



Keycare

Welcome to AA Keycare

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.

6 step process – please read

1. **Essential:** Firstly, attach your keys to your registered fob (the key ring which came with this booklet). You will **not** be able to claim unless you have done this.
2. Read through your Policy Schedule to check that your details are correct and notify us of any changes immediately.
3. Write down your unique fob number (located on the back of your fob) on the reverse of your helpline card. Your helpline card is located at the back of this booklet.
4. Detach your helpline card and keep this safe in your wallet or purse.
5. Make an additional note of your unique fob number on the next page of this policy booklet.
6. Keep your policy documents in a safe place.

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 insurance policy and the service provided. You can cancel your policy within 14 days and receive a full refund of any premium paid providing no claim has been made.

The benefits of your policy

- Cover for lost and stolen keys, replacement locks and any call-out charges up to the €1,500 annual cover limit
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to the €1,500 annual cover limit
- Up to 3 days' vehicle hire if your vehicle is unusable as a result of lost or stolen keys
- 24 hours, 365 days a year emergency helpline
- Access to a nationwide network of locksmiths
- No excess to pay
- No claims discount on main home or motor policy will not be affected when claiming on this policy
- AA Keycare pay the finder of your keys a €10 reward. You will not be asked to contribute
- No details of the key owner are given to the finder, guaranteeing confidentiality and security

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

When you discover that your keys are missing:

- Firstly call our 24 hour Emergency Helpline
- Have your 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.

24 Hour Emergency Lost
& Stolen Helpline

0818 646 004

Should you have any enquiries about your policy please contact AA Keycare.

Tel: **0818 646 004**

Or write to AA Keycare Insurance,
3a Main Street, Hillsborough
Co.Down BT26 6AE

Frequently asked questions

Q Can I claim for lost or stolen keys if they are not attached to the fob?

A No. Only keys attached to the key fob are covered under this insurance.

Q Do I get multiple key fobs if I hold a Joint or Family policy?

A No but our partner Keycare Ireland Ltd can provide you with a separate key fob for friends or family living at the same address. Call 0818 646 004 and you will get an exclusive AA customer discounted price of €10

Q Which type of keys are covered through my policy?

A You can attach your fob to as many key types as you like e.g. your car, house, garage.

Q Do you cover broken/damaged keys and locks?

A No we cover lost and stolen keys and replacement locks where you lock your keys inside your vehicle or home

Q How many keys can I attach to my fob?

A As many of your keys as you choose, up to three keys per lock.

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

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

Make a note of your
prefix(es) and unique
fob number here.



If your keys go missing call our emergency helpline
number immediately on: **0818 646 004**

We are ready to take your call

AA Keycare Insurance 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.

This **policy** is administered by **Keycare Ireland** and the **Insurer** is Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

The **Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – registration number 202124

The Administrator is Time Broker Services Ltd T/A **Keycare Ireland**, a company registered in N.Ireland under company number NI610029, whose registered office is 3a Main Street, Hillsborough, Co.Down, BT26 6AE.(referred to in this **policy** as “**Keycare Ireland**”). **Keycare Ireland** is authorised and regulated by the Financial Conduct Authority and is regulated by the Central Bank of Ireland for conduct of business rules. – registration number 579565.

Registrations - further details

You can check the registrations of the **Insurer** and **Keycare Ireland** on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0044800 111 6768 or the Prudential Regulation Authority on 004420 7601 4878.

COMMENTS AND COMPLAINTS: We hope **you** will be completely happy with **your** Keycare **policy** and the service provided. But 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 Ireland**, 3A Main Street, Hillsborough, BT26 6AE Tel: 01 506 0365. Fax: 01 506 0365 Email: complaints@keycare-ireland.eu or The Quality & Compliance Manager, AA Ireland, 61a South William Street, Dublin 2 Tel: 01 6179950
If **your** complaint relates to the **Insurer** in the first instance please contact: The Customer Service Advisor, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

If **you** are dissatisfied with the final response to **your** complaint, **you** may ask the Financial Ombudsman Service to review **your** case by contacting: Irish Financial Services Ombudsman

Lincoln House, Lincoln Place, Dublin2, Ireland, Tel: 01 6620899 or 1890 882090 www.financialombudsman.ie.

Contacting the Financial Services 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

Call-out limit: The maximum amount payable per incident, in respect of any **insured key** locked inside **your** home, or vehicle, as shown in **your** policy schedule.

Claim exclusion period: The period during which if the **insured key** is stolen or lost **you** will not be able to claim. This period is – 14 days from policy inception and 30 days after a declined claim.

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

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

Insurer: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Insured event: The loss or theft of any **insured key**, or any **insured key** locked inside **your** home or vehicle.

Insured key: Any car key which belongs to the **policyholder**. Proof of ownership required. Any other keys which belong to the **policyholder** or are registered at the **policyholders** address which are attached to the **fob** during the **period of insurance**.

Keycare Ireland: Keycare Ireland, 3A Main Street, Hillsborough, BT26 6AE

Pay & claim: The policy operates on a pay and claim basis were the **policyholder** must settle any related costs and then submit all receipts to **Keycare Ireland** for settlement unless direct billing has been pre authorised by **Keycare Ireland**.

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 any changes to them

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

Policy schedule: The document headed Policy Schedule giving details of the **policyholder**, **fob** number, **cover limit**, **call-out limit**, engine capacity and **period of insurance**.

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 Ireland** following authorisation of a claim

Territorial limits: The European Union

Vehicle hire: A **policyholder** may request 3 days **vehicle hire** when the sourcing of replacement keys has exceeded 7 days from the date a replacement

has been authorised by **Keycare Ireland**.

Waiting period: A period of three days commencing when the loss of the **insured key** is first reported to **Keycare Ireland**

You/your: The **policyholder** during the **period of insurance**.

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 Ireland** 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 Ireland**.

Making a Claim

You must report any claim to **Keycare Ireland** as soon as possible and within 30 days of the insured event. To make a claim call 01 506 0365 and quote the **fob** number.

When the claim has been authorised **Keycare Ireland** will send **you** two copies of the **Statement of Facts** based on the information **you** have supplied. This is the information **Keycare Ireland** 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 Ireland**), and any necessary supporting documents, to **Keycare Ireland** within 120 days of the insured event.

Supporting Documents

When **you** make a claim in respect of vehicle keys, **you** must send a copy of **your** Certificate of Registration or, if **you** have not been given a Certificate of Registration, a contract or lease agreement containing the registration number of the vehicle. When **you** make a claim in respect of other keys, **Keycare Ireland** 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, but the total aggregate 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.

GENERAL CONDITIONS

1. Compliance and Precautions

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

2. Cancellation

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 inception 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. The **Insurer** and/or **Keycare Ireland** may cancel the insurance in writing sent to the last known address of the **policyholder**.

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 Ireland**.

SCOPE OF COVER

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**, as detailed in **your** policy schedule, indemnify **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** and subject to the **call-out limit**, as detailed in **your** policy schedule, indemnify **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** and subject to the **call-out limit**, as detailed in **your** policy schedule, indemnify **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** and subject to the **call-out limit**, as detailed in **your** policy schedule, indemnify **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 up to the **cover limit**, as detailed in **your** policy schedule, indemnify **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 up to the **cover limit**, as detailed in **your** policy schedule, indemnify **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.

THIS POLICY WILL NOT COVER

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

a) Keys lost or stolen when such keys are not attached to the **Keycare Ireland** supplied **fob** issued with **your** welcome pack. (unless **you** have already notified **Keycare Ireland** that the **fob** has been lost or damaged and **you** are awaiting a replacement, in which event **Keycare Ireland** will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the **fob**). The **Key fob** allows **Keycare Ireland** the chance to recover lost keys. Keys not attached to **your fob** will result in a claim being declined.

b) Any amount exceeding the **cover limit** in aggregate in the same **period of insurance**.

c) Sums claimed where **you** do not submit valid receipts or invoices to **Keycare Ireland**, 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 Ireland** (unless **Keycare Ireland** is satisfied that circumstances necessitate immediate assistance)

e) **Insured keys** lost or stolen from someone other than **you**.

f) Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.

g) Sums claimed for replacement keys exceeding a maximum of 3 per replacement lock.

h) Any insured event not reported to **Keycare Ireland** within 30 days.

i) Wear and tear of, general maintenance of, or damage to locks and keys.

j) Replacement locks or keys of a higher standard or specification than those replaced.

k) Sums exceeding the **call-out limit** in respect of any **insured key** locked inside **your** home or vehicle.

l) **Vehicle hire** charges where the hired vehicle exceeds the maximum permitted engine capacity of 1600cc.

m) The balance of **vehicle hire** charges over a maximum sum of €40 per day.

n) **Vehicle hire** charges after the third day of hire.

o) Charges or costs incurred where **Keycare Ireland** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend.

p) Charges or costs incurred where **you** make alternative arrangements with a third party once **Keycare Ireland** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.

q) The balance of onward transport costs over a

maximum of €90 (including towing charges).

r) 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 attached to the **fob**.

s) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.

t) 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.

u) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.

v) Claims arising from any deliberate or criminal act or omission by **you**.

w) Loss or theft of an **insured key** which occurs outside the **period of insurance**.

x) Claims arising as a result of **your** failure to take steps to safeguard an **insured key**.

y) Any loss of market value as a result of loss or theft of the **insured keys**.

z) Any claim made within the **claims exclusion period**.

RECORDING CALLS

All telephone calls to **Keycare Ireland** 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.

DATA PROTECTION

Unfortunately we cannot discuss the details of any policy or claim with anyone other than the **policyholder**. By providing **your** information **you** are consenting to **Keycare Ireland** contacting **you** by letter, telephone, fax, email or text message as part of our service in administering **your** policy. The data held about **you** will not be disclosed to any third party organisation that is not associated with providing **your** policy.

V6ROI 05.26.15

Helpline Card

Write your unique key fob number in the space below

If your keys are lost or stolen call AA Keycare Insurance immediately on:

0818 646 004



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
 - If you would like to purchase additional fobs, you should contact our partner Keycare Ireland Ltd on 0818 646 004 between the hours of 9am and 5pm Monday to Friday or 9am and 3pm Saturday
- 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 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 a petrol station or when loading or unloading your vehicle
 - Always lock your vehicle when leaving it

AA Keycare



24 hour Emergency Lost and Stolen Helpline:

0818 646 004

Remember to inform AA Keycare if you change address

AA Ireland Limited, Registered Office: 61a South William Street, Dublin 2. Registered in Ireland, number 389194. AA Ireland Limited trading as AA Insurance is regulated by the Central Bank of Ireland. AA Ireland Limited trading as AA Insurance is a tied agent of Keycare Ireland T/A Time Broker Services Ltd for the purpose of selling Key Insurance. This policy is administered by Keycare Ireland and the Insurer is Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.