



Policy of Insurance

Keycare Insurance

This **Policy** is a contract between **You** and the **Insurer**, Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA (registered no. 96218) which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of **Our** regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company on request.

This **Policy** is evidence of a contract of insurance and will only become effective when **We** have received payment in full.

The **Insurer** will indemnify the **Insured Person** subject to the terms, conditions, clauses and exclusions of this **Policy** during the **Period of Insurance** within the **Territorial Limits**.

THE ARRANGER

This **Policy** is arranged and sold by **Premium Choice** who are regulated by the FCA under 312245. Their permitted business is advising, arranging and dealing as an agent of insurers and clients, assisting in the administration and performance of general insurance contracts.

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.

Administrator	Acasta Europe Ltd, a company registered in England and Wales under company number 07270251 whose registered office is at Anglia House, Carrs Road, Cheadle, SK8 2LA. Acasta Europe is authorised and regulated by the Financial Conduct Authority - registration number 599391. All claims under this Policy are handled by Acasta Europe.
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	Grandparents, parents, spouse, civil partner, live-in partner, child or step-child who are permanently living at the same address as the Policyholder during the Period of Insurance .
Insured Event	The loss or theft of any Insured Key , or any Insured Key locked inside Your home, vehicle or business during the Period of Insurance .
Insured Key	Any of Your keys including Your business keys where You own Your own business.
Insurer	Acasta European Insurance Company Limited.



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 .
Period of Insurance	The period shown in Your Policy Schedule for which You have paid or agreed to pay the premium.
Policy	These terms and conditions and the Policy Schedule .
Policyholder	The person in whose name the Policy has been issued.
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 a reprogramming of infrared handsets, immobilisers and alarms necessitated by such replacement of the Insured Key .
Territorial Limits	The United Kingdom and countries in the European Union.
Waiting Period	A period of three days commencing when the loss of the Insured Key is first reported to the Administrator .
We / Us / Our	The Insurer, Acasta European Insurance Company Limited
You / Your	The Policyholder and any Immediate Member of the Policyholder's family. 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:

Subject to the **Cover Limit** and/or **Call-out Limit**, if during the **Period of Insurance** and within the **Territorial Limits**:

- a) An **Insured Key** is stolen, the **Insurer** will cover **You** in respect of the cost of a **Replacement Key**, **Locksmith Charges** or **New Locks**;
- b) An **Insured Key** is locked in **Your** home or business and no **Duplicate Key** exists, the **Insurer** will cover **You** in respect of **Locksmith Charges** incurred in gaining entry to **Your** property;
- c) An **Insured Key** is locked in **Your** vehicle and no **Duplicate Key** exists, the **Insurer** will cover **You** in respect of **Locksmith Charges** incurred in gaining entry to **Your** vehicle;
- d) An **Insured Key** is lost by **You** and a **Duplicate Key** exists, if after the **Waiting Period** has expired the **Insured Key** has not been found, the **Insurer** will 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 a **Locksmith**).



WHAT IS NOT COVERED

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

- a) Any amount exceeding the **Cover Limit** in aggregate in the same **Period of Insurance**.
- b) Any amount which exceeds the **Call-out Limit** in respect of any **Insured Key** locked inside **Your** home, business or vehicle.
- c) Any **Insured Event** not reported to **The Administrator** within 30 days.
- d) Sums claimed where **You** do not submit valid receipts or invoices to **The Administrator**, for payments **You** have made, within 120 days of the **Insured Event**.
- e) Costs relating to a damaged or broken key or lock.
- f) **Insured Keys** lost by or stolen from someone other than **You**.
- g) Replacement locks for business keys entrusted to **You** by **Your** employer.
- h) Keys entrusted to **You** by a relative (other than an **Immediate Member**), friend or neighbour.
- i) Any **Insured Key** which is not deemed lost because it is in the possession of an **Immediate Member** or other friend or relative.
- j) The cost of replacing vehicle lock barrels, steering columns or faulty electronic control units or any costs arising from wear and tear and/or general maintenance of locks and keys.
- k) Replacement locks or keys of a higher standard or specification than those replaced.
- l) Charges or costs incurred where **You** arrange for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **You** fail to attend.
- m) 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 remote.
- n) Any loss of earnings or profits which **You** suffer as a result of the loss or theft of an **Insured Key**.
- o) Claims arising from any reckless, deliberate or criminal act or omission by **You**.
- p) An **Insured Event** which occurs outside the **Period of Insurance**.
- q) Sums claimed for **Replacement Keys** exceeding a maximum of one per lock or three per locks for house keys.
- r) Any loss of an **Insured Key** which occurs during a riot or civil commotion.
- s) Any costs incurred by the **Policyholder** in making a claim under the **Policy**.

LOOKING AFTER YOUR KEYS

5/5 Crutchett's Ramp, Gibraltar, GX11 1AA
00350 200 74684 | www.acastainsurance.gi
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- 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 – additional fobs can be purchased.
- Sophisticated security measures now fitted as standard to new vehicles mean criminals are increasingly turning to key 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.
- Don't 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 petrol stations or when loading or unloading **Your** vehicle.
- Always lock **Your** vehicle when leaving it.

OTHER CONDITIONS

Cancellation by the Policyholder

You can cancel **Your** Keycare **Policy** without cancelling **Your** main insurance policy. However if **You** cancel **Your** main motor or home policy then this **Policy** will be cancelled at the same time. If **You** do not wish to cancel **Your Policy**, **You** need to contact **Premium Choice** on the customer services number shown in **Your** main insurance documents. If **You** cancel Keycare within 14 days of receiving **Your Policy** documentation **You** will receive a full refund unless **You** have made a claim in which case the full premium will be due. After this time no refund will be given.

Cancellation by the Insurer

Where there is a valid reason for doing so the **Insurer**, **The Administrator** and/or **Premium Choice** 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

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 England and Wales will apply.



ASSIGNMENT

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

HOW WE HANDLE YOUR DATA

By providing **Your** information **You** are consenting to the **Insurer, The Administrator** and/or **Premium Choice** contacting **You** by letter, telephone, fax, email or text messages for any purpose in relation to **Your Policy**. The data held about **You** will not be disclosed to any third party unless it is in relation to **Your Policy**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS) which means that **You** may be entitled to compensation if the **Insurer** (or the **Administrator**) 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.

CLAIMS PROCEDURE & CONDITIONS

THEFT

If an **Insured Key** has been stolen it must be reported to the Police immediately and a crime reference number obtained. **The Administrator** cannot deal with **Your** claim for stolen keys unless **You** have reported the theft to the police and confirmed the crime reference number to **Premium Choice**.

MAKING A CLAIM

You must report any claim to **The Administrator** as soon as possible and within 30 days of the **Insured Event**. To make a claim call 0345 040 5975 and quote the **Policy** number. **You** must submit valid invoices/ receipts within 120 days of the **Insured Event**.

SUPPORTING DOCUMENTS

When **You** make a claim in respect of other keys, **The Administrator** may, at its discretion, ask for supporting documents (such as a utility bill as evidence of address in the case of house keys) as proof of ownership.

MAXIMUM NUMBER OF CLAIMS

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

FRAUD

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **You** or anybody acting on **Your** behalf, including exaggeration of the claim, or submission of forged or falsified documents **You** will not be entitled to



any benefit under this **Policy** and criminal proceedings may follow. Any monies already paid may be recovered.

CLAIMS SETTLEMENT

You will have to pay the costs upfront and the **Insurer** will reimburse **You**, subject to the **Cover/Call-out limit**, on receipt of valid receipts/ invoices.

COMPLAINTS

If **You** have a complaint relating to this **Policy You** should contact: Complaints, Acasta Europe Limited, Anglia House, Carrs Road, Cheadle, SK8 2LA. Tel: 0800 668 1350 Email: info@acastaeurope.co.uk.

If **You** are dissatisfied 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 (landline) or 0300 1239 123 (mobile). Fax: 020 7964 1001.

Email: complaint.info@financial-ombudsman.org.uk.

Web: www.financial-ombudsman.org.uk

Contacting the Financial Ombudsman Service at any stage of **Your** complaint will not affect **Your** legal rights.