

Key Cover

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

This policy is provided by Castle Cover, 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 2435** 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 your** 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 2435** 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 your** 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 519 1020**. **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.

Your information and what we do with it - Putting your mind at rest

You trust **us** to look after **your** personal information when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

For full details of **our** Privacy Notice, please go to castlecover.co.uk/privacy-policy or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing thedpo@ageas.co.uk.

Please note that all references to '**we**', '**us**' or '**our**' in this section only, refer to both Ageas Retail Limited (trading as Castle Cover) and **your** insurer Ageas Insurance Limited.

Collecting your information

We collect a variety of information about **you**, such as:

- **your** name, address, contact details and date of birth

- information about what and/or who **you** want to insure, such as vehicle details, named drivers, travel details and companions
- **your** claims and credit history
- any criminal offences
- information about **your** use of **our** website such as **your** IP address which is a unique number identifying **your** computer
- special categories of personal information (previously known as 'sensitive personal information'), such as details regarding **your** health.

This information is necessary for **us** to be able to provide **you** with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- **you** or someone connected with **you**, as well as publically available sources of information like social media and networking
- third parties' databases that have been made available to the insurance industry, as well as where **you** have given **your** permission to share information with third parties like **us**
- price comparison websites, if **you** have used them to obtain a quotation for a policy.

Using your information

We use **your** personal information and/or special categories of personal information to not only provide **you** with **our** products and services, but to better understand and predict **your** needs and preferences, so that **we** can continue to improve **our** products and services to give **you** insurance that is right for **you**. These uses include:

- providing **you** with services relating to an insurance quotation or policy, for example
 - assessing **your** insurance application and arranging **your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
 - managing **your** insurance policy including claims handling and issuing policy documentation to **you**.

Our assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as
 - keeping information about **your** current and past policies

- preventing and detecting fraud, financial crime and anti-money laundering
- carrying out processes such as research and analysis which may include computerised processes that profile **you**
- providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
- recording and monitoring calls for training purposes
- contacting **you** if **you** fail to complete an online quotation to see if **we** can offer **you** any help with this.

Please note that if **you** have given **us** information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** website.

Sharing your information

We share **your** information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law
- fraud prevention and credit reference agencies
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep **your** information only for as long as is reasonably necessary to provide **our** products and

services to **you** and to fulfil **our** legal and regulatory obligations. Please see **our** full privacy notice on **our** website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Dealing with others acting on your behalf

We will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your** personal information
- asking **us** to correct, delete or restrict or **you** can object to the use of **your** personal information
- withdrawing any previously provided permission for **us** to use **your** personal information
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information.

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

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
Castle Cover
Deansleigh House
Deansleigh Road
Bournemouth BH7 7DU

Email: customerrelations@castlecover.co.uk
Telephone: 0800 519 1020

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

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

Web: 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
Website: 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 or by calling 0800 678 1100.

Authorisation

This policy is provided and administered by Castle Cover, a trading name of Ageas Retail Limited and underwritten by Ageas Insurance Limited. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number: 312468. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FCA Firm Reference Number: 202039.