

Keys2Let



Your Policy Booklet

0345 303 0550

Welcome to Adrian Flux Keys2Let

Whether you are a residential landlord with a single property or have a portfolio of properties it's easy to overlook the importance of insuring the keys to your let property. Insuring your keys with Keycare will give you peace of mind and help you to protect your investment.

Your policy comes with 2 unique identity fobs which allows you to protect 2 sets of keys for your let property – one for your tenant's set of keys and one for your set of keys.

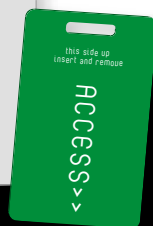
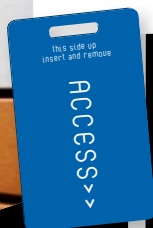
This is your policy booklet. It sets out the details of your policy and should be read in conjunction with your Policy Schedule. Please keep these documents safe.

Please take time to read the policy booklet and schedule to make sure you understand the cover provided.

We hope you will be completely happy with your key protection policy and the service provided. You can cancel your policy within 14 days of inception and receive a full refund of premium providing no claim has been made.

6 step process...

1. Make a note of your unique fob numbers in the space provided below
2. Attach your keys to your registered fob(s)
3. Ensure the second fob is attached to your tenant's keys
4. Read through your policy schedule to check that your details are correct and notify us of any changes.
5. Make a note of our emergency helpline number in your mobile phone
6. Keep your policy documents in a safe place.



Make a note of your unique fob numbers here.

FOB 1

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FOB 2

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The key benefits within your policy

- Cover for lost and stolen keys, replacement locks and any call-out charges up to annual cover limit*
 - Cover for locksmith charges if you or your tenant are locked out of your let property* up to call-out limit*
 - Cover for broken keys and keys broken in a lock up to a limit of £50 per claim
 - 24 hour, 365 days a year emergency helpline
 - Access to a nationwide network of locksmiths
 - No excess to pay
 - No claims discount on property owners policy is not affected
- * Refer to your Policy Schedule for details of cover and call-out limits

Cover Limit

The policy provides you with insurance cover up to the maximum cover limit, as detailed in your Policy Schedule, in the event that keys for your let property, attached to the fobs provided are lost or stolen.

Frequently asked questions

Q Which type of keys are covered through my policy?

A Cover is provided for the keys to the let property specified in your Policy Schedule.

Q Can I purchase an extra fob?

A Yes. Each policy provides 2 fobs to protect the keys to your let property. However, if further fobs are required for the same property or for other properties additional policies can be purchased. Details can be found in the enclosed documentation.

Q My tenant has lost their keys. What should I do?

A Contact the Keys2Let 24 hour helpline immediately.

Q Do I need to pay the finder the £10 reward?

A No. The reward will be sent directly by Keycare to the person who found your keys.

If your keys go missing call our emergency helpline number immediately on

0345 303 0550

We are ready to take your call.

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.
- Remove all keys from door locks when you are in.
- Don't leave keys close to the front door where they can be seen.



If your keys go missing call our emergency helpline number immediately on

0345 303 0550

We are ready to take your call.

Terms and Conditions

ABOUT YOUR INSURANCE

Insurance has been effected between **you** and the **Insurer** subject to the terms, conditions, claims procedure, **cover limit** and exclusions contained in this **policy**, in respect of an **insured event** which occurs within the **territorial limits** and during the **period of insurance**, for which **you** have paid or agreed to pay the premium.

Your policy is administered by **Keycare** and the **Insurer** is Trinity Lane Insurance Limited.

Keycare is authorised and regulated by the Financial Conduct Authority – registration number 309514. This can be checked on the Financial Services Register by visiting the FCA website www.fca.org.uk or by contacting the FCA on 0800 1116768 or the PRA on 020 7601 4878. The **insurer** is authorised and regulated by the Gibraltar Financial Services Commission to carry on general insurance business in the UK.

Financial Services Compensation Scheme (FSCS)

Keycare and the **Insurer** are covered by the Financial Services Compensation Scheme (FSCS), which means that **you** may be entitled to compensation if **Keycare** and 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.

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 303 0550. 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.

Web: www.financial-ombudsman.org.uk

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

DEFINITIONS

Certain words have specific meanings and wherever they appear throughout this **policy** they have been printed in bold to help **you** identify them.

Call-out limit: The maximum amount payable per incident, in respect of an **insured key** locked inside the **insured property**, as specified in **your policy schedule**.

Cover limit: The maximum amount payable in total in each **period of insurance**, as specified in **your policy schedule**.

Fob: The numbered key fobs issued to the **policyholder** by **Keycare**, which **Keycare** has registered in the **policyholder's** name.

Insurer: Trinity Lane Insurance Company Limited, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar

Insured event: The loss or theft of an **insured key**, or an **insured key** locked inside the **insured property** during the **period of insurance**.

Insured key: Any keys for the **insured property** which are attached to the **fob**, at the time of the loss or theft.

Insured property: The premises at the address specified in **your policy schedule** belonging to **you**, or which **you** are legally responsible for.

Key: An instrument used to open or close the lock(s) that give access to, or secure the **insured property**. These include, key cards, door entry fobs and alarm fobs.

Keycare: Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST.

Period of insurance: The period specified in **your policy schedule** for which **you** have paid or agreed to pay the premium.

Policy: These terms and conditions and any changes to them.

Policyholder: The person in whose name, or the company name in which, **Keycare** has registered the **fob**.

Policy schedule: The document headed **Policy Schedule** giving details of the **policyholder**, **cover limit**, **call-out limit**, **insured property** and **period of insurance**.

Security risk: The risk resulting from the loss of an **insured key** where it is possible for someone who found the key to trace it to **your** vehicle or premises; or where the lost key is the only one **you** had and **you** cannot obtain replacements from duplicate keys or from the number assigned to the key.

Tenant: A person occupying the **insured property** by virtue of a tenancy agreement.

Territorial limits: The UK, Isle of Man, Jersey and Guernsey and the European Union.

You/your: The **policyholder**. If the **policyholder** is a company and **Keycare** have registered the **policyholder** as a company, this would include authorised employees of the company.

Terms and Conditions (contd)

WHAT IS COVERED

If during the **period of insurance** and within the **territorial limits** an **insured key** is lost or stolen, the **Insurer/Keycare** will:

1. Pay up to the **cover limit** specified in **your policy schedule**, in respect of locksmith charges, new locks (if a **security risk** has arisen) and replacement keys
2. An **Insured Key** is **Broken** or **Broken** in a lock by **You**, the **Insurer** will cover **You** up to £50 per claim in respect of the cost of a **Replacement Key** and **Locksmith Charges**.
3. Pay a £10 reward to the finder of a lost **insured key**.
4. Provide an emergency helpline 24 hours a day, 365 days a year.

WHAT IS NOT COVERED

The **Insurer/Keycare** will not cover **you** in respect of:

- a) Keys lost or stolen when such keys are not attached to the **foab** (unless **you** have already notified **Keycare** that the **foab** has been lost or damaged and **you** are awaiting a replacement, in which event **Keycare** will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the **foab**).
- b) Any amount exceeding the **cover limit** in total in the same **period of insurance**.
- 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) **Insured keys** which are lost until 3 days have elapsed since the loss was reported to **Keycare** (unless **Keycare** is satisfied that a delay would cause undue hardship or significant expense).
- e) **Insured keys** lost by or stolen from someone other than **you**, **your tenant** and any immediate member of their family living at the same address.
- f) **Insured keys** stolen by **your** current **tenant**, any previous **tenants**, or anybody else who has ever lived at the **insured property**.
- g) Any associated costs other than the cost of replacing **insured keys** where duplicate keys are available, unless a **security risk** has arisen.
- h) Sums claimed for replacement keys exceeding a maximum of 5 per lock.
- i) Any **insured event** not reported to **Keycare** within 30 days.
- j) Costs relating to a **Broken** key or key **Broken** in a lock which exceed the £50 limit per claim and damage to locks only.
- k) Wear and tear and/or general maintenance of locks and keys.
- l) Replacement locks or keys of a higher standard or specification than those replaced.

- m) Sums exceeding the **call-out limit** in respect of any **insured key** locked inside the **insured property**.
- n) Charges or costs incurred where **Keycare** arranges for the attendance of a locksmith and **you** fail to attend.
- o) Loss of any belongings other than an **insured key** and its associated lock.
- p) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- q) Loss caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government, or public or local authority.
- r) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- s) Claims arising from any deliberate or criminal act or omission by **you**.
- t) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- u) Claims arising as a result of **your** or **your tenant's** failure to look after an **insured key** in accordance with the advice contained in this **policy**.
- v) Any loss of market value as a result of loss or theft of the **insured keys**.

CLAIMS PROCEDURE AND CONDITIONS

1. **Claim Notification**
To make a claim call 0345 303 0550 and quote the **foab** number. **You** must report any claim to **Keycare** as soon as possible and within 30 days of the **insured event**. **You** must submit valid receipts or invoices to **Keycare**, for payments **you** have made, within 120 days of the **insured event**. **You** are responsible for the cost of preparing any claim under this **policy**.
2. **Theft**
If an **Insured key** has been stolen it must be reported to the police immediately and a crime reference number obtained.
3. **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.
4. **Maximum Number of Claims**
There is no limit to the number of separate claims which **you** may make within the **period of insurance**, subject to the total sum payable in each **period of insurance** not exceeding the **cover limit**.
5. **Evidence of ownership**

When **you** make a claim evidence of ownership of the vehicle or premises to which the stolen or lost keys relate may be required.

GENERAL CONDITIONS

1. Compliance and Precautions

The insurance in this **policy** will only apply if **you** have complied with all the terms and conditions, and have taken steps to protect the **insured keys** and minimise the cost of any claim.

2. Cancellation by the Policyholder

You may cancel this **policy** at any time. If **you** cancel 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 reimbursed (providing that no claims have been made on the **policy**). If **you** cancel 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.

3. Applicable Contract 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.

4. Assignment

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

5. Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in the English language.

RECORDING CALLS

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

- Provide a record of the instructions received from **you**.
- Help monitor quality standards and assist with staff training.
- Meet legal and regulatory requirements.

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.keycare.co.uk.

How to make a claim for lost or stolen keys

If you lose your keys or your tenant contacts you to advise you their keys are missing:

- Please call our 24 hour Emergency Helpline
- Have the unique fob number ready to enable us to retrieve your policy details

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

Should you have any enquiries about your policy please contact Keycare

Tel: 0345 303 0550 Fax: 0845 075 6180

Or write to **Keycare Ltd, 2-3 Quayside House, Quayside, Salts Mill Rd, Shipley, West Yorkshire, BD18 3ST.**

www.keycare.co.uk

24 Hour Emergency Lost & Stolen Helpline

0345 303 0550

