

Key Cover

Policy Booklet

Inside you'll find full details
of your Key Cover



Make a note of your unique fob number(s) here.

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

0345 366 0228

We are ready to take your call.

Welcome to Tesco Bank 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 Bank Key Cover Policy Schedule. Please keep these documents safe.

5 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 Bank 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 and on the helpline card in the enclosed Tesco Bank Key Cover Policy Booklet.
- Step 4. Detach the helpline card and carry in a convenient place for you to access while you are out and about.
- Step 5. Keep your Tesco Bank 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.

Terms and Conditions

ABOUT YOUR INSURANCE

Thank you for choosing Tesco Bank Key Cover, which is arranged and administered by Tesco Personal Finance plc. (trading as Tesco Bank) and is underwritten by the **Insurer**, Ageas Insurance 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** and the **Insurer** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The **Insurer's** registration number is 202039. 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 or by contacting the FCA on 0800 1116768 or the PRA on 020 7601 4878.

Tesco Bank 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.

DEFINITIONS

Certain words have specific meanings and wherever they appear throughout this **Policy** they have been printed in bold to help **You** identify them.

Administrator: Tesco Personal Finance plc (trading as "Tesco Bank"), 2 South Gyle Crescent, Edinburgh, EH12 9FQ.

Cover limit: The maximum amount payable in total in each **Period of insurance**, as shown in **Your Policy schedule** for each unique key **Fob**.

Emergency: a dependent of **Yours** is left unattended, unsupervised or uncared for, or there is a real and imminent danger to **You** or to the fabric of **Your Property/Vehicle**.

Fob: The numbered key **fob** issued to the **Policyholder** by **Keycare**, which **Keycare** has registered in the **Policyholder's** name.

Home: Any **Property** at which **You** live that an **Insured key** unlocks.

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** locked inside **Your Home** or **Vehicle** during the **Period of insurance**.

Insured key: Any of **Your** keys including any keys entrusted to **You** by, for example, a relative, friend, neighbour or employer.

Keycare: Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST.

Period of insurance: The period shown in **Your Policy schedule** for which **You** have paid or agreed to pay the premium.

Permanently lost: **Insured keys** which remain lost after 48 hours have elapsed since the loss was reported to **Keycare**.

Policy: These Tesco Bank Key Cover terms and conditions and any changes to them.

Policyholder: The person in whose name **Keycare** has registered the **Fob**.

Policy schedule: The document headed Tesco Bank Key Cover **Policy schedule** giving details of the **Policyholder**, **Fob** number, **Cover limit** and **Period of insurance**.

Property: Any property or item that **Your Insured key** unlocks.

Territorial limits: The European Union.

Vehicle: Any **Vehicle** that **You** use which **Your Insured key** unlocks.

You/your: The **Policyholder**, any immediate member of their family living at the same address as the **Policyholder** and any named driver on the Tesco Car Insurance Policy Schedule during the **Period of insurance**.

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 30 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.

Terms and Conditions (contd)

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**.

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 outside this period there is no entitlement to a refund of premium and if the **Policyholder** pays their premiums by instalments, the remaining premium must be paid.

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 with no refund due. If **Your Policy** is cancelled by the **Administrator** or the **Insurer**, there is no entitlement to a refund, and if **You** pay by instalments, the remaining premium must be paid.

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.

Terms and Conditions (contd)

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"> If You have no access to Your Vehicle/Home/ Property In the case of an Emergency, You have no immediate access to Your Vehicle/Home/Property
2. Locksmith charges for keys locked in Home or Vehicle	<ul style="list-style-type: none"> If You have no immediate access to Your Home or Vehicle
3. New locks (including reprogramming of immobilisers, infra-red handsets and alarm remote controls that are not integral to an Insured key)	<ul style="list-style-type: none"> If there is a Security risk to Your Vehicle/Home/ Property (which may arise from gaining entry to the Property in 1 or 2 above)
4. Replacement Keys (including any infra-red handset and/or alarm remote control which is integral to any Insured key if such cannot be reprogrammed)	<ul style="list-style-type: none"> Automatic replacement if an Insured key is stolen If an Insured key is lost, replacement will only be provided if You have no access to Your Home/ Vehicle/Property, or Your Insured key is deemed Permanently lost One key per lock per claim or for house keys up to three keys per lock per claim
5. Vehicle Hire	<ul style="list-style-type: none"> If You have no access to Your Vehicle Up to £40 per day with a maximum of 3 days of cover per Insured event
6. Onward transport costs	<ul style="list-style-type: none"> If You have no access to Your Vehicle away from Your Home Up to £80 per Insured event
7. Hotel or Accommodation costs	<ul style="list-style-type: none"> If You have no access to Your Home Up to £120 per Insured event

- 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.

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 30 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 damaged or broken key or lock or keys broken in locks.
 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 £40 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.

Terms and Conditions (contd)

- 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 £80 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**.

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.

COMMENTS AND COMPLAINTS

We hope **You** will be completely happy with **Your** Tesco Bank 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:

- Telephone Tesco Bank on 0345 673 0000; or
- Write to Tesco Bank and send to Customer Relations Manager, Freepost RSJB-RYLK-JKUX, Tesco Bank Complaints, P. O. Box 277, Newcastle Upon Tyne, NE12 2BU

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

- Telephone **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 fax 0845 075 6180; or by email to complaints@keycare.co.uk

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** may ask the Financial Ombudsman Service to review **Your** case by contacting:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567 Fax: 0207 964 1001 Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Following the complaints procedure or contacting the Financial Ombudsman Service at any stage of **Your** complaint will not affect **Your** legal rights.

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 or by contacting the FSCS directly on 0800 678 1100.

24hr Recovery Assistance

Emergency Lost and Stolen Helpline:

0345 366 0228

TESCO Bank Key Cover

General Enquiries

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

Tel: 0345 301 0731

Lines are open between 8am and 8pm Monday to Friday, 9am to 4pm on Saturdays and 10am to 4pm on Sundays. Calls may be recorded.

Remember to inform us if you change address

www.tescobank.com

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.

Helpline Card

Note your fob number on this card and carry in your purse or wallet



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

0345 366 0228

Tesco Bank Key Cover phone numbers

If you need assistance please call the appropriate number below

Stolen or Lost Keys	0345 366 0228	Lines open 24 hours a day 365 days a year
Customer Services	0345 301 0731	Lines open 8am-8pm Monday to Friday, 9am-4pm Saturday and 10am-4pm Sunday

If you have difficulties with your hearing or speech, you can contact Tesco Bank by Typetalk by adding 18001 to the start of the Customer Services number above.

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

Tesco Credit Cards are available to over-18s and UK residents only, subject to status. **Tesco Loans** are available to over-18s and UK residents only, subject to status and availability. Rates depend on circumstances and loan amount. **Tesco Travel Money** ordered online or by telephone is provided by Travelex Currency Services Limited. Registered no. 03797356. Registered office: 65 Kingsway, London WC2B 6TD. **Tesco Travel Money** ordered in-store is provided by Travelex Agency Services Limited. Registered no. 04621879. Registered office: 65 Kingsway, London WC2B 6TD. **Tesco Home Insurance** is arranged and administered by Tesco Bank and is underwritten by a select range of insurers. **Tesco Bank Pet Insurance** is provided by Royal & Sun Alliance Insurance plc. **Tesco Savings Accounts** are provided by Tesco Personal Finance. **Tesco Bank Mortgages** are available to UK residents only, subject to status and lending criteria. Tesco Personal Finance plc. Registered in Scotland no. SC173199. Registered office: 2 South Gyle Crescent, Edinburgh, EH12 9FQ. Tesco Bank is a trading name of Tesco Personal Finance plc.