

# AngelCare Terms and Conditions

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## AngelCare

### 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](http://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](http://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](mailto: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](mailto: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, Groupama House, 24 – 26 Minories, London, EC3N 1DE.

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](mailto:complaint.info@financial-ombudsman.org.uk)

### 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**.

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## Key Care

### TERMS AND CONDITIONS

#### 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 any **insured key** locked inside **your** home, or vehicle, as shown in **your policy schedule**.

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

**Engine capacity:** The maximum permitted engine size for hire vehicles, as shown in **your policy schedule**.

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

**Insurer:** Groupama Insurance Company Limited, Groupama House, 24 – 26 Minorities, London, EC3N 1DE.

**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**.

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

**Period of insurance:** The period shown 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**, **fob** number, **cover limit**, **call-out limit**, **engine capacity** and **period of insurance**.

**Territorial limits:** The European Union.

**You/your:** The **policyholder** and any immediate member of their family residing at the same address as the **policyholder** during the **period of insurance**. Where the **policyholder** is a company this will include authorised employees of the company, employed by the company, during the **period of insurance**.

#### CLAIMS PROCEDURE AND CONDITIONS

##### 1. Claim Notification

To make a claim call 0845 303 4005 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.

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## 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

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 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 policyholder cancels 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**, as detailed in **your policy schedule**, 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), car 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**.
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 indemnify **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 or stolen from someone other than you.
- f) Any associated costs (other than the cost of replacing the insured key) where duplicate keys are available.
- g) Sums claimed for replacement 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 call-out 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.

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- n) Vehicle hire charges after the third day of hire.
- o) 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.
- p) 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.
- q) The balance of onward transport costs over a maximum of £80.
- r) 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.
- s) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- t) 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.
- u) Any loss of earnings or profits which you suffer as a result of the loss or theft of an insured key.
- v) Claims arising from any deliberate or criminal act or omission by you.
- w) Loss or theft of an insured key which occurs outside the period of insurance.
- x) Claims arising as a result of your failure to take reasonable steps to safeguard an insured key.
- y) Any loss of market value as a result of loss or theft of the insured keys.

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## Card Care

### TERMS AND CONDITIONS

#### CONDITIONS

1. **You must live in the United Kingdom**
2. **All members must be aged 18 or over**

#### DEFINITIONS

In this part of your policy, the following words and expressions will have the meanings shown here next to them.

**Card:** Your credit, charge, cash, cheque, debit, store and other cards reported to us before or at the time you report a card loss.

**Card loss:** By you or theft from you of a card.

**CIFAS:** A not for profit association solely dedicated to the prevention of financial crime in the United Kingdom.

**Issuer:** The issuers of the cards.

**United Kingdom:** England, Scotland, Wales and Northern Ireland.

**We, us, our:** Keycare Limited (registered number 1309083).

**You, your:** The person entitled to the card protection services.

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## DATA PROTECTION NOTICE

1. If you report a lost card to us, we will pass your name and address and the details of the card to the card issuer so that they can cancel it and provide a replacement. If you report a lost card to us that has been provided by an issuer outside the European Economic Area (EEA), then we might need to transfer your details outside the EEA. By asking us to report such a card you are agreeing to this international transfer of data.
2. If you report the loss of important documents, such as your passport or driving licence, we will, with your consent, pass your name and address and your date of birth onto CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related accounts or other facilities;
  - Managing credit and credit related accounts or facilities;
  - Recovering debt;
  - Checking details on proposals and claims for all types of insurance; and
  - Checking details of job applications and employees.
  - If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
  - Law enforcement agencies may access this information.
  - CIFAS and other organisations may, from other countries, access and use the information recorded by fraud prevention agencies
  - The fraud prevention agencies that may process your information are Callcredit (phone: 0870 060 1414), Equifax (phone: 0870 010 0583), MCL Software Ltd (phone: 01704 501 001) and Experian (phone: 0800 656 9000).

You have a right to see all the information we hold about you. If you would like to see this information, please write to:

The Operations Director  
Keycare Limited  
2a Westgate  
Baildon  
Shipley  
West Yorkshire  
BD17 5EJ

Please note that there will be a separate administration charge for this service.

## NOTICE OF COOLING OFF PERIOD

You have the right to cancel your AngelCare membership if you decide that this is no longer appropriate for you. If you decide within 14 days of the date noted on your membership letter you do not want it please call us direct on 0845 303 4005.

Providing no claim has been made in the meantime we will cancel your membership straightaway and refund any premium that you may have paid.

## OUR COMMITMENT

All communications and policy documents will be in English unless otherwise agreed. We are committed to meeting the needs of our policyholders, including those with special needs. Our letters and other documents are all available in Braille, in large text or on audio tape. You can also contact us through Typetalk if you need to. If you would like to use any of these services, please contact us on 0845 303 4005. We will be happy to help.

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## **YOUR CARD AND IDENTITY PROTECTION SERVICES**

### **LOST OR STOLEN CARDS**

When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement. In the event that the card issuer requires more information than we have been able to provide to enable them to do this, we may need to contact you directly. Remember to keep us up to date with any new card details. Call us on 0845 303 4005 to register any new cards.

### **LOST OR STOLEN DOCUMENTS**

If you lose personal documents at the same time as the card, we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services.

### **CHANGE OF ADDRESS**

If you tell us that your address has changed, we will pass your new address details to your card issuers on your behalf so that they can update their records. Ensuring all your post is sent to your new address, particularly any bills, bank statements or documents that carry your personal information, is important to help prevent your mail from falling into the wrong hands, where it could be used to commit identity fraud.

### **IDENTITY THEFT SUPPORT**

If you have concerns about being or becoming a victim of identity theft, you can use the confidential helpline 0845 303 4005 and we will provide you with assistance and advice.