

Key Insurance

**A Gold Membership benefit
September 2025**

**Terms and
Conditions**



Welcome to Key Insurance

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.

What you need to do now

1. Firstly, attach your keys to your registered fob(s) (the key ring(s) which came with this booklet). You'll 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(s) (located on the back of your fob(s)) 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. Save the Helpline number in your mobile phone.
6. Keep your policy documents in a safe place.

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

We hope you'll be completely happy with your key protection policy and the service provided. You may cancel this policy at any time. As this cover is provided free of charge there's no entitlement to a refund of premium or cash equivalent.

The benefits of your policy

- Vehicle or personal based membership policies are entitled to one fob (key ring) worth £1500 of Key Insurance. Joint membership policies are entitled to a maximum of two fobs worth £1500 each and Family membership policies are entitled to up to four fobs worth £1500 each, dependent on the number of individuals registered under the policy. Cover is for any of your keys attached to the registered fob(s).
- Cover for lost and stolen keys, replacement locks and any call-out charges up to the £1500 annual cover limit.
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to the £1500 annual cover limit.
- Cover for keys broken/broken in lock up to £50 per claim
- Up to 3 days' vehicle hire if your vehicle is unusable as a result of lost or stolen keys.
- Access to our 24 hour Emergency Helpline.
- Access to a nationwide network of locksmiths.
- No excess to pay.
- Your no claims discount on main home or motor policy won't be affected when claiming on this policy.
- We'll 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

When you discover that your keys are missing:

- Firstly call us on 0345 303 4023 for our 24 hour Emergency Helpline.
- Have your unique fob number(s) ready to enable us to retrieve your policy details.

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

Should you have any enquires about your policy, please call us on 0345 303 4023 or email customerservices@keycare.co.uk

Frequently asked questions

Q Can I claim for lost or stolen keys if they're not attached to the fob(s)?

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

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

A Yes, you're entitled to a maximum of two key fobs for a joint policy and a maximum of four fobs for a family policy.

Q Which type of keys are covered through my policy?

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

Q Do you cover broken/damaged keys and locks?

A Yes we cover a contribution of £50 towards a broken or damaged key.

Q How many keys can I attach to my fob(s)?

A As many of your keys as you choose.

Q Do I have to pay and claim?

A We'll normally pay for your insured expenses upfront so you won't have to pay any money. On occasion you may need to pay these expenses and claim the costs back from us (up to your remaining policy entitlement) by submitting your receipts to the following address no more than 120 days after the insured event took place; Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire, BD18 3ST.

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

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

Key Insurance

Terms and Conditions

INSURANCE

Insurance has been effected between **You** and the **Insurer** subject to the terms, conditions, claims procedure, limits and exclusions contained in this **Policy**, in respect of an **Insured Event** which occurs within the **Territorial Limits** during the **Period of Insurance**, for which **You** have paid or agreed to pay the premium.

THE INSURER

The **Insurer** is AA Underwriting Insurance Company Limited registered in Gibraltar under company number 106606, whose registered office is at 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA The **Insurer** is authorised and regulated by the Gibraltar Financial Services Commission – licence number FSC0147FSA.

THE ADMINISTRATOR

The Administrator is **Keycare** 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.

REGISTRATIONS – FURTHER DETAILS

You can check the registration of the **Insurer** on the Regulated Entities Register by visiting the Gibraltar Financial Services Commission website www.fsc.gi or by contacting the Gibraltar Financial Services Commission on +350 200 40283.

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 0550.
Email: complaints@keycare.co.uk

We will try to resolve **Your** complaint by the end of the third working day and will send **You** a summary resolution letter. If we are unable to do this, we will write to **You** within five working days to update **You** on the progress of **Your** complaint and let **You** know who is dealing with the matter. Within eight weeks of receiving **Your** complaint, **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review **Your** complaint, free of charge, if for any reason **You** are still dissatisfied with either the summary resolution or final response letter, or if we have not issued a final response within eight weeks from **You** first raising the complaint. However, **You** must do so within six months of the date of the summary resolution or final response letter. Please note that if **You** do not refer **Your** complaint within the six months, the Ombudsman will not have our permission to consider **Your** complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

You can contact the Financial Ombudsman Service as follows:

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.
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.

AA Membership: **Your** Gold Breakdown cover membership.

Approved Locksmith: A locksmith on the Keycare panel.

Cover limit: £1500 which is 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.

Insured Event: The loss, theft or broken/broken in lock of any **Insured Key**, or any **Insured Key** locked inside **Your** home or vehicle during the **Period of Insurance**.

Insured Key: Any of **Your** keys which are attached to the **Fob(s)** during the **Period of Insurance** (vehicle keys includes metal key blades, standalone remote-control units, electronic key cards and keyless entry fobs for **Your** vehicle) registered at the Address specified on the **Policy Schedule** and, in the case of house keys, for the address specified on the **Policy Schedule**.

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**.

Policy: The terms and conditions of this **Policy of insurance**.

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**, 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: Insured Keys worldwide.

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**.

Wear and Tear: The gradual loss of an **Insured Key's** ability to function exactly as it was designed to do by the manufacturer due solely to the passage of time and repeated usage.

You/Your: The **Policyholder** and anyone permanently living with the **Policyholder** at the same address as the **Policyholder** during the **Period of Insurance**.

WHAT IS COVERED

1. 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**, cover **You** in respect of the cost of a **Replacement Key**, **Locksmith Charges** or **New Locks** and **Vehicle Hire Charges** (at **Keycare's** discretion and as applicable to the circumstances); If an **Insured Key** has been stolen it must be reported to the police 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**.

b) An **Insured Key** is locked in **Your** home, the **Insurer** will up to the **Cover Limit** cover **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** 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 up to the **Cover Limit** 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 up to the **Cover Limit**, 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 up to the **Cover Limit** 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).

g) An **Insured Key** is broken/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**.

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) Keys lost or stolen when such keys are not attached to the **Fob** (unless **You** have already notified **Keycare** that the **Fob** has been lost or damaged and **You** are awaiting

a replacement, in which event **Keycare** will provide cover in respect of any key which they are satisfied would otherwise have been attached to the **Fob(s)** were never received or the circumstances of the loss mean the **Insured Keys** are irretrievable.).

- b) Any amount which, or total amounts to the extent that they, exceed the **Cover Limit** in any **Period of Insurance**.
- c) Any **Insured Event** not reported to **Keycare** within 40 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 key broken/broken in a lock which exceed the £50 limit per claim, accidental damage to the key only and damage to locks only
- g) **Insured Keys** lost by or stolen from someone other than **You**.
- h) Any **Insured Event** occurring after **You** have cancelled or lapsed **Your AA Membership**.
- i) The cost of replacing lock barrels, steering columns or faulty electronic control units or costs arising from **Wear and Tear** and/or general maintenance of locks and keys.
- j) Replacement locks or keys of a higher standard or specification than those replaced.
- k) 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.
- l) 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.
- 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 attached to the **Fob**.
- 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 lock for house keys.
- r) Any loss of an **Insured Key** which occurs during a riot or a civil commotion.
- s) Any costs incurred by the **Policyholder** in making a claim under the **Policy**.

MAKING A CLAIM

You must report any claim to **Keycare** as soon as possible and within 40 days of the **Insured Event**.

To make a claim call 0345 303 4023 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, **You** must send a copy of the V5 (or relevant registered keeper document issued by DVLA from time to time) or, if **You** have not been given the V5, a contract or lease agreement containing the registration number of the vehicle.

When **You** make a claim in respect of other keys, **Keycare** 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 sum payable in each **Period of Insurance** cannot exceed the **Cover Limit**.

FRAUD

If we discover that **you**, anybody insured by this **policy** or anyone acting for you has knowingly:

- Made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
- Misrepresented any answers to **Our** questions or withheld any relevant information in order to influence us to accept a claim or **policy**;
- Provided false or invalid documents in support of a claim;
- Made a fraudulent or false application.

We will

Investigate the claim and/or policy, and this could result in legal action by us.

We may

- Refuse to pay the whole of **Your** claim if any part is in any way fraudulent, false or exaggerated and recover from **You** any costs that we have incurred;
- Treat **Your policy** as if it never existed from the date of the fraud or misrepresentation and retain any premium **You** have paid for the **policy** or
- Serve **You** with a 7-day notice of cancellation; and
- Serve **You** with a 7-day notice of cancellation on all other policies that **You** hold with us; and
- Pass details to the police and share information about **Your** behaviour with other organisations to prevent further fraud.

PREFERRED SUPPLIER

Keycare use AA KeyAssist for replacement keys and locks. If replacement cannot be provided by AA KeyAssist or **You** use a locksmith of your choice, **You** will have to pay the costs upfront and **Keycare** will reimburse **You** on receipt of valid receipts/invoices.

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 **Keycare** will reimburse **You** on receipt of valid receipts/invoices.

Keycare cannot guarantee to replace **Your** keys on the same day that **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 that 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 OF YOUR AA KEY INSURANCE

The **Policyholder** may cancel this **Policy** at any time.

As this cover is provided with no charge there is no entitlement to a refund of premium or cash equivalent.

We, the **Insurer** and/or **Keycare** may cancel the insurance in writing sent with seven days' notice to the last known address of the **Policyholder**. This will only be applicable in the following situations:

- **Your AA Membership** has been cancelled for one of the reasons stated in **Your AA Membership** Terms and Conditions or
- **You** have made a fraudulent claim or assisted another person in making a fraudulent claim.

CANCELLATION OF AA MEMBERSHIP

If for any reason **You** cancel the **AA Membership** that this **Policy** is held under, this **Policy** will no longer be valid and **You** will not be covered.

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.

LANGUAGE

The contractual terms and conditions and other information relating to this contract will be in the English language.

ASSIGNMENT

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

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.

AA Underwriting Insurance Company Limited, who underwrite this product, may collect and use **Your** data to service this **Policy**. For full details of our **Privacy Policy** go to theaa.com/privacy-notice-aaui or contact the Data Protection Officer at: 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA

Helpline Card

Write your unique key fob number(s) in the space below

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
- If you would like to purchase additional fobs, you should contact our partner Keycare Ltd on 0345 303 4023 between the hours of 8am and 8pm 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

Key Insurance
A Gold Membership benefit

AA *Always
Ahead*

24 hour Emergency Lost and Stolen Helpline:

0345 303 4023

Remember to inform Key Insurance if you change address

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority (registration number 310562). Registered office: The AA, Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. England and Wales (company registration number 2414212).

Keycare Limited is authorised and regulated by the Financial Conduct Authority. Registered office: 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire, BD18 3ST. Registered in England number: 1309093 Telephone: 0345 303 4023 Web: www.keycare.co.uk

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