

# ULTIMATE PLUS COVER

## KEY COVER INSURANCE

### Policy Information Document

- Theft
- Loss
- Locking yourself out of your home
- Locking yourself out of your vehicle

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## HOW TO CONTACT US



### @ By Phone:

For sales enquiries: Please call Debenhams Gadget Insurance on **0330 880 1733** (local rate call)

To make a claim: Please call the **Claims Administrator** on **0330 880 1766** (local rate call)

Opening hours: Monday to Friday 9.00am to 5.30pm

### 📧 By Email:

For claims: [keycare.claims@debenhamsgadgetinsurance.com](mailto:keycare.claims@debenhamsgadgetinsurance.com)

For sales enquiries: [gadget.sales@debenhamsgadgetinsurance.com](mailto:gadget.sales@debenhamsgadgetinsurance.com)

### ✉ By Post:

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

## STATUS DISCLOSURE



This **Policy** was purchased with **Your Gadget Insurance** policy.

This policy is arranged by Taurus Insurance Services Limited, an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.



This policy is underwritten by Astrenska Insurance Limited, a company registered in England and Wales under company number 01708613, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU (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 202846.

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.

## IMPORTANT INFORMATION



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.

## REGISTRATIONS – FURTHER DETAILS



You can visit the Financial Conduct Authority website, which includes a register of all regulated firms, at [register.fca.org.uk](http://register.fca.org.uk) or by contacting them on 0800 111 6768 (Freephone) 0300 500 0597 from the UK, or +44 207 066 1000 from abroad. Email: [firm.queries@fca.org.uk](mailto:firm.queries@fca.org.uk) You can contact the Prudential Regulation Authority on 020 7601 4878.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)



The **Insurer and Keycare** are covered by the Financial Services Compensation Scheme (FSCS) which means that **You** may be entitled to compensation if the **Insurer** and/or **Keycare** are unable to meet their obligations to **You**. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100 or 0207 741 4100.



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.

### ***Car hire charges***

The standard charges (excluding any optional extras) up to a maximum of £40 a day to hire a replacement car for a period of up to three days.

### ***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.

### ***Gadget Insurance***

**Your** Debenhams Gadget Insurance Ultimate Plus insurance policy.

### ***Immediate Member***

Spouse, civil partner, common law partner, child, adult child or adult step-child.

### ***Insured event***

The loss or theft 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** 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 **Policyholder's** address and, in the case of house keys, for the **Policyholder's** address.

### ***Insurer***

Astrenska Insurance Limited.

### ***Keycare®***

Key Care Limited.

### ***Locksmith Charges***

Charges relating to work carried out by a locksmith

### ***New Locks***

Replacement 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 Gadget Insurance Policy Schedule** for which **You** have paid or agreed to pay the premium.

### ***Policy***

The terms and conditions of this insurance cover.

### ***Policyholder***

The person named in the **Policy Schedule**.

### ***Policy schedule***

The document relating to this Policy which includes details of the **Policyholder**, **Policy** number, 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***

England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man

### ***Vehicle***

A car or van owned by **You**.

### ***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 permanently residing together at the same address during the **Period of Insurance**. Where the **Policyholder** is a company this includes employees of the company, who are authorised to use the relevant **Vehicle** or property.



1. During the **Period of Insurance** and within the **Territorial Limits** We will cover **You** up to a maximum of £1,000 per **Insured Event** as set out below:
  - a. Where an **Insured Key** is stolen, The **Insurer** will pay for the cost of a **Replacement Key, Locksmith Charges** or **New Locks** and **Car hire charges** (where applicable);
  - b. Where an **Insured Key** is locked in **Your** home, and no other key is available The **Insurer** will pay for the cost of **Locksmith Charges** incurred in gaining entry to **Your** house. **The Insurer** will also pay for a **New Lock** and up to 3 house Keys where the original lock has been damaged and cannot be repaired;
  - c. Where an **Insured Key** is locked in **Your Vehicle** and a **Duplicate Key** exists, The **Insurer** will pay for the cost of **Onward Transport Costs** or **Locksmith Charges** incurred in gaining entry to **Your Vehicle**;
  - d. Where an **Insured Key** is locked in **Your Vehicle** and no **Duplicate Key** exists, The **Insurer** will pay for the cost of **Locksmith Charges** incurred in gaining entry to **Your Vehicle**;
  - e. Where an **Insured Key** has been lost by **You** and not found within the **Waiting Period**, if:
    - f. a **Duplicate Key** exists, The **Insurer** will pay for the cost of a **Replacement Key**;
    - g. no **Duplicate Key** exists, The **Insurer** will arrange and pay for 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 **Car hire charges** (where applicable).
2. **Keycare** will also pay a £10 reward to the finder of **Your** lost **Insured Key**, or send **You** a replacement **Fob** if the original is not recovered.

The **Insurer** will not cover **You** in respect of:

- a. Any more than three claims in any one **Period of Insurance**
- b. 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**).
- c. Any payment above £1,000 in respect of each **Insured Event**.
- d. Where **Insured Keys** have been lost, any costs incurred during the **Waiting Period** unless it is agreed that the loss of key(s) presented a **Security Risk**.
- e. Any **Insured Event** not reported to **Keycare** within a 30 days following discovery of the **Insured Event**.
- f. Sums claimed where **You** do not submit valid receipts or invoices to **Keycare**, for payments **You** have made, within a 120 days of the **Insured Event**.
- g. Any expenditure incurred without prior authorisation from **Keycare**.
- h. Costs relating to a damaged or broken key or lock.
- i. **Insured Keys** lost by or stolen from someone other than **You**.
- j. Any **Insured Key** which is not lost because it is in the possession of an **Immediate Member** of the **Policyholder's** family.
- k. 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.
- 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 attached to the **Fob**.
- 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. Sums claimed for replacement keys exceeding a maximum of one per lock or three per lock for house keys.
- s. Any loss of an **Insured Key** which occurs during a riot or a civil commotion.
- t. Any costs incurred by the **Policyholder** in making a claim under the **Policy**.





## Theft

If an Insured Key has been stolen it must be reported to the police within 24 hours of discovery of the theft and a crime reference number obtained. Keycare cannot deal with Your claim for stolen keys where You have not 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 following an Insured Event. To make a claim call 0330 880 1766 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 within 30 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).

## Fraud

If **You** make a fraudulent claim under this **Policy** (including exaggeration of the claim or submitting falsified or forged documents), the **Insurer** is not liable to pay the claim and may recover any sums it has paid to **You** in respect of that claim. **Your Policy** may also be cancelled or treated as if it never existed without refund of any premium **You** have paid.



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 contact **Keycare** immediately so that they can agree to **You** replacing the locks within the **Waiting Period**; all costs will need to 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 maximum amount shown. 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 unless **Keycare** has agreed that the loss presented a **Security Risk**; however **Keycare** will pay a £10 reward to the finder of **Your** lost **Insured Key** and will return **Your Fob** and keys to **You**.

### **Cancellation by the Policyholder**

The Policyholder may cancel this Policy at any time.

### **During the Cooling off period**

If the Policyholder cancels 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).

### **After the Cooling off period**

#### **If You have a monthly Policy**

You can cancel cover at any time by contacting Taurus Insurance Services Limited. If You cancel following the 14 day cooling-off period Your cover will continue until the end of the period for which You have already paid.

#### **If You have an annual Policy**

You may cancel Your insurance at any time by contacting us and then cover will terminate upon receipt of Your notice of cancellation.

As long as no claims have been made on the Policy, You will be entitled to a proportionate refund of premium. No refund will be given and the full annual premium will be due if You have made a claim during the current Period of Insurance.

## If You have a monthly Policy

To make sure **You** have continuous cover under **Your Policy** we will automatically renew **Your Policy** each month, unless **You** advise otherwise and **Your** monthly premium will be collected by the method chosen by **You** at the time of the initial purchase.

For **Your** convenience, we will write to **You** annually to remind **You** of the cover that is in place and to ensure that it still meets **Your** needs.

If we need to make any changes to **Your Policy** cover or to the price of **Your** insurance, we will provide **You** with at least 30 days written notice of the change which will be sent to **Your** email address provided by **You** at the time of purchase of the **Policy**, or to **Your** last known address where there is an unsuccessful email submission.

Should **You** be unhappy with any proposed change being made to **Your Policy**, **You** will have the right to cancel **Your** cover in accordance with the **Policy** terms and conditions.

## If You have an annual Policy

**You** will be contacted at least 14 days before the annual renewal date of **Your Policy** and we will tell **You** then if there are any changes to **Your** premium or the **Policy** terms and conditions (which will only ever apply at **Your** next renewal date). We will then renew **Your** insurance unless **You** advise us otherwise.

**Your** renewal premium will be taken by the same method used during **Your** initial purchase. If **You** do not wish to renew **Your Policy** or need to advise about any changes to **Your Policy** details please contact us on calling 0330 880 1766 (basic rate call) or by emailing at

[keycare.claims@debenhamsqadgetinsurance.com](mailto:keycare.claims@debenhamsqadgetinsurance.com).

## 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** 30 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**;
- 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**.



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. Fax: 0845 075 6180. Email: [complaints@keycare.co.uk](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk). Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Referral to the Financial Ombudsman Service is free of charge, but you must do so within 6 months of the date of the final resolution 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.

Contacting the Financial Ombudsman Service at any stage of **Your** complaint will not affect **Your** legal rights.



## How we use the information about you

As an insurer and data controller, **We** collect and process information about **You** so that we can provide **You** with the products and services **You** have requested. **We** also receive personal information from your agent on a regular basis while **Your** policy is still live. This will include **Your** name, address, risk details and other information which is necessary for **Us** to:

- Meet **Our** contractual obligations to **You**;
- issue **You** this insurance policy;
- deal with any claims or requests for assistance that **You** may have
- service **Your** policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in **Your** policy being cancelled or treated as if it never existed.

In order to administer **Your** policy and deal with any claims, **Your** information may be shared with trusted third parties. This will include **Keycare**, members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **Our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. In these circumstances, **We** have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that **Your** information remains safe and secure.

**We** will not share **Your** information with anyone else unless **You** agree to this, or **We** are required to do this by **Our** regulators (e.g. the Financial Conduct Authority) or other authorities.

## How we store and protect your information

All personal information collected by **Us** is stored on secure servers which are either in the United Kingdom or European Union.

**We** will need to keep and process **Your** personal information during the period of insurance and after this time so that **We** can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

**We** also have security measures in place in **Our** offices to protect the information that **You** have given **Us**.

## **How you can access your information and correct anything which is wrong**

**You** have the right to request a copy of the information that **We** hold about **You**. If **You** would like a copy of some or all of **Your** personal information please contact **Us** by email or letter as shown below:

Email address: [keycare.claims@debenhams-gadgetinsurance.com](mailto:keycare.claims@debenhams-gadgetinsurance.com)

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

**We** may make a reasonable charge for this service, or refuse to give **You** this information if **Your** request is clearly unjustified or excessive.

**We** want to make sure that **Your** personal information is accurate and up to date. **You** may ask **Us** to correct or remove information **You** think is inaccurate.

If **You** wish to make a complaint about the use of **Your** personal information, please contact **Our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>