

# Key Cover

Your policy schedule/statement of fact will show if **you** have selected this cover.

This policy is provided by Regal Insurance, a trading name of Ageas Retail Limited, and underwritten by Ageas Insurance Limited.

This Key Cover policy provides insurance in the event of accidental damage to, loss or theft of **your keys**. **We** will **reimburse you** up to the limit of £1,500 including VAT and **we** will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation. Please note that damage to **locks** alone is not covered.

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully especially the section entitled 'How to Make a Claim'. Please keep this document in a safe place in case **you** need to refer to it for any reason.

Your policy will end if:

- (a) **you** do not pay the premium;
- (b) **your** residential address is no longer in the **United Kingdom**;
- (c) **you** or **we** cancel the policy.

## Looking after your keys

- Never have anything with **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 vehicle **keys** close to the front door or where they can be seen.
- Never leave doors or windows open when **you** go out.

## How to make a claim

**We** hope **you** will not suffer any misfortune that would result in **you** making a claim, but if **you** do, the following guidance may be of assistance.

1. Tell the police as soon as reasonably possible if **you** suspect theft or loss of **your keys**.
2. Please read **your** policy document to check that the cause of the claim is covered.
3. If **you** believe **your** claim to be valid then please telephone Ageas Insurance Limited on **0345 125 2436** as soon as reasonably possible.
4. Ageas Insurance Limited will arrange the **appropriate solution** and assistance for **you** and **we** will either **reimburse** or pay for any valid costs incurred up to the policy claim limit.

## Definitions

The following terms have the meaning given below wherever they appear in **bold** in this policy.

### Appropriate solution

The most appropriate and cost effective course of action when assessing **your** claim.

### Keys/locks

Any **keys** and the associated **locks** including vehicle (including electronic, remote and proximity keys), home and office (including security safe), garage, shed, outbuildings and gates. **We** will only provide a replacement key and one duplicate key for each key covered under a valid claim.

### Period of insurance

This policy will run concurrently with **your** home insurance policy for a maximum of 12 months. If **you** arranged this policy after the start date of **your** home insurance policy, cover will be provided from the date **you** bought this Key Cover policy and will end on the expiry date of **your** home insurance policy, as detailed on the applicable insurance policy schedule.

### Policy limit

The total amount payable, under this policy, in respect of each insured incident and in total for all insured incidents in any **period of insurance** is £1,500 including VAT.

### Reimburse(d)/Reimbursement

Where a payment has to be made by **you**, **we** will repay **you** up to the **policy limits** subject to the policy conditions.

### Stranded

If **you** are without transport to **your** onward destination.

### You/your

The person(s) named on the policy schedule and any immediate member of **your** family permanently residing at the same address during the **period of insurance**.

### United Kingdom

England, Scotland, Wales, Northern Ireland including Isle of Man & the Channel Islands.

### We/us/our

Ageas Insurance Limited and/or Ageas Retail Limited. Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No 354568

## What is covered

In the event of any of the insured incidents, **we** will **reimburse you** up to the limit of £1,500 including VAT and **we** will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation.

## Insured incidents

1. **Theft** or loss of **your keys** - If **your** vehicle, home, office, garage, gate or any outbuildings including shed **keys** are stolen or lost anywhere in the **UK**, **you** must report this to both the police, obtaining a crime reference number or if provided a lost property number, and Ageas Insurance Limited. Following validation of **your** claim **we** will **reimburse you** or pay for the cost of **your key** or **lock** replacement up to the **policy limit**.
2. Broken or locked in **keys** - If **your keys** are locked in **your** vehicle, home or office or broken in any **lock** denying **you** access to **your** property, **you** must report this event to Ageas Insurance Limited. Following validation of **your** claim **we** will **reimburse you** or pay for the cost of gaining access and if necessary provide **reimbursement** for a replacement **key**, or repair or replacement of the damaged **lock**, up to the **policy limit**.
3. **Stranded** due to theft or loss of **keys** - If **you** are **stranded** due to theft or loss of **your** vehicle **keys** and have no access to **your** vehicle **we** will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be **reimbursed**.

## Claims conditions

1. For an **insured incident**, **we** will find an **appropriate solution** for **you** or **we** will **reimburse you** incurred costs, up to the **policy limit**. **We** will only provide one replacement key and one duplicate key for each key covered under a valid claim.
2. All lost or stolen **keys** or **keys** locked in **your** vehicle, home or office or broken in a **lock** must be reported to Ageas Insurance Limited on **0345 125 2436** as soon as possible. Lines are open 24 hours 7 days a week 365 days of the year.
3. The police must be notified of all lost and stolen **keys** and a crime reference or lost property number obtained in order to proceed with the claim.
4. Following validation of **your** claim **we** will either find an **appropriate solution** for **you** or **we** will **reimburse you** incurred costs, up to the **policy limit**. For any claims requiring **reimbursement you** must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to **us** as soon as possible after notifying Ageas Insurance Limited.
5. Claims for **reimbursement** of public transport or taxi fares will be assessed individually. All receipts and tickets for **you** and **your** passengers must be retained as proof of **your** claim.
6. If any incident that leads to a valid claim is covered under any other insurance policy, **we** will only pay **our** share of the claim.

## What we will not cover

1. All costs incurred where **you** have not notified Ageas Insurance Limited within a reasonable time of the incident.
2. Any claim for theft or loss of **keys** that is not reported to the police within a reasonable time of the incident and a crime reference or lost property number obtained.
3. Any claims for public transport or taxi fares with no valid receipts or tickets.
4. Any claim for replacing **locks** when only parts need changing.
5. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything that happens gradually.
6. Any claim for damage to **locks** alone where there is no associated damage to the **keys**
7. Any claim for loss or damage caused by any act of war, invasion or revolution.
8. **Locks** that are damaged prior to the loss or theft of **keys**.
9. Replacement **locks** or **keys** of a higher standard or specification than those replaced.
10. Charges or costs incurred where Ageas Insurance Limited arranges for the attendance of a contractor at a particular location and **you** fail to attend.

11. Charges or costs incurred where **you** make alternative arrangements with a third party once Ageas Insurance Limited has arranged for a contractor to attend a particular location unless otherwise agreed by **us**.

## Geographical limits

This policy will only take effect for **keys** linked to property that is within the boundaries of the **United Kingdom**.

## Cancellation

**You** can cancel **your** policy within 14 days of the purchase date of **your** policy or the date **you** receive the policy documents (whichever is the later) by phoning **0800 183 3520**. **You** are entitled to a full refund provided **you** have not made a claim. There is no refund in premium if **your** cover is cancelled after 14 days.

**We** may cancel this policy by giving **you** at least 14 days written notice at **your** last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non Payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** or **we** cancel **your** underlying home insurance policy

This policy runs concurrently with **your** home insurance policy. If **your** home insurance policy is cancelled for any reason this policy will also be cancelled.

## The Law that applies to this policy

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

## The language that applies to this policy

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

## Our approach to your privacy

The privacy and security of **your** personal information is very important to **us**. **We** want to assure **you** that **your** information will be properly managed and protected whilst in **our** hands. This notice explains who **we** are and how **we** collect and use **your** personal information. It will also help **you** understand who **we** may share **your** personal information with and why and how we use it to help **us** to improve **our** services to **our** customers. We will never sell **your** personal information to third parties for marketing. **We** are Ageas Retail Limited trading as Regal Insurance and are part of the Ageas group of companies. If **you** want to know more about the Ageas group and Ageas brands please go to [www.ageas.co.uk](http://www.ageas.co.uk).

When **you** apply for insurance and/or take out an insurance policy, **we** ask **you** to share **your** personal information with **us**. **Your** personal information means any information **we**, **your** insurer and carefully selected third parties hold about **you** and any information **you** give **us** about anyone else, including any sensitive personal information **you** provide. Sensitive personal information will include information relating to health conditions, race, religion and criminal convictions.

Please read this section carefully as it contains important information about how **we** and/or **your** insurer and/or carefully selected third parties **we** work with, use **your** personal information. In this section, we've explained the

main ways that **we** use **your** personal information, **you** should read the full details of how **we**, **your** insurer and/or third parties use this, **you** can find it at [www.regalinsurance.co.uk/privacy-policy](http://www.regalinsurance.co.uk/privacy-policy) or contacting Regal Insurance at the address overleaf. **You** should show this information to all persons shown in **your** schedule as it may also apply to them.

**You** acknowledge that by providing **your** personal information to **us**, **you** consent **us** collecting it and using it as set out in this notice. If **you** provide **us** with personal information about others (i.e. **your** family), **you** confirm that **you** have the consent of these individuals to supply their personal information to **us**.

## How we collect, use and look after your information

**We**, **your** insurer and third parties use **your** personal information to provide **you** with an insurance quote, to arrange and manage **your** insurance policy and provide **you** with the services described in **your** policy documents and also detailed in this notice. **We** also use **your** personal information to prevent and detect fraud and financial crime and/or for the purposes detailed in this notice.

If **you** have obtained a quote for a policy with **us** through a price comparison website, the information in this notice will apply in addition to any information given to **you** by that price comparison website about their use of **your** personal information.

Regal Insurance, **your** insurer and third parties may share **your** personal information:

- with other companies within the same group as **us**;
- with other insurers and business partners or agents or third parties for the purposes set out in this notice;
- with organisations that have a specific role laid out in law such as regulatory authorities;
- if required or permitted to do so by law;
- with credit reference agencies;
- for the other purposes set out in this notice.

Regal Insurance, **your** insurer and third parties may also:

- research, collect and use data about **you** from publicly available sources, including opinions and comments made public through social media and networking sites;
- use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis and manage and develop **our** business; and
- check **your** personal information against and collect additional personal information from databases available to **us**.

The personal information **we** collect from **you** may be transferred to, stored and processed outside of the European Economic Area. **We**, **your** insurer and **our** service providers may use cloud based computer systems (i.e. a network of remote servers hosted on the internet which process and store your personal information) to which foreign law enforcement agencies may have the power to access. By giving **us** **your** personal information **you** are agreeing to this taking place. Where **we** do this **we** will take all reasonable steps to adequately protect **your** personal information.

## How we will market to you

**We** will only contact **you** with information about **our** other products and services if **you** have given **us** **your** permission.

As part of **our** service to **you**, **we** may telephone **you** about any quotation **you** receive from **us**. This may be a quotation for a new policy or for the renewal of an existing insurance policy **you** hold, to talk through **your** renewal.

If **you** do not want **us** to use **your** personal information for marketing or do not wish to hear from **us** as a follow up to a new or renewal quotation **we** provide to **you**, please telephone **us** on **0800 183 3520**.

## How we collect and use your information to prevent and detect fraud and financial crime

**We** and/or **your** insurer may also collect personal information about **you** from databases **we** have access to and publically available sources (such as social media and networking sites) as part of **our** investigations into fraudulent behaviour. Along with other companies in the insurance industry **we** may also, for fraud prevention purposes, share **your** personal information:

- with fraud prevention agencies. **Your** personal information will be checked with, and recorded by, a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agencies. This information will be accessed and used by Regal Insurance, law enforcement agencies and other organisations to prevent fraud and money laundering. Other organisations may search the databases held by these fraud prevention agencies when **you** make an application to them for financial products. If such companies suspect fraud, **we** will share **your** personal information with them. The information Regal Insurance may be used by those companies when making decisions about **you**; and
- with operators of registers available to the insurance industry to check information **you** provide. These include the Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud and Theft Register (for Motor Insurance). **We** may pass information relating to **your** insurance policy and any incident to the operators of these registers, their agents and suppliers.
- (for Motor Insurance only) with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If **you** are involved in an accident in the UK or abroad, the MID may be searched to obtain relevant policy information. **You** can find out more at [www.mib.org.uk](http://www.mib.org.uk).

## Dealing with others on your behalf

**We** will always deal with **your** spouse, partner or a person **you** have selected who calls **us** on **your** behalf, provided they are either named on the policy or **you** have given **us** permission to discuss **your** details with them. If at any time **you** would prefer **us** to deal only with you, please let **us** know.

## Further information

**You** can ask for further information about Regal Insurance's use of **your** personal information or complain about its use, by writing to us at:

Data Protection Officer, Ageas Retail Limited, Regal Insurance, Deansleigh House, Deansleigh Road, Bournemouth, Dorset, BH7 7DU.

You can request a copy of your personal information held by us, by writing to us at: Data Protection Officer, Ageas Retail Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. We may make a small charge for this service.

Please make sure you tell us your name, address and insurance policy number in any request you send to us.

## What to do if you have a complaint

If **you** are unhappy with the service that has been provided, **you** should contact **us**. **We** will try to resolve **your** complaint by the end of the third business day and send **you our** summary resolution letter. If **we** are unable to do this, **we** will write to **you** within five working days to let **you** know what **we** are doing to resolve **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of us 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** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with either **our** summary resolution or final response letter, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

If your complaint is about the way your policy was sold to you, contact **us** at:

Customer Relations Manager  
Regal Insurance  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

**Telephone:** 0800 183 3520

If your complaint is in respect of the claims service, contact **us** at:

Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Eastleigh  
Hampshire  
SO53 3YA

**Web:** [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints)

**You** can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once you've tried to resolve it with **us**.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Telephone:** 0800 023 4567 or 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [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 resolution letter.

If **you** do not refer **your** complaint within six months of **our** final response to **you**, 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 **you** believe that the delay was as a result of exceptional circumstances.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet our obligations **you** may be entitled to compensation under the scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. **You** can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100.

## Authorisation

This Policy is supplied by Regal Insurance, a trading name of Ageas Retail Limited (FCA Firm Reference Number: 312468), Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, administered and underwritten by Ageas Insurance Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services register no 202039. Registered address for both is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered number for Ageas Insurance Limited is 354568 England and Wales and for Ageas Services (UK) Limited is 00179136 England and Wales.