

Key Insurance

Insurance Product Information Document

Company: Keycare Limited

**Product: Debenhams Personal Finance
Keycare**

Keycare Limited (Registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority. FCA registration number 309514.

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. It is important that you read all these documents carefully.

What is this type of insurance?

This is a key insurance policy. It provides insurance cover for lost or stolen keys 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?

- ✓ Replacement keys, replacement locks and any locksmith charges up to the annual cover limit
- ✓ Up to three days vehicle hire, up to £40 per day, if your vehicle is unusable as a result of lost or stolen keys
- ✓ Onward transport costs up to £80 per claim for getting you or your vehicle to your original destination
- ✓ 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
- ✓ Any of your keys 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
- ✗ 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, 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 30 days of loss or theft of keys
- ✗ Replacement keys exceeding one per lock for car keys, or up to three per lock for house 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 England (including the Isle of Wight), Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man only.



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?

You pay a monthly or annual premium by whichever payment method you choose at the time of initial payment.



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 by contacting Taurus Insurance Services on 0330 880 1733 or gadget.sales@debenhamsgadgetinsurance.com. 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 and pay monthly the cover will continue to the end of the period for which you have already paid. If you pay annually you will be entitled to a proportionate refund of premium provided no claim has been made.

IMPORTANT INFORMATION

Statement of Demands and Needs

Your demands and needs are those of a customer who requires cover for keys that are lost, stolen or locked in your home or vehicle. Cover to be provided the specified period of insurance

Claim notification

Online: In the event of any incident likely to give rise to making a claim, you can notify the Claims Administrator through their online claims portal on the link below as soon as reasonably possible following the discovery of the incident (or where the incident occurs outside of the UK, as soon as reasonably possible upon your return to the UK).

Online Claims: www.debenhamsgadgetinsurance.com/Make-a-Claim

Telephone: Alternatively you can notify the Claims Administrator on 0330 880 1743 (local rate call) as soon as reasonably possible following the discovery of the incident (or in the event of the incident occurring outside of the UK, as soon as reasonably possible upon your return to the UK). Exceptional circumstances causing your delay in reporting your claim and where there is no additional loss to us may be considered.

How to make a complaint

If you are not happy with any aspect of this insurance cover or customer service you should contact:

Customer Relations Manager

Address Debenhams Gadget Insurance, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar

Telephone 0330 880 1733 (local rate call)

Email complaints@debenhamsgadgetinsurance.com

If you are not happy with any aspect of the claims process you should contact:

Claims Manager

Address Taurus Insurance Services, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar

Telephone 0330 880 1743 (local rate call)

Email claimskomplaints@debenhamsgadgetinsurance.com

Financial Ombudsman Service

If you remain dissatisfied after receiving our final response to your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. The Ombudsman is an independent organisation and will review your case. Their address is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile. You can visit the Financial Ombudsman Service website at www.fos.org.uk. If you take any of the action mentioned above, it will not affect your right to take legal action.

The 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 are unable to meet their obligations to You.