

# Tesco Insurance Key Cover

Policy Booklet

Car Insurance

**TESCO** Insurance

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# 1. Welcome

In this booklet you'll find all your policy details, as well as the sections of cover that apply to you



# Welcome to Tesco Insurance Key Cover

## Your protection against lost or stolen keys

This is your policy booklet, it sets out the details of your policy and should be read in conjunction with your Tesco Insurance Key Cover Policy Schedule. Please keep these documents safe.

### 4 step process

- Step 1. We recommend that you attach the enclosed fob(s) to your keys to increase the chance of recovery in the event of a loss or theft.
- Step 2. Read through your Tesco Insurance Key Cover Policy Schedule to make sure the details we have for you are correct and notify us of any changes.
- Step 3. Make a note of your unique fob number(s) on the front cover of your Tesco Insurance Key Cover Policy Booklet.
- Step 4. Keep your Tesco Insurance Key Cover documents safely alongside your Car Insurance documents, so you can refer to them should you need to make a claim.

Making a false statement or misrepresenting or withholding information from the administrator could result in your contract of insurance being voided (as if the policy never existed), all claims under your policy being refused and all premiums that you have paid being retained (and all premiums due to be paid being collected).

Please take time to read the policy booklet and schedule to make sure you understand the cover provided.

We hope you will be completely happy with your key protection 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.

### 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.
- If possible, leave a spare set of keys with a trusted neighbour, friend, or family member.
- 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.

## 2. Your contract of insurance



# Terms and Conditions

## About your insurance

Thank you for choosing Tesco Insurance Key Cover, which is arranged and administered by Tesco Personal Finance Limited. (trading as Tesco Insurance) and is underwritten by the **Insurer**, AA Underwriting Insurance Company Limited. Claims are handled by **Keycare** Limited (trading as **Keycare**).

**Keycare** is authorised and regulated by the Financial Conduct Authority, registration number 309514.

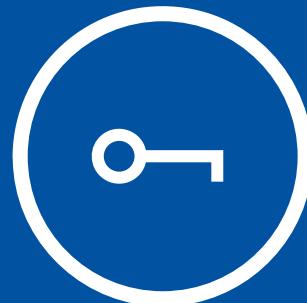
The **Administrator** is regulated by the Financial Conduct Authority. The **Administrator's** registration number is 186022. This can be checked on the Financial Services Register by visiting the FCA website [www.fca.org.uk](http://www.fca.org.uk).

The **Insurer** is AA Underwriting Insurance Company Limited registered in Gibraltar under company number 106606, whose registered office is at 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA.

The **Insurer** is authorised and regulated by the Gibraltar Financial Services Commission - licence number FSC0147FSA. You can check the registration of the **Insurer** on the Regulated Entities Register by visiting the Gibraltar Financial Services Commission website [www.fsc.gi](http://www.fsc.gi) or by contacting the Gibraltar Financial Services Commission on +350 200 40283.

Tesco Insurance Key Cover 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.

# 3. Key definitions



## Key Definitions

You will notice that certain words in this **Policy** are printed in bold to help **You** identify them. The meaning of these are shown below.

Term	Definition
<b>Administrator</b>	Tesco Personal Finance Limited (trading as “Tesco Insurance”), 2 South Gyle Crescent, Edinburgh, EH12 9FQ.
<b>Cover Limit</b>	The maximum amount payable in total in each <b>Period of Insurance</b> , as shown in <b>Your Policy Schedule</b> for each unique key <b>Fob</b> .
<b>Emergency</b>	A dependent of <b>Yours</b> is left unattended, unsupervised or uncared for, or there is a real and imminent danger to <b>You</b> or to the fabric of <b>Your Property/Vehicle</b> .
<b>Fob</b>	The numbered key <b>Fob</b> issued to the <b>Policyholder</b> by <b>Keycare</b> , which <b>Keycare</b> has registered in the <b>Policyholder</b> ’s name.
<b>Home</b>	Any Property at which <b>You</b> live that an <b>Insured Key</b> unlocks.
<b>Insurer</b>	AA Underwriting Insurance Company Limited, registered in Gibraltar (No. 106606), 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA.
<b>Insured Event</b>	The loss or theft of any <b>Insured Key</b> , or any <b>Insured Key</b> locked inside <b>Your Home</b> or <b>Vehicle</b> during the <b>Period of Insurance</b> .
<b>Insured Key</b>	Any of <b>Your</b> keys including those entrusted to <b>You</b> by, for example, a relative, friend, neighbour or employer.
<b>Keycare</b>	<b>Keycare</b> Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST.
<b>Period of Insurance</b>	The period shown in <b>Your Policy Schedule</b> for which <b>You</b> have paid or agreed to pay the premium.
<b>Permanently Lost</b>	<b>Insured Keys</b> which remain lost after 48 hours have elapsed since the loss was reported to <b>Keycare</b> .
<b>Policy</b>	These Tesco Insurance Key Cover terms and conditions and any changes to them.
<b>Policyholder</b>	The person in whose name <b>Keycare</b> has registered the <b>Fob</b> .
<b>Policy Schedule</b>	The document headed Tesco Insurance Key Cover <b>Policy Schedule</b> giving details of the <b>Policyholder</b> , <b>Fob</b> number, <b>Cover Limit</b> and <b>Period of Insurance</b> .
<b>Property</b>	Any property or item that <b>Your Insured Key</b> unlocks.
<b>Territorial Limits</b>	<b>Insured Keys</b> worldwide.
<b>Vehicle</b>	Any Vehicle that <b>You</b> use which <b>Your Insured Key</b> unlocks.
<b>You/Your</b>	The <b>Policyholder</b> , any immediate family member living at the same address, and any named driver on the Tesco Car Insurance Policy Schedule during the <b>Period of Insurance</b> .
<b>Wear and Tear</b>	The gradual loss of an <b>Insured Key</b> ’s ability to function exactly as it was designed to do by the manufacturer due solely to the passage of time and repeated usage

# 4. Features and limits of cover



## What is covered

If during the Period of Insurance and within the Territorial Limits an **Insured Key** is lost, stolen or locked inside Your Home or Vehicle, the **Insurer/Keycare** will:

a) Pay, up to the **Cover Limit** as detailed in **Your Policy Schedule**, for the cost or expense incurred due to the loss or theft of the **Insured Key**, in accordance with the following table:

Cost/expense incurred	Extent of cover and limitations
1. Locksmith charges for lost or stolen keys	<ul style="list-style-type: none"><li>• If <b>You</b> have no access to <b>Your Vehicle/Home/ Property</b></li><li>• In the case of an <b>Emergency</b>, <b>You</b> have no immediate access to <b>Your Vehicle/Home/Property</b></li><li>• The <b>Insurer</b> will cover <b>You</b> up to £50 per claim in respect of the cost of a replacement key and locksmith charges</li></ul>
2. An <b>Insured Key</b> is broken/broken in a lock by <b>You</b>	<ul style="list-style-type: none"><li>• If <b>You</b> have no immediate access to <b>Your Home or Vehicle</b></li></ul>
3. Locksmith charges for keys locked in <b>Home or Vehicle</b>	<ul style="list-style-type: none"><li>• If there is a Security risk to <b>Your Vehicle/Home/ Property</b> (which may arise from gaining entry to the Property in 1 or 2 above)</li></ul>
4. New locks (including reprogramming of immobilisers, infra-red handsets and alarm remote controls that are not integral to an <b>Insured Key</b> )	<ul style="list-style-type: none"><li>• Automatic replacement if an <b>Insured Key</b> is stolen</li><li>• If an <b>Insured Key</b> is lost, replacement will only be provided if <b>You</b> have no access to <b>Your Home/ Vehicle/Property, or Your Insured Key is deemed Permanently Lost</b></li><li>• One key per lock per claim or for house keys up to three keys per lock per claim</li></ul>
5. Replacement Keys (including any infra- red handset and/or alarm remote control which is integral to any <b>Insured Key</b> if such cannot be reprogrammed)	<ul style="list-style-type: none"><li>• If <b>You</b> have no access to <b>Your Vehicle</b></li><li>• Up to £50 per day with a maximum of 3 days of cover per <b>Insured Event</b></li></ul>
6. <b>Vehicle</b> Hire	<ul style="list-style-type: none"><li>• If <b>You</b> have no access to <b>Your Vehicle</b> away from <b>Your Home</b></li><li>• Up to £100 per <b>Insured Event</b></li></ul>
7. Onward transport costs	<ul style="list-style-type: none"><li>• If <b>You</b> have no access to <b>Your Vehicle</b> away from <b>Your Home</b></li><li>• Up to £100 per <b>Insured Event</b></li></ul>
8. Hotel or Accommodation costs	<ul style="list-style-type: none"><li>• If <b>You</b> have no access to <b>Your Home</b></li><li>• Up to £120 per <b>Insured Event</b></li></ul>

b) Pay a £10 reward to the finder of a lost **Insured Key**.  
c) Provide an **Emergency** helpline 24 hours a day, 365 days a year.

# 5. General policy exclusions



## What is not covered

The Insurer/Keycare will not cover You in respect of:

- ✗ a) Any amount exceeding the **Cover Limit** in total in the same **Period of Insurance**.
- ✗ b) Any **Insured Event** not reported to **Keycare** within 45 days.
- ✗ c) Sums claimed where **You** do not submit valid receipts or invoices to **Keycare**, for payments **You** have made, within 120 days of the **Insured Event**.
- ✗ d) **Insured Keys** lost or stolen from someone other than **You**.
- ✗ e) Any associated costs (other than the cost of replacing the **Insured Key**) where duplicate keys are available.
- ✗ f) Sums claimed for replacement keys exceeding a maximum of one per lock or three per lock for house keys.
- ✗ g) **Wear and Tear** and/or general maintenance of locks and keys.
- ✗ h) Costs relating to a key broken/broken in a lock which exceed the £50 limit per claim and damage to locks only.
- ✗ i) Replacement locks or keys of a higher standard or specification than those replaced.
- ✗ j) The balance of **Vehicle** hire charges over a maximum sum of £50 per day.
- ✗ k) **Vehicle** hire charges after the third day of hire.
- ✗ l) Charges or costs incurred where **Keycare** arranges for (and provides **You** with notice of) the attendance of a locksmith or other tradesman, agent or representative at a particular location and **You** fail to attend.
- ✗ m) Charges or costs incurred where **You** make alternative arrangements with a third party once **Keycare** has arranged for (and provided **You** with notice of) the attendance of a locksmith or other tradesman, agent or representative at a particular location and **You** fail to attend.
- ✗ n) The balance of onward transport costs over a maximum of £100 per **Insured Event**.
- ✗ o) The balance of hotel or accommodation costs over a maximum of £120 per **Insured Event**.
- ✗ p) 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 remote.
- ✗ q) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.

- r) 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.
- s) Any loss of earnings or profits which **You** suffer as a result of the loss or theft of an **Insured Key**.
- t) Claims arising from any deliberate or criminal act or omission by **You**.
- u) Loss or theft of an **Insured Key** which occurs outside the **Period of Insurance**.
- v) Any loss of market value to **Your Vehicle** as a result of loss or theft of the **Insured Keys**.
- w) Keys lost or stolen that do not belong to **You** unless **You** are responsible for them.
- x) Any claims for replacement locks for any property that is not **Yours**.

# 6. General policy conditions



## 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 followed the advice in the 'Looking after **Your Keys**' section to protect the **Insured Key** and minimise the cost of any claim.

### 2. Cancellation

The **Policyholder** may cancel this **Policy** at any time by contacting the **Administrator**, contact details can be found in **Your Tesco Car Insurance Policy Schedule**. 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 the **Administrator** will refund the cost of **Your** cover providing no claim has been made on the **Policy**.

If the **Policyholder** cancels the **Policy** after 14 days, the **Administrator** will refund any premium paid for the remaining **Period of Insurance**, as long as no claims have been made in the current **Period of Insurance**.

The **Administrator** or the **Insurer** can cancel this **Policy**, for a valid reason or on serious grounds, by sending **You** seven days' notice of cancellation to **Your** last known address. Examples of a valid reason or serious grounds may include, but are not limited to:

- Non-payment of premium (including missed direct debit payments) that is not resolved following our reminders;
- Failing to comply with the terms and conditions of this **Policy** and **Your** car insurance **Policy**, as outlined in the respective **Policy** booklets;
- Failing to cooperate and/or provide the necessary information required to enable **Keycare**, or the **Administrator**, to administer **Your Policy**, claim or investigate fraud;
- Where fraud is suspected;
- Making a false statement or misrepresenting information to the **Administrator**;
- Where threatening, abusive or offensive behaviour has been used towards **Keycare** or the **Administrator**; and
- Where any change **You** tell us about and occurs during the term of **Your Policy**, that alters the information on **Your Policy** documents and results in us no longer being able to continue cover.

This cover is an add-on to the **Policyholder**'s car insurance cover. If the **Policyholder** cancels their car insurance **Policy**, the key cover will be automatically cancelled at the same time. If the **Policyholder** cancels the **Policy** after 14 days, the **Administrator** will refund any premium paid for the remaining **Period of Insurance**, as long as no claims have been made in the current **Period of Insurance**.

### 3. Applicable Contract Law and Language

**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 information relating to this contract will be in the English language.

## Claims procedure and conditions

### 1. Commencement and Duration of Cover

Cover commences 14 days after the date on which **Your Keycare Policy** is effective. This means **You** cannot claim for an occurrence before day 15 of the **Policy**. **Your Key Insurance Policy** will then run concurrently with **Your Tesco motor Policy**.

### 2. Claims Submission

To make a claim call 0345 366 0228 and quote the **Fob** number. **You** must report any claim to **Keycare** as soon as reasonably possible and within 45 days of the **Insured Event**. **You** must submit valid receipts or invoices to **Keycare**, for payments **You** have made, within 120 days of the **Insured Event**. **You** are responsible for any costs of preparing the submission.

### 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.

### 5. Maximum Number of Claims

There is no limit to the number of separate claims which **You** may make within the **Period of Insurance**, subject to the total aggregate sum payable in each **Period of Insurance** not exceeding the **Cover Limit**.

## Recording calls

All telephone calls to **Keycare** 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.

# 7. How to make a complaint



## Comments and complaints

We hope **You** will be completely happy with **Your** Tesco Insurance Key Cover Policy and the service provided. However if **You** are not satisfied we would like to know and we will aim to sort it out as quickly and fairly as possible. We have the following complaints procedure which **You** can follow if **You** are dissatisfied with the service **You** have received.

### Step 1: Let us know

If **You** have a complaint about the sale of **Your** Policy:

- Contact Tesco Insurance on 0345 673 0000; or
- write to Tesco Insurance and send to Customer Relations Manager, Freepost RSJB-RYKJ-KUX, Tesco Insurance Complaints, P. O. Box 277, Newcastle Upon Tyne, NE12 2BU

If **You** have a complaint about **Your** claim or documents:

- Contact Keycare on 0345 366 0228; or
- write to Keycare and send by post to Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST; or by email to [complaints@keycare.co.uk](mailto:complaints@keycare.co.uk)

We will always try our best to resolve **Your** complaint when **You** first contact us, however some complaints may take longer to resolve. If for any reason **You** are still dissatisfied with our written response, or **You** have not received a final response letter within eight weeks, **You** may escalate the matter as outlined in Step 2.

### Step 2: Contact the Financial Ombudsman Service

If **You** are not satisfied with our final decision regarding **Your** complaint or **You** have not received our final decision within eight weeks, **You** have the right to ask the Financial Ombudsman Service to review **Your** complaint, free of charge, if for any reason **You** are still dissatisfied with either the summary resolution or final response letter, or if we have not issued a final response within eight weeks from **You** first raising the complaint.

However, **You** must do so within six months of the date of the summary resolution or final response 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.

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. 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).

## Financial Services Compensation Scheme (FSCS)

The **Administrator**, **Keycare** and the **Insurer** are covered by the Financial Services Compensation Scheme (FSCS) which means that **You** may be entitled to compensation if the **Administrator**, **Keycare** or the **Insurer** 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.

## NOTES



## Stolen or lost keys

If your keys are lost or stolen call Keycare immediately on:

# 0345 366 0228

Lines are open 24 hours a day 365 days a year

## General Enquiries

Should you have any enquiries about your Tesco Insurance Key Cover Policy or your Tesco Car Insurance Policy, contact us on:

**Tel: 0345 246 2895**

Details of our opening hours are on our website  
[tescoinsurance.com/help](http://tescoinsurance.com/help)

Or use your phone to **scan the QR code**



For your protection calls will be recorded and may be monitored.

## How to make a claim if your keys are lost or stolen

**When you discover that your keys are missing:**

- Please call our 24 hour Emergency Helpline
- Have your unique key fob 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.

**If you have difficulties with your hearing or speech, contact us by Relay UK by adding 18001 to the start of any of the numbers above.**

