

# Keycare Insurance

## Insurance Product Information Document

**Company: Keycare Assistance Limited**

**Product: SmartFob**

Administered by Keycare Assistance Limited. Keycare Assistance Limited, whose registered address is at 77 Camden Street Lower, St. Kevins, Dublin 2 under company number 657005. Keycare Assistance Limited is authorised and regulated by the Central Bank of Ireland – Company Registration Number C434286.

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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.

### What is this type of insurance?

This is a key insurance policy. It provides insurance cover for lost and stolen keys, broken keys / broken in a lock and you also have cover if you lock your keys in your home or vehicle and require a locksmith to gain entry.



#### What is insured?

Up to €1,500 of cover including benefits listed below (Annual limit of €1,500 and once limit is reached no more claims will be covered)

- ✓ Replacement keys, replacement locks and any locksmith charges up to a total of €1,500 within each 12 month period of insurance
- ✓ Cover for broken keys / key broken in a lock up to €100 per claim
- ✓ Up to three days vehicle hire, up to €50 per day, if your vehicle is unusable as a result of lost or stolen keys
- ✓ Onward transport costs up to €100 per claim for getting you or your vehicle to your original destination, a garage / dealer or your home

The full authorised claim with no excess to pay  
Any of your keys attached to the Smartfob issued by Keycare  
Replacement Smartfob if lost, stolen or faulty



#### What is not insured?

- ✗ **KEYS WHICH ARE NOT ATTACHED TO THE KEY FOB AT THE TIME OF THE LOSS**
- ✗ The value of claims in any period of insurance which exceed the annual cover limit
- ✗ Lost keys until 48 hours 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, or a member of their immediate family living at the same address, or an authorised employee (if the policyholder is a company)
- ✗ Claims not notified to Keycare within 45 days of loss or theft of keys, where such delay has prejudiced the insurer and/or Keycare
- ✗ 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?

- ! Cover for broken keys / keys broken in a lock is restricted to €100 per claim



## Where am I covered?

- ✓ You are covered for lost and stolen keys anywhere in the world.



## What are my obligations?

- 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 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 Campion Insurance in the documentation 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 working days of either being informed that the contract has been concluded; receiving the policy documentation; or from the start 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.