

Policy Summary

About this Policy Summary: This is a summary of the policy and does not contain the full terms and conditions of the cover, which are to be found in your policy schedule. It is important that you read the policy document carefully.

Membership and Insurance Provider

KeyGuard membership is provided by Keycare Limited, Registered Office, 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.

The Product

The annual level of cover provided by KeyGuard is as per the amount stated in your policy schedule for the recovery and replacement of lost or stolen business keys and to meet the cost of replacement keys, locks and locksmith charges.

Significant Features and Benefits

- _ 90% of reported keys attached to the KeyGuard fob are reunited with their owners
- _ Emergency helpline available 24 hours a day, 365 days per year
- _ Annual protection for replacement locks, keys and locksmith charges up to the amount as stated in your policy schedule
- _ No inner limit on call out charges for locksmiths
- _ Access to nationwide network of locksmiths
- _ No waiting period when keys are lost
- _ No contribution required from business policy therefore not affecting claims record
- _ No excess to pay
- _ Any business keys attached to the KeyGuard fob are covered
- _ Overnight accommodation up to the value of £250 per night if you are stranded as a result of losing keys or having them stolen
- _ Help and reassurance from our team should authorised key holders become a victim of crime

Significant Exclusions and Limitations

1. The key fob must have been lost or stolen from an authorised employee and/or fob holder. Full details can be found under 'Key Fob', paragraph 5, in the terms and conditions of your policy schedule.
2. KeyGuard cover is subject to the key fob being attached to the keys at the time of loss or theft of keys. Full details can be found under 'Key Fob', paragraph 4, in the terms and conditions of your policy schedule.
3. Replacement of locks considered to have been previously damaged prior to the loss or theft of keys is excluded. Full details can be found under 'Exclusions', paragraph 23, in the terms and conditions of your policy schedule.
4. Key protection applies within the European Union. Full details can be found under 'Claims', paragraph 13, in the terms and conditions of your policy schedule.
5. Intentional loss or damage to keys, key fobs or locks is excluded. Full details can be found under 'Exclusions', paragraph 24, in the terms and conditions of your policy schedule.
6. Where keys are in possession of an authorised person and they are unable to return them to you cover is excluded. Full details can be found under 'Exclusions', paragraph 25, in the terms and conditions of your policy schedule.
7. Where the emergency services are called and forced entry or entry by warrant is required cover is excluded. Full details can be found under 'Exclusions', paragraph 26, in the terms and conditions of your policy schedule.
8. Any fraudulent act is excluded. Full details can be found under 'Exclusions', paragraph 27, in the terms and conditions of your policy schedule.

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Duration of the Contract

Your KeyGuard membership runs for a period of one year from the inception of the membership. Cover is for the period stipulated in your policy schedule and then for any subsequent period for which we accept your renewal premium. Full details can be found under 'Cover', paragraph 1, in the terms and conditions of your policy schedule.

Right of Cancellation

You have the right to cancel your KeyGuard membership if you decide that this is no longer appropriate for you. Subject to no claims being made, cancellation will be effected only within the period 14 days from the date noted on your membership letter. A full refund of any premium paid will be made.

Contacting Us

This product is administered by Keycare Limited. Should you wish to contact us in respect of any general or sales enquiry or wish to notify us of any amendments or claim, please contact us in writing to Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ or telephone us on 0845 303 4027.

Making a Claim

Your KeyGuard membership operates on a direct billing basis where an approved locksmith is appointed by Keycare. You are required to retain all receipts for new locks, locksmith charges, and car hire and transportation and other costs. Such receipts should be made available at the request of Keycare Limited. Full details can be found under 'Claims', paragraph 9, in the terms and conditions of your policy schedule.

Complaints

Every effort is made to ensure that you receive a high standard of service. If you are not satisfied with the service you have received, you should contact: Complaints Department, Keycare Limited, 2a, Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ. Telephone 01274 599 117 or visit our website www.keycare.co.uk. To help us deal with your comments quickly, please quote the fob number and/or claim number and the name of the member.

We will do our very best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service if you are an eligible complainant (that is an individual or a small business with a turnover of less than one million pounds per year) who will review your case. The address is: The Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR. www.financial-ombudsman.org.uk. If you make a complaint, your right to legal action against us is not affected.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if you are an individual or a small business with a turnover of less than one million pounds per year and we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. www.fscs.org.uk