



KEY COVER

Your policy booklet

01423 535 037

Welcome to NCI Key Cover

Your protection against lost or stolen keys

Please take a few minutes to read the policy booklet along with your current Policy Schedule to make sure you understand the cover provided.

What to do next:

- Read through your Policy Schedule to check that your details are correct and notify us of any changes.
- Make a note of your policy number on your policy booklet.
- Save our emergency helpline number to your mobile phone.
- Keep your policy documents in a safe place.

We hope you will be completely happy with your key cover policy and the service provided.

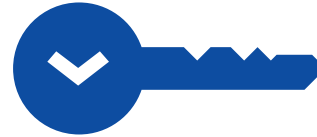
You can cancel your policy within 14 days and receive a full refund of premium providing no claim has been made.

Make a note of your policy number here:

If your keys go missing call our emergency helpline number immediately on:

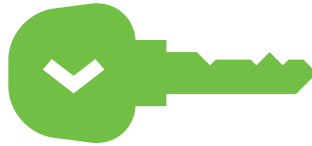
01423 535 037
Lines are open 24hrs a day

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.
- Always leave a spare set of keys with a trusted neighbour, friend or family member.
- Try not to keep all your keys on one keyring.
- 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 your 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.

Policy Summary



keyfacts®

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Document to make sure you understand the cover it provides. Your policy is administered by Valeos (2013) Limited 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 - registration number 202039.

The Product

This is a key protection policy which provides you with insurance cover up to the maximum cover limit (detailed in your Policy Schedule) in the event that any of your keys are lost, stolen, broken in a lock or locked inside your home, vehicle or property.

Duration of Contract

The standard duration of the contract is normally 12 months from the date on which the cover starts. Any variations to this duration will be detailed in your Policy Schedule.

Commencement and Duration of Cover

Cover commences 7 days after the inception date of your policy. This means you cannot claim for an occurrence before day 8 of the policy in your first year of cover.

Significant Features and Benefits

1. Cover for lost and stolen keys, keys broken in a lock, replacement locks and locksmith charges up to the annual cover limit
2. Up to 3 days car hire if your vehicle is unusable as a result of lost or stolen keys
3. 24 hour, 365 days a year emergency helpline



4. Access to a nationwide network of locksmiths
5. No excess to pay
6. No claims discount on other insurance policies not affected
7. Any of your keys are covered

Significant Exclusions and Limitations -

1. The total value of claims in any one year may not exceed the annual cover limit
2. A maximum of 2 claims may be made in a period of insurance
3. The policyholder will not be paid more than £100 in respect of any insured key broken in a lock or locked inside your home, vehicle or property, £40 per day for vehicle hire, £100 for onward transport costs and £100 for overnight accommodation costs
4. The policyholder must report a claim to Valeos before any costs are incurred
5. The policyholder must notify Valeos within 30 days of an incident that may give rise to a claim
6. All receipts must be submitted to Valeos within 120 days of a claim occurring
7. The maximum number of replacement keys that can be claimed for per lock is 3
8. Keys must have been lost by or stolen from the policyholder, or a member of the policyholder's immediate family permanently living at the same address
9. A crime reference number must be provided where keys have been stolen
10. Wear and tear and/or general maintenance of keys and locks will not be covered
11. Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

Policy Summary - Continued

How to make a claim

Call the Valeos Helpline on 01423 535 037. Please quote the policy number found on your Policy Schedule. You must report any claim as soon as reasonably possible and within 30 days. You are responsible for the cost of preparing any claim under this policy.

Cancellation

We hope that you are happy with the cover that this policy provides. You have the right to cancel the policy at any time. If this policy is cancelled within 14 days of receiving the policy documentation then we will return the premium paid in full (providing that no claims have been made on the policy). This is called the "cooling off" period. If you cancel at any other time, you will not be entitled to any refund of premium.

Comments and Complaints

We are committed to providing you with the best possible standards of service, however, we realise there may be times when we do not meet your expectations. We want you to let us know immediately if you are not satisfied with the service you have received and we will always do our best to resolve any complaint quickly and fairly.

Please refer your concerns regarding your policy or claim to:

Complaints, Valeos (2013) Limited, 4th Floor,
Clarendon House, Victoria Avenue,
Harrogate, HG1 1JD

Tel: **01423 535 037**

Email: **complaints@valeos.co.uk**





If we have given you a final response and you are still unhappy, or more than eight weeks have passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman Service. Their details are as follows:

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR.
Tel: **0800 023 4567**
Fax: **0207 964 1001**
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within six months of the final response to your complaint. We will remind you of this time limit in the final response.

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

Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation if the insurer is 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**.

Policy Document

Terms & Conditions

IMPORTANT INFORMATION

This is a contract of insurance between **you** and the **insurer** and is subject to the terms, conditions, claims procedure, **cover limit** and exclusions contained in this **policy**, in respect of an **insured event** which occurs within the **territorial limits** and during the **period of insurance**, for which **you** have paid or agreed to pay the premium.

ABOUT YOUR INSURANCE

This insurance is administered by Valeos (2013) Limited and is underwritten by the **insurer**, Ageas Insurance Limited. Valeos (2013) Limited is an appointed representative of NCI Vehicle Rescue Plc who is authorised and regulated by the Financial Conduct Authority - registration number 307654. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - registration number 202039. This can be checked on the Financial Services Register by visiting the FCA website www.fca.org.uk or by contacting the FCA on **0800 111 6768** or the PRA on **020 7601 4878**.

DEFINITIONS

The following words will have the meanings shown here next to them and wherever they appear throughout this **policy**; they have been printed in bold to help **you** identify them.

Cover limit: The maximum amount payable in total within each **period of insurance**, as shown in **your policy schedule**.

Immediate family member: Spouse, domestic partner, son or daughter.

Insurer: Ageas Insurance Limited, Ageas House, Hampshire

Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Insured event: The loss or theft of any **insured key**, or any **insured key** broken in a lock or locked inside **your** home, vehicle or **property** during the **period of insurance**.

Insured key: Any keys that belong to **you**.

Period of insurance: The period shown in **your policy schedule** for which **you** have paid or agreed to pay the premium.

Policy: These terms and conditions and any changes to them.

Policyholder: The person named on the **policy schedule**.

Policy schedule: The document headed **Policy Schedule** giving details of the **policyholder**, **cover limit** and **period of insurance**.

Property: Any **property** or item that belongs to the **policyholder** and that **your insured key** unlocks. This includes the **policyholder's** personal business premises.

Security Risk: The risk resulting from the accidental loss or theft of an **insured key** which means it may be possible for someone who found the key to trace it to **your** home, vehicle or **property**.

Territorial limits: The European Union.

Valeos/we/us/our: Valeos (2013) Limited, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD

You/your: The **policyholder** and any **immediate family member** permanently living at the same address as the **policyholder** during the **period of insurance**.

WHAT IS COVERED

If during the **period of insurance** and within the **territorial limits** an **insured key** is lost, stolen, broken in a lock or locked inside **your** home, vehicle or **property**, the **insurer / Valeos** will:

a) Pay up to the **cover limit** as detailed in **your policy schedule** in respect of:

1. Locksmith charges if **you** are unable to access **your** home, vehicle or **property**.
2. New locks if there is a **security risk**. Or if an **insured key** is lost by **you** and no duplicate exists, but only if no duplicate key can be sourced by an approved locksmith.

3. Replacement keys (including the reprogramming of infra-red handsets, immobilisers and alarms necessary as a result of the replacement of an **insured key**). Up to 3 replacement keys per lock per **insured event**.
 4. Vehicle hire charges for up to 3 days if **you** are unable to access **your** vehicle.
 5. Onward transport costs for getting **you** to **your** original destination or **your** home if **you** are unable to access **your** vehicle and **you** are away from **your** home.
 6. Overnight accommodation costs for 1 night if **you** are unable to access **your** home.
- b) Provide an emergency helpline 24 hours a day, 365 days a year.

THE MOST THAT WILL BE PAID UNDER THIS POLICY

No more than the **cover limit** as detailed in **your policy schedule** in a **period of insurance**. For each **insured event** no more than: £100 in respect of any **insured key** broken in a lock or locked inside **your** home, vehicle or **property**, £40 per day for vehicle hire, £100 for onward transport costs and £100 for overnight accommodation costs.

No more than two **insured events** in a **period of insurance**.

WHAT IS NOT COVERED

- a) Any amount exceeding the **cover limit** in total within the same **period of insurance**.
- b) More than two **insured events** in a **period of insurance**.
- c) Sums claimed exceeding the amounts detailed in the section above.
- d) Any claim made within first 7 days of inception of the **policy**.
- e) Any claim made where costs have been incurred by **you** prior to the **insured event** being reported to **Valeos**.
- f) Any **insured event** not reported to **Valeos** within 30 days.
- g) Sums claimed where **you** do not submit, within 120 days of an **insured event**, valid receipts or invoices to **Valeos** for

- payments **you** have made.
- h) Any claim arising from theft of **your insured keys** unless **you** have reported the theft to the police and obtained a crime reference number.
 - i) Sums claimed for more than 3 replacement keys per lock.
 - j) Vehicle hire charges after 3 days of hire.
 - k) Vehicle hire charges where a hire vehicle exceeds 1600cc.
 - l) Overnight accommodation costs for more than 1 night.
 - m) **Insured keys** lost or stolen from someone other than **you**.
 - n) Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.
 - o) Wear and tear or, general maintenance of, or damage to locks and keys.
 - p) Replacement locks or keys of a higher standard or specification replaced.
 - q) Charges or costs incurred where **Valeos** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend.
 - r) Charges or costs incurred where **you** make alternative arrangements with a third party once **Valeos** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
 - s) Loss of any property other than an **insured key** and its associated lock or ignition system, and any infra-red handsets, immobilisers and alarms attached to an **insured key**.
 - t) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
 - u) Loss caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government, or public or local authority.
 - v) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
 - w) Claims arising from any deliberate or criminal act or omission by **you**.

Policy Document

Terms & Conditions - Continued

- x) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- y) Claims arising as a result of **your** failure to take reasonable steps to safeguard an **insured key**.

CLAIMS PROCEDURE AND CONDITIONS

1. Commencement and Duration of Cover

Cover commences 7 days after the inception date of **your policy**. This means **you** cannot claim for an occurrence before day 8 of the **policy** in **your** first year of cover. The 8 day exclusion period does not apply in future years if **you** have renewed the cover.

2. How to Make a Claim

To make a claim please call **01423 535 037** and quote the **policy** number found on **your policy schedule**. **You** must notify **Valeos** as soon as reasonably possible and within 30 days of any **insured event** which may give rise to a claim. **You** are responsible for any costs of supplying all the relevant information or documents required in preparing any claim under this **policy**. When **you** make a claim evidence of occupancy of **your** home or ownership of **your** vehicle or **property** to which the **insured keys** relate may be required.

3. Theft

If an **insured key** has been stolen it must be reported to the police immediately and a crime reference number obtained.

4. Fraud

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **you** or anybody acting on **your** behalf, including exaggeration of the claim or submission

of forged or falsified documents, **you** will not be entitled to any benefit under this **policy** and criminal proceedings may follow.

GENERAL CONDITIONS

1. Compliance and Precautions

The insurance described in this **policy** will only apply if **you** have complied with all the terms and conditions, and have taken all reasonable steps to protect the **insured key** and minimise the cost of any claim.

2. Cancellation

The **policyholder** may cancel this **policy** at any time. If the **policyholder** cancels within 14 days of either receiving the **policy** documentation or from the inception 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 the **policyholder** cancels outside this period there is no entitlement to a refund of premium. The **Insurer**, and/or **Valeos** may, in certain circumstances such as fraud having been committed by **you**, cancel the **policy** in writing by sending 7 days' notice to the last known address of the **policyholder**.

3. Applicable Contract 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. All communication is to be conducted in English.

COMMENTS AND COMPLAINTS

We are committed to providing **you** with the best possible standards of service, however, **we** realise there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know immediately if **you** are not satisfied with the service **you** have received and **we** will always do **our** best to resolve any complaint quickly and fairly.

Please refer **your** concerns regarding **your** policy or claim to:
Complaints, Valeos (2013) Limited, 4th Floor, Clarendon House,
Victoria Avenue, Harrogate. HG1 1JD
Tel: 01423 535 037
Email: complaints@valeos.co.uk

If **we** have given **you** a final response and **you** are still unhappy, or more than eight weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service. Their details are as follows:
Financial Ombudsman Service, Exchange Tower, London, E149SR.
Tel: 0800 023 4567
Fax: 0207 964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within six months of the final response to **your** complaint. **We** will remind **you** of this time limit in the final response. Contacting the Financial Ombudsman Service at any stage of **your** complaint will not affect **your** legal rights.

COMPENSATION SCHEME

The **insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they are unable to meet their obligations to **you**. **You** can find out more about compensation scheme arrangements at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100

RECORDING CALLS

All telephone calls to **Valeos** are recorded to:

- Provide a record of the instructions received from **you**.
- Help monitor quality standards and assist with staff training.
- Meet legal and regulatory requirements.

DATA PROTECTION

We are committed to protecting **your** privacy. Any personal information **we** obtain in the course of managing **your policy** will be processed in accordance with the Data Protection Act 1998. By providing **your** information **you** are consenting to **us** contacting **you** as part of the administration of **your policy** in accordance with the terms set out in this document. In contacting **you we** may also provide **you** with details of other products and services that may be of specific interest to **you**. **We** will not use or disclose the personal information **we** hold about **you** on **our** records to any third party organisation that is not associated with providing **your policy** without **your** express consent. If at any time **you** wish **us**, or any company associated with **us**, to cease processing any of the personal data **we** hold, or to cease contacting **you** about products and services, **you** can do so by calling **us** on 01423 535 037.



What happens if my keys are lost or stolen?

When you discover your keys are missing:

- Telephone us on our 24 hour Emergency Helpline
- Have your policy number ready to enable us to retrieve your policy details

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

**24 Hour Emergency
Lost & Stolen Helpline:
01423 535 037**

Should you have any enquiries about your policy please contact Valeos

Tel: 01423 535 037
Email: enquiries@Valeos.co.uk

Remember to let us know if you change your address.