house and shed.
- Q How many keys can I attach to my fob?
- A As many of your keys as you choose.
- Q Do I need to pay the finder the £10 reward?
- A No. The reward will be sent directly by Keycare Limited to the person who found your keys.

Additional fobs are available to protect your additional sets of keys and keys for your family members residing at the same address as you. Each additional fob provides up to the maximum cover limit, as detailed in your Policy Schedule.

Sophisticated security measures now fitted as standard to new vehicles mean criminals are increasingly turning to key crime.

- Thieves are increasingly trying new methods of vehicle crime. This means stealing your keys to your vehicle first. Burglars have been known to break into houses and offices just to steal vehicle keys.
- Don't leave vehicle keys close to the front door where they can be seen.
- NEVER leave your keys in your vehicle - not even for a second. This is especially important when at a petrol station or when loading or unloading your vehicle.
- Always lock your vehicle when leaving it.

Terms and Conditions

Insurance

Insurance has been arranged by AnyCompany Insurance Limited, a company registered in UK. AnyCompany Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Insurer

The Insurer is AnyCompany Insurance Limited, a company registered in England and Wales under company number 0000. (referred to in this Policy as the “Insurer”). The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - registration number 00000.

The Administrator

The Administrator is Key Care Limited, a company registered in England and Wales under company number [REDACTED], whose registered office is at [REDACTED]

(referred to in this Policy as “Keycare”).

Keycare is authorised and regulated by the Financial Conduct Authority - registration number [REDACTED]

Registrations - further details

You can check the registrations of the Insurer and Keycare on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768 or the Prudential Regulation Authority on 020 7601 4878.

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that You may be entitled to compensation if the Insurer (or Keycare) are unable to meet their obligations to You. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

COMPLAINTS

If You have a complaint relating to this Policy You should contact: Complaints, Keycare [REDACTED]

We will try to resolve Your complaint by the end of the third working day and will send You a summary resolution letter. If we are unable to do this we will write to You within five working days to update You on the progress of Your complaint and let You know who is dealing with the matter. Within eight weeks of receiving Your complaint, You will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review Your complaint, free of charge, if for any reason You are still dissatisfied with either the summary resolution or final response letter, or if we have not issued

a final response within eight weeks from You first raising the complaint. However, You must do so within six months of the date of the summary resolution or final response letter. Please note that if You do not refer Your complaint within the six months, the Ombudsman will not have our permission to consider Your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

You can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 023 4567 for people phoning from a “fixed line” (for example a landline at home) or 0300 1239 123 for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02 Fax: 0207 964 1001. Email: complaint.info@financial-ombudsman.org.uk. Web: www.financial-ombudsman.org.uk.

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

DEFINITIONS

Within this Policy certain words have specific meanings and wherever they appear throughout this Policy they have been printed in bold to help You identify them.

Approved Locksmith: A locksmith on the Keycare panel.

Cover limit: The maximum amount payable in total in each Period of Insurance, as shown in Your Policy Schedule.

Duplicate Key: A spare key for Your home or vehicle.

Fob: The numbered identification tag issued to the Policyholder by Keycare, which Keycare has registered in the Policyholder’s name and address.

Immediate Member: Husband, wife, civil partner, live-in partner, child, adult child or adult step-child.

Insured event: The loss or theft of any Insured Key, or any Insured Key locked inside Your home or vehicle during the Period of Insurance.

Insured key: Any of Your keys which are attached to the Fob during the Period of Insurance (vehicle keys includes metal key blades, standalone remote control units, electronic key cards and keyless entry fobs for Your vehicle) registered at the Policyholder’s address and, in the case of house keys, for the Policyholder’s address.

Insurer: As defined in the section “the Insurer” above.

Keycare®: As defined in the section “The Administrator” above.

Locksmith Charges: Charges relating to work carried out by a locksmith.

New Locks: New locks fitted or reconfiguration of the existing locks to enable a new key to replace an Insured Key.

Onward Transport Costs: Transportation of Your vehicle to Your original destination, a garage/dealer or Your home and delivery back to Your home up to a maximum of £100.

Period of insurance: The period shown in Your Policy Schedule for which You have paid or agreed to pay the premium.

Policy: The terms and conditions of this Policy of insurance.

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, Fob number, Cover Limit and Period of Insurance.

Replacement Key: A key to replace an Insured Key and includes any reprogramming of infrared handsets, immobilisers and alarms necessitated by such replacement of the Insured Key.

Security risk: The risk resulting from the accidental loss of an Insured Key where it is possible for someone who found the key to trace it to Your vehicle or premises.

Statement of Facts: The statement produced by Keycare following authorisation of a claim.

Territorial limits: Worldwide.

Vehicle hire charges: The standard charges (excluding any optional extras) up to a maximum of £50 a day to hire a vehicle for a period of up to three days.

Waiting Period: A period of 48 hours commencing when the loss of the Insured Key is first reported to Keycare.

Wear and Tear: The gradual loss of an Insured Key's ability to function exactly as it was designed to do by the manufacturer due solely to the passage of time and repeated usage.

You/Your: The Policyholder, any Immediate Member of the Policyholder's family permanently living with the Policyholder at the same address as the Policyholder during the Period of Insurance and any named driver on the Policyholder's car insurance. Where the Policyholder is a company this includes employees of the company, employed by the company during the Period of Insurance, who are authorised to use the relevant car or property.

WHAT IS COVERED

1. If during the Period of Insurance and within the Territorial Limits:

- An Insured Key is stolen, the Insurer will up to the Cover Limit cover You in respect of the cost of a Replacement Key, Locksmith Charges or New Locks and Vehicle Hire Charges (where applicable);
- An Insured Key is locked in Your home, the Insurer will up to the Cover Limit cover You in respect of Locksmith Charges incurred in gaining entry to Your house;
- An Insured Key is locked in Your vehicle and a Duplicate Key exists, the Insurer will up to the Cover Limit, cover You in respect of Onward Transport Costs or Locksmith Charges incurred in gaining entry to Your vehicle;

d) An Insured Key is locked in Your vehicle and no Duplicate Key exists, the Insurer will up to the Cover Limit cover You in respect of Locksmith Charges incurred in gaining entry to Your vehicle;

e) An Insured Key is lost by You and a Duplicate Key exists, if after the Waiting Period has expired the Insured Key has not been found, the Insurer will up to the Cover Limit cover You in respect of the cost of a Replacement Key;

f) An Insured Key is lost by You and no Duplicate Key exists, if after the Waiting Period has expired the Insured Key has not been found, the Insurer will up to the Cover Limit cover You in respect of the cost of either a Replacement Key, Locksmith Charges or New Locks (but only if no Duplicate Key can be sourced by an Approved Locksmith) and Vehicle Hire Charges (where applicable).

g) An Insured Key is broken in a lock by You, the Insurer will cover You up to £50 per claim in respect of the cost of a Replacement Key and Locksmith Charges.

- Pay a £10 reward to the finder of Your lost Insured Key.
- Provide You with the services of an emergency helpline 24 hours a day, 365 days a year.

WHAT IS NOT COVERED

The Insurer will not cover You in respect of:

- 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 provide cover in respect of any key which they are satisfied would otherwise have been attached to the Fob).
- Any amount which, or total amounts to the extent that they, exceed the Cover Limit in any Period of Insurance.
- Any Insured Event not reported to Keycare within 45 days.
- 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.
- Any expenditure incurred without prior authorisation from Keycare.
- Costs relating to a key broken in a lock which exceed the £50 limit per claim, accidental damage to the key only and damage to locks only.
- Insured Keys lost by or stolen from someone other than You.
- Any Insured Key which is not deemed lost because it is in the possession of an Immediate Member of the Policyholder's family.
- The cost of replacing lock barrels, steering columns or faulty electronic control units or costs arising from Wear and Tear and/or general maintenance of locks and keys.

Terms and Conditions (continued)

- j) Replacement locks or keys of a higher standard or specification than those replaced.
- k) 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.
- l) 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.
- m) 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.
- n) Any loss of earnings or profits which You suffer as a result of the loss or theft of an Insured Key.
- o) Claims arising from any reckless, deliberate or criminal act or omission by You.
- p) An Insured Event which occurs outside the Period of Insurance.
- q) Replacement keys exceeding the number of keys lost or exceeding the number of keys supplied with a standard lock replacement.
- r) Any loss of an Insured Key which occurs during a riot or a civil commotion.
- s) Any costs incurred by the Policyholder in making a claim under the Policy.

CLAIMS PROCEDURE AND CONDITIONS

Theft

If an Insured Key has been stolen it must be reported to the police and a crime reference number provided to Keycare.

Making a Claim

You must report any claim to Keycare as soon as possible and within 45 days of the Insured Event. To make a claim call [REDACTED] and quote the Fob number. When the claim has been authorised Keycare will send You two copies of the Statement of Facts based on the information You have supplied. This is the information Keycare will use to handle Your claim so it is Your responsibility to ensure it is correct. You must submit valid invoices/receipts (in respect of expenditure authorised by Keycare), together with one copy of the Statement of Facts and any necessary supporting documents, to Keycare within 120 days of the Insured Event.

Supporting Documents

When You make a claim in respect of vehicle keys, You must send a copy of the V5 (or relevant registered keeper document issued by DVLA from time to time) or, if You have not been given the V5, a contract or lease agreement containing the registration number of the vehicle or a certificate of motor insurance for the vehicle.

When You make a claim in respect of other keys, Keycare may, at its discretion, ask for supporting documents (such as evidence of address in the case of house keys).

Maximum Number of Claims

Within the Period of Insurance You may make more than one claim, however the total sum payable in each Period of Insurance cannot exceed the Cover Limit.

Fraud

If You make a fraudulent claim under this Policy (including exaggeration of the claim or submitting falsified or forged documents), the Insurer is not liable to pay the claim and may recover any sums it has paid to You in respect of that claim.

CLAIMS SETTLEMENT

If Your claim is handled on a 'Pay and Claim' basis or if You use a locksmith or dealer of Your choice You will have to pay the costs upfront and Keycare will reimburse You on receipt of valid receipts/invoices.

Keycare cannot guarantee to replace Your keys on the same day that You report the claim as keys may need to be ordered and may not be carried by locksmiths or dealers as standard.

If as a result of losing an Insured Key You feel that a Security Risk exists You should replace the locks within the Waiting Period; however all costs must be paid for by You. If after the Waiting Period the Insured Key is not found the Insurer will reimburse You for any costs incurred, up to the Cover Limit detailed in Your Policy Schedule. If You have not replaced the locks within the Waiting Period and a Duplicate Key exists the Insurer will only reimburse You for a Replacement Key if the Insured Key is not found.

Where an Insured Key has been lost and there is no Security Risk the Insurer will not pay for any costs until the Waiting Period has elapsed. If after the Waiting Period the Insured Key is not found and no Duplicate Key exists, the Insurer will reimburse You for a Replacement Key, Locksmith Charges or New Locks. If a Duplicate Key exists the Insurer will only reimburse You for a Replacement Key.

If during the Waiting Period the Insured Key is found the Insurer will not pay any of Your costs; however Keycare will pay a £10 reward to the finder of Your lost Insured Key.

The Onward Transport Costs benefit can also be used, at the discretion of Keycare, to cover the cost of public transport to get You to Your home or original destination or to retrieve a Duplicate Key.

OTHER CONDITIONS

Cancellation by the Policyholder

The Policyholder may cancel this Policy at any time. If the Policyholder cancels within 14 days of either receiving the Policy documentation or from the start 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 Policyholder cancels outside this period, they will be entitled to a refund of premium paid subject to a deduction for the time for which they have been covered.

If You cancel the Policy You must remove the Fob from the Insured Keys as You no longer have any cover. If You fail to remove the Fob from Your keys and they are subsequently found Keycare are not liable to pay a reward or recover Your keys.

Cancellation by the Insurer

Where there is a valid reason for doing so the Insurer and/or Keycare may cancel the insurance by giving the Policyholder seven days' notice in writing sent to the last known address of the Policyholder. Valid reasons for cancellation may include but are not limited to:

- Where You have given incorrect information and fail to provide clarification when requested;
- Where You breach any of the terms and conditions which apply to Your Policy;
- Where we reasonably suspect fraud*; or
- Use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers, by You or any person acting on Your behalf

*If You make a fraudulent claim, the Insurer may treat the insurance as having been terminated with effect from the time of the fraudulent act. If the Insurer treats the insurance as terminated, it may refuse all liability in respect of an Insured Event occurring after the fraudulent act and not return any premium paid.

Applicable 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.

Language

The contractual terms and conditions and other information relating to this contract will be in the English language.

Assignment

This Policy may not be assigned in whole or in part without the written consent of the Insurer.

How we handle your data

For information on how Keycare handle Your data please refer to the separate Privacy Policy issued with Your Policy documents. The latest version of our Privacy Policy is also available to view and download on our website - 