

# Key Insurance

## Insurance Product Information Document

Company: Keycare Limited

Product: Keycare Student

Keycare Limited is authorised and regulated by the Financial Conduct Authority. FCA registration number 309514. Registered in England and Wales number 01309093.

This document contains the significant information about the Keycare product. It does not describe all the terms and conditions of the policy. The full terms and conditions are included in the Policy Booklet and Policy Schedule which will be issued to you after you have purchased the policy.

### What is this type of insurance?

This is a key insurance policy specifically designed for students. It provides insurance cover for the loss or theft of the keys for the property you occupy whilst studying. It also covers you if you lock your keys in that property and require a locksmith to gain entry.



#### What is insured?

- ✓ Replacement keys, replacement locks and any locksmith charges up to the annual cover limit of £500
- ✓ 24 hour, 365 days a year UK based emergency helpline
- ✓ Access to a nationwide network of locksmiths
- ✓ The full authorised claim with no excess to pay
- ✓ The keys for the property you occupy whilst studying, attached to the fob issued by Keycare
- ✓ A £10 reward which is paid by Keycare to the finder of lost keys



#### What is not insured?

- ✗ **KEYS WHICH ARE NOT ATTACHED TO THE KEY FOB AT THE TIME OF THE LOSS**
- ✗ Costs relating to a damaged key or lock
- ✗ The value of claims in any period of insurance which exceed the annual cover limit of £500
- ✗ Lost keys until three days have passed since they were reported to Keycare
- ✗ Wear and tear and/or general maintenance of keys and locks
- ✗ Keys lost by someone other than the policyholder
- ✗ Claims not notified to Keycare within 30 days of loss or theft of keys
- ✗ Claims where receipts and/or invoices are not submitted to Keycare within 120 days of loss or theft of keys



#### Are there any restrictions on cover?

- ! Other than the policy exclusions there are no other restrictions or endorsements applying to this cover.



#### Where am I covered?

- ✓ You are covered for lost and stolen keys anywhere in the UK and the European Union.



### **What are my obligations?**

You must activate the policy by attaching the key fob supplied by Keycare to your keys immediately on receipt of the fob.

You are obliged to comply with all the terms and conditions of the policy which are detailed in the Policy Booklet.

You must ensure any information you provide in relation to this policy is up-to-date and accurate.

To have a valid claim under the policy there are certain procedures you must follow when you submit a claim and these are detailed in the Policy Booklet.

You must pay the agreed premium when it is due.



### **When and how do I pay?**

The Keycare policy is sold as an add-on to your main insurance policy so you will pay for it along with your main policy. Details of the payment options will be provided by Cover4insurance in the product information document for your main policy.



### **When does the cover start and end?**

The standard length of the contract is normally 12 months from the date on which the cover starts which will be shown in your Policy Schedule. Any variations to this will be detailed in your Policy Schedule.



### **How do I cancel the contract?**

You can cancel the 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 returned (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. Please contact Cover4insurance to cancel your policy.