

relax

Welcome to Keycare and
your policy information



keycare
in safe hands

The benefits of your policy

- Cover for lost and stolen keys, replacement locks and any call out charges up to the annual cover limit.*
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to the call out limit.*
- Up to 3 days vehicle hire when your vehicle is not usable as a result of lost or stolen keys.
- Emergency helpline 24 hour, 365 days a year.
- Access to a nationwide network of locksmiths.
- No excess to pay.
- No claims discount on main home or motor policy not affected.
- Any of your keys are covered.

**Please refer to your Policy Schedule for details of cover and call out limits*

in safe hands

Welcome to Keycare. We all know that losing your keys or having them stolen is frustrating and upsetting. As a Keycare policyholder, you can relax in the knowledge that should this happen, you are only a phone call away from help.

This is your policy booklet. It sets out the details of your policy and should be read in conjunction with your Policy Schedule.

Please keep these documents safe.

If your keys go missing call our
24 Hour Emergency Helpline number immediately



01 506 0365

Save this number to your mobile phone

Looking after your keys

- Never have anything containing your name and address attached to your keys.
- Never leave your keys under doormats, on a string through the letterbox, under a stone, on top of a door or window frame etc. An opportunist thief may be watching.
- Never leave doors or windows open when you go out. If you can get in so can a burglar.
- Always leave a spare set of keys with a trusted neighbour, friend or family member.
- Try not to keep all your keys on one key ring.
- Sophisticated security measures now fitted as standard to new vehicles mean criminals are trying new methods of vehicle crime. This means stealing the keys to your vehicle first. Burglars have been known to break into houses and offices just to steal vehicle keys.
- Do not leave vehicle keys close to the front door where they can be seen.
- NEVER leave your keys in your vehicle, not even for a second. This is especially important when at a fuel station or when loading or unloading your vehicle.
- Always lock your vehicle when leaving it.

How to make a claim if your keys are lost or stolen



01 506 0365

When you discover that your keys are missing:
Call our 24 hour Emergency Helpline above

You will be asked to confirm the circumstances of the lost or stolen keys allowing us to agree the best course of action.

Terms & Conditions

Insurance

Insurance has been effected between **You** and the **Insurer** subject to the terms, conditions, claims procedure, limits and exclusions contained in this **Policy**, in respect of an **Insured Event** which occurs within the **Territorial Limits** during the **Period of Insurance** for which **You** have paid or agreed to pay the premium.

The Insurer

The Insurer is Mapfre Asistencia Compania Internacional de Seguros Y Reaseguros S.A., trading as **MAWDY**, Ireland Assist, Ireland Assist House, 22026 Prospect Hill, Galway, H91 TVF8. **MAWDY** is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct business rules. Company Registration Number 903874.

The Administrator

The Administrator is Keycare Assistance Limited, a company registered in Republic of Ireland under company number 657005, whose registered office is at 77 Camden Street Lower, St Kevins, Dublin 2 (referred to in this **Policy** as "Keycare"). **Keycare** is authorised and regulated by the Central Bank of Ireland - Company Registration Number C434286.

Registrations – further details

You can check the registrations of the **Insurer** and **Keycare** by visiting the Central Bank of Ireland website - www.centralbank.ie or by contacting the CBI on 01 2246000.

COMPLAINTS

If **You** have a complaint relating to this **Policy**, in the first instance please contact:

Complaints, **Keycare** Assistance Limited, 77 Camden Street Lower, St. Kevins, Dublin 2.

Tel: 01 506 0365.

Email: complaints@keycare-assistance.ie.

If your complaint relates to the **Insurer** please contact **Complaints Officer, MAWDY, 22-26 Prospect Hill, Galway H91 TVF8**.

You have the right to refer your complaint to an Ombudsman if **You** are not satisfied with our final response, or if we have not issued our final response within 40 business days from **You** first raising the complaint. The Ombudsman is an independent organisation and will review **Your** case.

Information and contact details are shown below.

Complaint regarding this **Policy**, the **Administrator** or the **Insurer**:

The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02VH29

Tel: 01 567 7000

Email: info@fpso.ie

Website: www.fpso.ie

Contacting an Ombudsman at any stage of **Your** complaint will not affect **Your** legal rights.



DEFINITIONS

Within this **Policy** certain words have specific meanings and wherever they appear throughout this **Policy** they have been printed in bold to help **You** identify them.

Approved Locksmith: A locksmith on the **Keycare** panel.

Cover Limit: The maximum amount payable in total in each **Period of Insurance**, as shown in **Your Policy Schedule**.

Duplicate Key: A spare key for **Your** home or vehicle.

Immediate Member: Husband, wife, civil partner, live-in partner, child, adult child or adult step-child.

Insured Event: The loss or theft of any **Insured Key**, or any **Insured Key** locked inside **Your** home or vehicle during the **Period of Insurance**.

Insured Key: Any of **Your** keys during the **Period of Insurance** (vehicle keys includes metal key blades, standalone remote-control units, electronic key cards and keyless entry fobs for **Your** vehicle) registered at the **Policyholder's** address and, in the case of house keys, for the **Policyholder's** address.

Insurer: As defined in the section "The Insurer" above.

Keycare®: As defined in the section "The Administrator" above.

Locksmith Charges: Charges relating to work carried out by a locksmith.

New Locks: New locks fitted or reconfiguration of the existing locks to enable a new key to replace an **Insured Key**.

Onward Transport Costs: Transportation of **Your** vehicle to **Your** original destination, a garage/dealer or **Your** home and delivery back to **Your** home up to a maximum of €100.

Period of Insurance: The period shown in **Your Policy Schedule** for which **You** have paid or agreed to pay the premium.

Policy: The terms and conditions of this **Policy** of insurance.

Policyholder: The person in whose name, or the company name is stated on the policy.

Policy Schedule: The document headed **Policy Schedule** giving details of the **Policyholder**, **Cover Limit**, **Call-out Limit** and **Period of Insurance**.

Replacement Key: A key to replace an **Insured Key** and includes any reprogramming of infrared handsets, immobilisers and alarms necessitated by such replacement of the **Insured Key**.

Security Risk: The risk resulting from the accidental loss of an **Insured Key** where it is possible for someone who found the key to trace it to **Your** vehicle or premises.

Statement of Facts: The statement produced by **Keycare** following authorisation of a claim.

Territorial Limits: Worldwide.

Vehicle Hire Charges: The standard charges (excluding any optional extras) up to a maximum of €50 a day to hire a vehicle for a period of up to three days.

Wear and Tear: The gradual loss of an **Insured Key's** ability to function exactly as it was designed to do by the manufacturer due solely to the passage of time and repeated usage.

You/Your: The **Policyholder**, any **Immediate Member** of the **Policyholder's** family permanently living with the **Policyholder** at the same address as the **Policyholder** during the **Period of Insurance** and any named driver on the **Policyholder's** car insurance. Where the

Policyholder is a company this includes employees of the company, employed by the company during the **Period of Insurance**, who are authorised to use the relevant car or property.

WHAT IS COVERED

1. If during the **Period of Insurance** and within the **Territorial Limits:**

- a) An **Insured Key** is stolen, the **Insurer** will up to the **Cover Limit** cover **You** in respect of the cost of a **Replacement Key**, **Locksmith Charges** or **New Locks** and **Vehicle Hire Charges** (where applicable);
 - b) An **Insured Key** is locked in **Your** home, the **Insurer** will up to the **Cover Limit** cover **You** in respect of **Locksmith Charges** incurred in gaining entry to **Your** house.
 - c) An **Insured Key** is locked in **Your** vehicle and a **Duplicate Key** exists, the **Insurer** will up to the **Cover Limit** cover **You** in respect of **Onward Transport Costs** or **Locksmith Charges** incurred in gaining entry to **Your** vehicle.
 - d) An **Insured Key** is locked in **Your** vehicle and no **Duplicate Key** exists, the **Insurer** will up to the **Cover limit** cover **You** in respect of **Locksmith Charges** incurred in gaining entry to **Your** vehicle.
 - e) An **Insured Key** is lost by **You** and no **Duplicate Key** exists, the **Insurer** will up to the **Cover Limit** cover **You** in respect of the cost of a **Replacement Key**.
 - f) An **Insured Key** is lost by **You** and no **Duplicate Key** exists, the **Insurer** will up to the **Cover Limit** cover **You** in respect of the cost of either a **Replacement Key**, **Locksmith Charges** or **New Locks** (but only if no **Duplicate Key** can be sourced by an **Approved Locksmith**) and **Vehicle Hire Charges** (where applicable).
 - g) An **Insured Key** is broken / broken in a lock by **You**, the **Insurer** will cover **You** up to €100 per claim in respect of the cost of a **Replacement Key** and **Locksmith Charges**.
2. Provide **You** with the services of an emergency helpline 24 hours a day, 365 days a year.

WHAT IS NOT COVERED

The **Insurer** will not cover **You** in respect of:

- a) Any amount which, or total amounts to the extent that they, exceed the **Cover Limit** in any **Period of Insurance**.
- b) Any **Insured Event** not reported to **Keycare** within 45 days.
- 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) Any expenditure incurred without prior authorisation from **Keycare**.
- e) Costs relating to a key broken / broken in a lock which exceed the €100 limit per claim, accidental damage to the key only and damage to locks only.
- f) **Insured Keys** lost by or stolen from someone other than **You**.
- g) Any **Insured Key** which is not deemed lost because it is in the possession of an **Immediate Member** of the **Policyholder's** family.
- h) The cost of replacing lock barrels, steering columns or faulty electronic control units or costs arising from **Wear and Tear** and/or general maintenance of locks and keys.

- i) Replacement locks or keys of a higher standard or specification than those replaced.
- j) 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.
- k) 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.
- l) 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.
- m) Any loss of earnings or profits which **You** suffer as a result of the loss or theft of an **Insured Key**.
- n) Claims arising from any reckless, deliberate or criminal act or omission by **You**.
- o) An **Insured Event** which occurs outside the **Period of Insurance**.
- p) Replacement keys exceeding the number of keys lost or exceeding the number of keys supplied with a standard lock replacement.
- q) Any loss of an **Insured Key** which occurs during a riot or a civil commotion.
- r) Any costs incurred by the **Policyholder** in making a claim under the **Policy**.

CLAIMS PROCEDURE AND CONDITIONS

Theft

If an **Insured Key** has been stolen it must be reported to the Gardai and a crime reference number provided to **Keycare**.

Making a Claim

You must report any claim to **Keycare** as soon as possible and within 45 days of the **Insured Event**. To make a claim call 01 506 0365. When the claim has been authorised **Keycare** will send **You** two copies of the **Statement of Facts** based on the information **You** have supplied. This is the information **Keycare** will use to handle **Your** claim, so it is **Your** responsibility to ensure it is correct. **You** must submit valid invoices/receipts (in respect of expenditure authorised by **Keycare**), together with one copy of the **Statement of Facts** and any necessary supporting documents, to **Keycare** within 120 days of the **Insured Event**.

Supporting Documents

When **you** make a claim in respect of vehicle keys, **you** must, if requested provide a valid vehicle licencing certificate, or, a contract or lease agreement containing the registration number of the vehicle. When **you** make a claim in respect of other keys, **Keycare** may, at its discretion, ask for supporting documents (such as evidence of address in the case of house keys).

Maximum Number of Claims

Within the **Period of Insurance**, **You** may make more than one claim, however the total sum payable in each **Period of Insurance** cannot exceed the **Cover Limit**.

Fraud

If **You** make a fraudulent claim under this **Policy** (including exaggeration of the claim or submitting falsified or forged documents), the **Insurer** is not liable to pay the claim and may recover any sums it has paid to **You** in respect of that claim.

CLAIMS SETTLEMENT

If **Your** claim is handled on a 'Pay and Claim' basis or if **You** use a locksmith or dealer of **Your** choice **You** will have to pay the costs upfront and **Keycare** will reimburse **You** on receipt of valid receipts/invoices.

Keycare cannot guarantee to replace **Your** keys on the same day that **You** report the claim as keys may need to be ordered and may not be carried by locksmiths or dealers as standard.

The **Onward Transport Costs** benefit can also be used, at the discretion of **Keycare**, to cover the cost of public transport to get **You** to **Your** home or original destination or to retrieve a **Duplicate Key**.

OTHER CONDITIONS

Cancellation by the Policyholder

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 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 **Policyholder** cancels outside this period there is no entitlement to a refund of premium.

Cancellation by the Insurer

Where there is a valid reason for doing so the **Insurer** and/or **Keycare** 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 may include but are not limited to:

- Where **You** have given incorrect information and fail to provide clarification when requested;
- Where **You** breach any of the terms and conditions which apply to **Your Policy**;
- Where we reasonably suspect fraud*; or
- 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

*If **You** make a fraudulent claim, the **Insurer** may treat the insurance as having been terminated with effect from the time of the fraudulent act. If the **Insurer** treats the insurance as terminated, it may refuse all liability in respect of an **Insured Event** occurring after the fraudulent act and not return any premium paid.

Applicable 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 Northern Ireland will apply.

Assignment

This **Policy** may not be assigned in whole or in part without consent of the **Insurer**.

How we handle your data

For information on how **Keycare** handle **Your** data please refer to the separate Privacy Policy issued with **Your Policy** documents. The latest version of our Privacy Policy is also available to view and download on our website www.key.care/privacymap

How to make a claim if your keys are lost or stolen



01 506 0365

When you discover that your keys are missing:

Call our 24 hour Emergency Helpline above

Have your fob number ready to help us retrieve your policy details.

You will be asked to confirm the circumstances of the lost or stolen keys in order for us to agree the best course of action.

keycare
in safe hands

Authorised and regulated by the Central Bank of Ireland -
Company Registration Number C434286

This policy is administered by Keycare Assistance Limited
Registered Office: 77 Camden Street Lower, St. Kevins, Dublin 2
info@keycare-assistance.ie

Registered in Republic of Ireland No. 657005