

Policy Summary

Some important facts about your Keycare insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet and schedule to make sure you understand the cover provided. The summary does not form part of your contract of insurance.

About Your Insurance

Your policy is arranged by Aviva UK Digital Limited (trading as Quotemehappy.com), administered by Keycare and insurer is Ageas Insurance Limited.

Duration of Contract

The standard period of cover is normally 12 months from the date on which the cover starts. Any changes within this period of cover will be detailed in your Keycare Policy Schedule.

Insurance Cover

The policy provides you with insurance cover up to the maximum cover limit (detailed in your Policy Schedule) in the event that any of your keys attached to the key fob provided are lost or stolen. The main features and benefits can be found below.

Significant Features and Benefits

1. Cover for lost and stolen keys, replacement locks and any call-out charges up to annual cover limit*
2. Cover for locksmith charges if you lock yourself out of your home or vehicle up to call-out limit*
3. Up to three days vehicle hire if your vehicle is unusable as a result of lost or stolen keys
4. 24 hour, 365 days a year emergency helpline
5. Access to a nationwide network of locksmiths
6. No excess to pay
7. No claim discount on main home or motor policy not affected
8. Any of your keys attached to the fob issued by Keycare are covered

Significant Exclusions and Limitations - see policy document "This Policy Will Not Cover"

1. **KEYS ARE ONLY COVERED IF ATTACHED TO THE KEY FOB PROVIDED BY KEYCARE**
2. The total value of claims in any one year may not exceed the annual cover limit*
3. Keys will not be considered irrecoverable until lost for at least three days
4. Wear and tear, general maintenance and damage to keys and locks will not be covered
5. A maximum of the call-out limit* per incident will be paid where keys are locked inside your home or vehicle
6. Keys must have been lost by or stolen from the policyholder, or a member of their immediate family residing at the same address, or an authorised employee (if the policyholder is a business)
7. The policyholder must notify Keycare within 30 days of loss or theft of keys
8. The maximum number of keys that can be replaced is one per lock, or up to three per lock for house keys.
9. All receipts must be submitted to Keycare within 120 days of loss or theft of keys

* Refer to your Keycare Policy Schedule for details of cover and call-out limits

★ **Comments and Complaints**

We hope you will be completely happy with your key protection policy and the service provided. However if you are not satisfied we would like to know about it.

If you have a complaint relating to this policy in the first instance please contact: Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST. Tel: 0345 305 8140. Fax: 0845 075 6180.
Email: 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, 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

★ **Financial Services Compensation Scheme (FSCS)**

Aviva UK Digital Limited, Keycare and the insurer are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation if Aviva UK Digital Limited, Keycare and/or the insurer 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.'

★ **Cancellation**

If the policy is cancelled 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 policy is cancelled 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 Insurer and/or Keycare may cancel the insurance in writing sent to the last known address of the policyholder.

If you wish to cancel your Quotemehappy.com Keycare insurance policy, this can be done online and at any time via My account.

★ **Claim Notification**

To make a claim call 0345 305 8140 and quote the fob number. You must report any claim to Keycare as soon as possible and within 30 days of the loss or theft of keys. You are responsible for the cost of preparing any claim under this policy.