

Terms & Conditions

Membership

Your KeyGuard 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 business keys from an authorised fob holder whilst the keys are attached to the key fob at the time of loss or theft.

Business keys means: keys relating to all company vehicles and business property, which are owned by or controlled by the insured.

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 company vehicle immobilisers and/or alarms up to a maximum of one per vehicle; the cost of reprogramming company vehicle immobilisers and/or alarms as a result of loss or theft of handsets; the cost of replacing lost or stolen business alarm system fobs; the cost of reprogramming the business alarm system and/or fob. The maximum amount you can claim in any one year is as per the amount stated in your policy schedule.

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 Fobs

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

4. A KeyGuard 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 an authorised employee and/or authorised fob holder.

6. Key fobs must not be used when cover has ceased. No cover will be provided once cover has ceased.

Claims

7. An authorised fob holder 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.

9a. Where you use an approved Keycare locksmith.

The membership will operate on a "direct billing" basis. Locksmith charges will be paid direct to the locksmith up to the annual limit as stated in your policy schedule.

9b. Where you have opted to use your own locksmith and not an approved Keycare locksmith.

The membership will operate on a "pay and claim basis". You will be required to make all initial payments for work carried out. Such receipts must be made available to Keycare Limited.

9c. Car hire, transportation and other costs.

The membership will operate on a "pay and claim basis". You will be required to make all initial payments for all costs incurred. Such receipts must be made available to Keycare Limited.

10. In the case of lost keys, but not in the case if keys have been stolen, authorised fob holders 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 a company vehicle or business premises; or

b) If the lost keys were the only keys the business

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had, that is, replacements cannot be obtained from duplicate keys or from the number to which the lost keys relate.

11. Locksmith charges will be paid where business keys are locked in a business premises or company vehicle or broken in a lock, within the annual limit as stated in your policy schedule.

12. Replacement items shall be to no higher standard than the items replaced.

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

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

15. Claims are to be notified to: Customer Service Manager, Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ. Telephone 0845 303 4027.

Car Hire

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

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

18. Car hire and transportation facilities are only available to get an authorised fob holder to their business premises or to another intended destination to retrieve spare keys, or when their company vehicle is garaged awaiting new locks to be fitted.

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

20. The hired car will not exceed 2000cc and the hire period commences immediately upon the loss or theft of keys of the authorised fob holder's company vehicle.

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

22. In the event of loss/theft of company vehicle keys, overnight accommodation is only available when the authorised fob holder is stranded away from business (up to limit of £250 per night). This must be authorised by Keycare.

Exclusions

The following losses are excluded from this cover:

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

24. Intentional loss or damage to keys, key fobs or locks.

25. Where the keys are in the possession of an authorised person and they are unable to return them to you.

26. Where the emergency services are called to your property and need to force entry or where entry is made into your property by warrant.

27. Fraudulent act by you or by persons acting on your direction.

Fraud

All benefits under your KeyGuard 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 303 4027. 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.

Authority To Renew

If we are willing to continue your membership and we advise you prior to the renewal date of our renewal terms, you authorise us to renew this membership on expiry, in accordance with our renewal terms at that time, unless you advise us otherwise before the renewal date.

We will advise you of our renewal terms at least 21 days prior to the renewal date of the membership.

Contribution Clause

We will not seek a contribution from any other party such as the provider of your main business insurance policy.

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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 (Rights 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.