

Keycare Cover



Welcome to Admiral's Keycare Cover

This booklet describes **your** contract of Keycare Cover. Please read it carefully along with "Your Car Insurance Guide". This is important, as these booklets will outline the full terms of the agreement. Please also check that the information described on **your** current Policy Schedule is up to date and correct.

This **policy** meets the demands and needs of an individual requiring cover for lost, stolen or **broken keys**.

Admiral does not make personal recommendations as to the suitability of the **policy** to individual circumstances. **You** are solely responsible for deciding whether the **policy** is suitable for **your** needs.

Important Numbers

Single Car Customers

To make a claim	0345 305 8144
Customer Services	0333 220 2000

MultiCar Customers

To make a claim	0345 305 8144
Customer Services	0333 220 2001

Contents

- 2 **About your Keycare Cover Policy**
- 2 **Section 1: Definitions**
- 4 **Section 2: What is covered?**
- 4 **Section 3: What is not covered?**
- 5 **Section 4: How to make a claim**
- 6 **Section 5: Cancellation**
- 7 **Section 6: How to make a complaint**
- 8 **Section 7: Extra information about your policy**

About your Keycare Cover Policy

About your insurance

Thank **you** for taking out Keycare Cover. **We** are confident **our** friendly, fast and efficient service will ensure **you** remain a satisfied customer now and for years to come. This **Policy** Booklet explains the cover **you** have purchased, but if **you** have any queries please call Admiral Customer Services who will be happy to help:

Single Car customers **0333 220 2000**

MultiCar customers **0333 220 2001**

Your policy

Whenever a word is bolded in this **policy** booklet it takes on the meaning given in Section 1: Definitions. This **policy** booklet sets out the details of **your** insurance cover. Please read this **policy** carefully.

This is to confirm that EUI Limited will provide the cover described below during the **period of insurance**. Cover is subject to the terms and conditions that follow.

Keycare provides the benefits under this **policy**, however the insurance contract is between EUI Limited and the **policyholder**.

Section 1: Definitions

Associated motor policy

The valid motor insurance arranged by EUI Limited which has been taken out by **you**.

For MultiCar policies only, the cover will be determined for each individual **insured vehicle** and not the **policy** as a whole.

Broken key

An **insured key** which is damaged by accidental means or wear and tear and no longer operates the associated lock.

Cover limit

The maximum total amount payable in each **period of insurance** is £2,000.

End date

The date **your associated motor policy** ends.

Insured event

The loss, theft or breakage of any **insured key**, or any **insured key** locked inside **your** home or vehicle during the **period of insurance**.

Insured key

Any of the **policyholder's** keys (excluding any keys entrusted to the **policyholder** by e.g. a relative, friend or neighbour).

Insured vehicle

The motor vehicle insured through EUI Limited that appears on **your** certificate of motor insurance.

Keycare

Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley BD18 3ST. **Keycare** provides the benefits under this **policy**.

Period of insurance

The period between the **start date** and **end date** of this **policy**.

Policy

The terms and conditions of **your** Keycare Cover. **We** may only cancel or change the terms or conditions of the Keycare Cover at the renewal date of **your associated motor policy**.

Security risk

The risk resulting from an **insured key** that has either been stolen or lost and anyone finding the lost **insured key** will be able to trace it to **your** address or vehicle.

Start date

The date Keycare Cover was added to the **associated motor policy**.

Territorial limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Any country that is member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein.

We/us/our

EUI Limited trading as Admiral and/or the underwriters.

You/your/policyholder

The person named as the **policyholder** on **your** current Certificate of Motor Insurance.

Section 2: What is covered?

If during the **period of insurance** and within the **territorial limits** an **insured event** occurs, **We/Keycare** will pay up to the **cover limit** for:

1. Locksmith charges.
2. New locks (if a **security risk** has arisen, or replacement locks are needed for the new key to function).
3. Replacement keys including any immobiliser, infrared headsets and/or alarm fob needed for the **insured key** to operate.
4. The reprogramming of damaged immobilisers, infrared headsets and alarms where the **insured key** still functions.
5. Vehicle hire charges up to a maximum of £40 per day for a maximum of 3 days if **your** car is unusable as a result of lost, stolen or **broken keys**.
6. Onward transport costs up to a maximum of £80 for getting **you** and/or **your** vehicle to **your** original destination.

Section 3: What is not covered?

We will not cover **you** in respect of:

1. Any amount exceeding the **cover limit** in the same **period of insurance**.
2. 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**.
3. Any amounts for replacement keys exceeding a maximum of one per lock or three per lock for house keys.
4. Any **insured event** not reported to **Keycare** within 45 days.
5. Claims where only the lock is damaged.
6. Replacement locks or keys of a higher standard or specification than those being replaced.
7. The cost of replacing Electronic Control Units (also known as the car computer).

8. 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.
9. 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.
10. 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.
11. Any loss of earnings or profits which **you** suffer as a result of the loss or theft or breakage of an **insured key**.
12. Claims arising from any deliberate or criminal act or omission by **you**.
13. Any claim which occurs outside the **period of insurance**.
14. Any loss of market value as a result of loss or theft of the **insured keys**.
15. Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
16. Any loss caused by war, invasion, foreign enemy hostilities (whether war was declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government, or public or local authority.
17. Any costs other than those specified in Section 2. (What is covered).

We will not pay a claim which is in any part fraudulent, false or exaggerated. **We** will seek to recover any costs **we** have incurred, and **we** will not return any premium. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies.

Section 4: How to make a claim

To make a claim call **0345 305 8144**. **You** must report any claim to **Keycare** as soon as possible and within 45 days of the **insured event**. **You** are responsible for the cost of preparing any claim under this **policy**.

If an **insured key** has been stolen it must be reported to the police as soon as possible and a crime reference number obtained.

Section 5: Cancellation

1. Your cancellation rights

You may cancel this **policy** at any time by contacting **our** Customer Service department.

You can cancel a **policy** immediately or from a later date. **You** cannot cancel a **policy** from an earlier date.

Single Car Customers

Customer Services **0333 220 2000**

MultiCar Customers

Customer Services **0333 220 2001**

You can also contact **us** in writing by sending any correspondence to:

EUI Limited

Ty Admiral

David Street

Cardiff

CF10 2AA

2. Our cancellation rights

Where there is a valid reason for doing so, **we** 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 include:

- If any claim under this **policy** is found to be in any way fraudulent or if any fraudulent means or devices are used by **you**, or anyone acting on **your** behalf, **we** will have no liability in respect of such claim and will be entitled to terminate the **policy**
- If **your associated motor policy** is cancelled, this **policy** will also be cancelled
- Where **you** have given incorrect information and fail to provide clarification when requested
- 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

3. Outstanding Premium and Charges following cancellation

You may cancel this product and receive a full refund, if **you** inform **us** within 14 days from receipt of the confirmation letter or email.

Should **you** cancel outside the 14 days, **you** will be charged on a daily pro rata basis for the time **you** have had on cover.

However, should **you** cancel **your associated motor policy** please refer to “Your Agreement with EUI Limited” for a list of relevant charges.

If a claim is made or has arisen during the **period of insurance**, the full premium is payable, and no refund will be given.

Section 6: How to make a complaint

EUI Limited aims at all times to provide a first class standard of service. However, there may be occasions when **you** feel that this has not been achieved. Any enquiry or complaint regarding this **policy** should be addressed to:

The Complaint Manager, EUI Limited, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5888**

Email: customerassurance@admiral.com

If **you** have been given a final response and **you** are still unhappy, or more than 8 weeks have passed since EUI Limited received **your** original complaint, **you** may refer **your** complaint to:

The Financial Ombudsman Service (FOS)

Exchange Tower,

London,

E14 9SR

www.financial-ombudsman.org.uk

Tel: **0800 0 234 567**

Or: **0300 123 9 123**

Fax: 0207 964 1001

Email: complaint.info@financialombudsman.org.uk

Section 7: Extra information about your policy

Governing law and language

This insurance shall be subject to English Law, unless specifically agreed to the contrary. All communication is to be conducted in English.

Transferring your policy

You may not transfer **your** interest in the **policy** without **our** consent.

Recording calls

All telephone calls to **Keycare** are recorded to:

1. Provide a record of the instructions received from **you**
2. Help monitor quality standards and assist with staff training
3. 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**. The data held about **you** will not be disclosed to any third party organisation that is not associated with providing **your policy**.

Providers and suppliers

Supplied by EUI Limited, Ty Admiral, David Street, Cardiff CF10 2EH and is administered by **Keycare** Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley BD18 3ST, and is underwritten by Admiral Insurance (Gibraltar) Limited, 1st Floor, 24 College Lane, PO Box 575, Gibraltar GX11 1AA (Home State: Gibraltar).

EUI Limited and **Keycare** are authorised and regulated by the Financial Conduct Authority. EUI Limited registration number: 309378. **Keycare** registration number: 309514.

Admiral Insurance (Gibraltar) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.

This can be checked on the Financial Services Register by visiting the FCA website www.fca.org.uk/register or by contacting the FCA on **0800 111 6768** or the PRA on **020 7601 4878**.

Financial Services Compensation Scheme (FSCS)

Keycare and Admiral Insurance (Gibraltar) Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if **Keycare** or Admiral Insurance (Gibraltar) Limited are unable to meet their obligations to **you** under this contract. Further information is available by phone on **020 7741 4100** and on their website at www.fscs.org.uk

