
Your Policy Booklet



LLOYDS BANK

Welcome to Keycare

There when your keys aren't

We all know that losing your keys, or having them stolen, is frustrating and upsetting.

But now, as a Lloyds Bank Car Insurance Keycare customer, you can relax in the knowledge that should this happen, you are only one phone call away from help.

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

Just one call to our dedicated staff will bring you swift and professional help.

Our helpline is open 24 hours a day, 365 days a year, so you're never far from assistance.

From here on it's simple; just attach the registered key fob to your keys to aid recovery in the event they are lost or stolen and make a note of your key fob number in the space below and on your helpline card.

Finally save our helpline number to your mobile phone.

Make a note of your unique key fob number here.

Fill in your unique fob number.

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

0345 303 4002

We are ready to take your call.

Your cover

Your policy provides cover in the event your keys are lost, stolen or locked inside a vehicle or premises. We recommend you attach the key fob to your keys to aid recovery in the event they are lost or stolen. This cover is provided subject to the Terms and Conditions shown in this policy booklet.

Keycare policy key benefits.

- Emergency helpline open 24 hours a day, 365 days a year.
 - Annual protection for permanently lost keys to cover the cost of replacement keys, locks and car hire.
 - Call out charges where keys are locked inside a vehicle or premises (within the annual limit per registered key fob).
 - Access to a nationwide network of locksmiths.
 - No claim discount on your vehicle or household insurance policy is not affected.
 - No excess to pay.
 - Fast track claims service.
- No details of the key owner are given to the finder therefore guaranteeing confidentiality and security.
 - Keycare pay the finder a reward of £10. You will not be asked to contribute.
 - Keys for any lock are covered (including keys to commercial premises).

How to make a claim when your keys are lost or stolen.

When you discover that your keys are missing:

- Please call our 24 hour emergency helpline.
- Have your unique key fob number ready to enable us to retrieve your policy details.

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

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 – additional fobs can be purchased.
- Sophisticated security measures now fitted as standard to new vehicles mean criminals are increasingly turning to key crime.
- Thieves are increasingly trying new methods of vehicle crime. This means stealing your 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 a petrol station or when loading or unloading your vehicle.
- Always lock your vehicle when leaving it.

Terms and conditions

Insurance

This insurance is an agreement between **You** and the **Insurer** and cover will be provided subject to the terms and conditions contained in this **Policy**.

The Insurer

The **Insurer** is Ageas Insurance Limited, a company registered in England and Wales under company number 354568, whose registered office is at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3VA (referred to in this **Policy** as the "Insurer"). The **Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – registration number 202039.

The Administrator

The Administrator is Key Care Limited, a company registered in England and Wales under company number 1309093, whose registered office is at 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire, BD18 3ST (referred to in this **Policy** as "Keycare"). **Keycare** is authorised and regulated by the Financial Conduct Authority – registration number 309514. All claims under this **Policy** are handled by **Keycare**.

The Arranger

This **Policy** is arranged and sold by BISL Limited, a company registered in England and Wales under company number 3231094, whose registered office is at Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6VS. BISL Limited is authorised and regulated by the Financial Conduct Authority – registration number 308896.

Registrations – further details

You can check the registrations of the **Insurer**, **Keycare** and the **Arranger** on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768 or the Prudential Regulation Authority on 020 7601 4878.

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 **Keycare**) 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.

COMPLAINTS

If **You** have a complaint relating to this **Policy** **You** should contact: Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST. Tel: 0345 303 4002. Fax: 0845 075 6180. Email: complaints@keycare.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 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

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.

Call-out Limit: The maximum amount payable per incident, in respect of any **Insured Key** locked inside **Your** home, vehicle or business, as shown in **Your Policy Schedule**.

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.

Fob: The numbered identification tag issued to the **Policyholder** by **Keycare**, which **Keycare** has registered in the **Policyholder's** name and address.

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: 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: Transport costs for getting **You/Your** vehicle to **Your** original destination (or **Your** home at **Your** option if this is no further than **Your** original destination) up to a maximum of £80.

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, or the company name in which, **Keycare** has registered the **Fob**.

Policy Schedule: The document headed **Policy Schedule** giving details of the **Policyholder**, **Fob** number, **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: The European Union.

Vehicle Hire Charges: The standard charges (excluding any optional extras) up to a maximum of £40 a day to hire a vehicle for a period of up to three days.

Waiting Period: A period of three days commencing when the loss of the **Insured Key** is first reported to **Keycare**.

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.

Terms and conditions

WHAT IS COVERED

1. 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** and **Vehicle Hire Charges** (as applicable);
 - b) An **Insured Key** is locked in **Your** home or business, 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 a **Duplicate Key** exists, the **Insurer** will 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 cover **You** in respect of **Locksmith Charges** incurred in gaining entry to **Your** vehicle;
 - e) 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 a **Replacement Key**;
 - f) An **Insured Key** is lost by **You** and no **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 an **Approved Locksmith**) and **Vehicle Hire Charges** (where applicable).
2. Pay a £10 reward to the finder of **Your** lost **Insured Key**.
3. 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 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 **Keycare** within 30 days.
- d) 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**.
- e) Any expenditure incurred without prior authorisation from **Keycare**.
- f) Costs relating to a damaged or broken key or lock.
- g) **Insured Keys** lost by or stolen from someone other than **You**.
- h) Replacement locks for business keys entrusted to **You** by **Your** employer.
- i) Keys entrusted to **You** by a relative (other than an **Immediate Member**), friend or neighbour.
- j) Any **Insured Key** which is not deemed lost because it is in the possession of an **Immediate Member** or other friend or relative.

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

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. **Keycare** cannot deal with **Your** claim for stolen keys until **You** have reported the theft to the police and confirmed the crime reference number to **Keycare**.

Making a Claim

You must report any claim to **Keycare** as soon as possible and within 30 days of the **Insured Event**. To make a claim call 0345 303 4002 and quote the **Fob** number. 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, **Keycare** may, at its discretion, ask for supporting documents (such as a V5, certificate of motor insurance, contract or lease agreement) as proof of ownership.

When **You** make a claim in respect of other keys, **Keycare** 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.

Helpline card.

24 hour emergency lost and stolen helpline:

0345 303 4002



LLOYDS BANK

Maximum Number of Claims

Within the **Period of Insurance** **You** may make more than one claim, but 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

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 the **Insurer** will reimburse **You**, subject to the **cover/call-out limit**, on receipt of valid receipts/invoices. **You** must obtain authorisation from **Keycare** before proceeding with any work.

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

If as a result of losing an **Insured Key** **You** feel a **Security Risk** exists **You** should replace the locks within the **Waiting Period**; however all costs must be paid for by **You**. If after the **Waiting Period** the **Insured Key** is not found the **Insurer** will reimburse **You** for any costs incurred, up to the **Cover Limit** detailed in **Your Policy Schedule**. If **You** have not replaced the locks within the **Waiting Period** and a **Duplicate Key** exists the **Insurer** will only reimburse **You** for a **Replacement Key** if the **Insured Key** is not found.

Where an **Insured Key** has been lost and there is no **Security Risk** the **Insurer** will not pay for any costs until the **Waiting Period** has elapsed. If after the **Waiting Period** the **Insured Key** is not found and no **Duplicate Key** exists, the **Insurer** will reimburse **You** for a **Replacement Key**, **Locksmith Charges** or **New Locks**. If a **Duplicate Key** exists the **Insurer** will only reimburse **You** for a **Replacement Key**.

If during the **Waiting Period** the **Insured Key** is found the **Insurer** will not pay any of **Your** costs; however **Keycare** will pay a £10 reward to the finder of **Your** lost **Insured Key**.

OTHER CONDITIONS

Cancellation by the Policyholder

You can cancel **your** Lloyds Bank Car Insurance **Keycare policy** without cancelling **your** main car insurance policy. However, if **you** cancel **your** main car insurance then **Keycare** will be cancelled at the same time. However, where **Keycare** cover is automatically included within **your** Lloyds Bank Car Insurance policy **Keycare** can only be cancelled if the motor vehicle policy is cancelled at the same time. If **you** do wish to cancel **your policy**, **you** need to contact Lloyds Bank Car Insurance on the customer services number shown in **your** main car insurance policy 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** 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

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** and/or **Keycare** contacting **You** by letter, telephone, fax, email or text message 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**.

Helpline card.

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

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- Have your unique key 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 4002 Fax: 0845 075 6180

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

www.keycare.co.uk

24 hour emergency lost & stolen helpline.

0345 303 4002



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