

Keycare

anpost  
insurance

## Policy Booklet

One Direct (Ireland) Limited, trading as An Post Insurance, is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post. Keycare is administered by Keycare Assistance Limited and underwritten by Mapfre Asistencia Compañía Internacional de Seguros Y Reaseguros S.A, trading as Mapfre Assistance Agency Ireland.



# Policy Document

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## DEFINITIONS

Within this **policy** certain words have specific meanings and wherever they appear throughout this **policy** they have been printed in bold to help **you** identify them.

### Approved Locksmith

A locksmith on the **Keycare** panel.

### Call-out Limit

The maximum amount payable per incident, in respect of any **insured key** locked inside **your** home, or vehicle, as shown in **your policy schedule**.

### Cover Limit

The maximum amount payable in aggregate in each **period of insurance**, as shown in **your policy schedule**.

### Fob

The numbered key **fob** issued to the **policyholder** by **Keycare**, which **Keycare** has registered in the **policyholder's** name and address.

### Immediate Member

Husband, wife, civil partner, live-in partner, child, adult child or adult step-child.

### Insurer

**Mapfre Assistance Compania Internacional de Seguros Y Reaseguros S.A.**, trading as **Mapfre Assistance Agency Ireland**, Ireland Assist, Ireland Assist House, 22-26 Prospect Hill, Galway, H91 TVF8.

### Insured Event

The loss or theft of any **insured key**, broken key, or any **insured key** locked inside **your** home or vehicle.

### Insured Key

Any car or house key which belongs to the **policyholder**. Proof of ownership required. Any other keys which belong to the **policyholder** or are registered at the **policyholder's** address.

### Keycare

**Keycare Assistance Limited**, 77 Camden Street Lower, St. Kevins, Dublin 2.

### Pay & Claim

The **policy** operates on a pay and claim basis where the **policyholder** must settle any related costs and then submit all receipts to **Keycare** for settlement unless direct billing has been pre-authorised by **Keycare**.

### Period of Insurance

The period shown in **your policy schedule**.

### Policy

These terms and conditions and any changes to them.

## DEFINITIONS *cont'd*

### Policyholder

The person in whose name, or the company name, in which **Keycare** has registered the **fob**.

### Policy Schedule

The document headed **Policy Schedule**, giving details of the **policyholder**, **fob** number, **cover limit**, **call-out limit** and **period of insurance**.

### Security risk

The risk resulting from the accidental loss of an **insured key**, where it is possible for someone who found the key to trace it to **your** vehicle or home.

### Statement of Facts

The statement produced by **Keycare** following authorisation of a claim.

### Territorial limits

Worldwide.

### Vehicle hire

A **policyholder** may request 3 days **vehicle hire**, up to €50 per day, if your vehicle is unusable as a result of lost or stolen keys.

### Waiting period

A period of 48 hours commencing when the loss of the **insured key** is first reported to **Keycare**.

### You/your

The **policyholder** and any **immediate member** of the **policyholder's** family permanently living with the **policyholder** at the same address as the **policyholder** and any Joint Proposers on the An Post Insurance Home Insurance **Policy Schedule** during the **period of insurance** and any named drivers on the An Post Insurance car insurance **Policy Schedule** during the **period of insurance**. Where the **policyholder** is a company, this includes employees of the company, employed by the company during the **period of insurance**, who are authorised to use the relevant car or property.

## ABOUT YOUR INSURANCE

Insurance has been effected between **you** and the **Insurer** 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. This **policy** is administered by **Keycare Assistance Limited** and the **Insurer** is **Mapfre Assistance Agency Ireland**. **Mapfre Assistance Agency Ireland** means **Mapfre Assistance Compania Internacional de Seguros Y Reaseguros S.A** trading as **Mapfre Assistance Agency Ireland**. **Mapfre Assistance Agency Ireland** is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. Company Registration Number 903874. **Mapfre Assistance Agency Ireland**, Ireland Assist, Ireland Assist House, 22-26 Prospect Hill, Galway, H91 TVF8.

The Administrator is **Keycare Assistance Limited**, a company registered in Republic of Ireland under company number 657005, whose registered office is at 77 Camden Street Lower, St. Kevins, Dublin 2 (referred to in this **policy** as "**Keycare**"). **Keycare** is authorised and regulated by the Central Bank of Ireland - Company Registration Number C434286.

### Registrations - further details

**You** can check the registrations of the **Insurer** and **Keycare** by visiting the Central Bank of Ireland website [www.centralbank.ie](http://www.centralbank.ie) or by contacting the CBI on 01 2246000.

## COMMENTS AND COMPLAINTS

We hope **you** will be completely happy with **your** key protection **policy** and the service provided. But if **you** are not satisfied we would like to know about it. If **you** have a complaint relating to this **policy**, in the first instance please contact: Complaints, **Keycare Assistance Limited**, 77 Camden Street Lower, St. Kevins, Dublin 2. Tel: 01 431 9639, Email: [complaints@keycare-assistance.ie](mailto:complaints@keycare-assistance.ie).

If **your** complaint relates to the **Insurer** in the first instance, please contact: **Complaints Officer, Mapfre Assistance Agency Ireland, 22- 26 Prospect Hill, Galway H91 TVF8.**

**You** have the right to refer **your** complaint to an Ombudsman if **you** are not satisfied with our final response, or if we have not issued our final response within 40 business days from **you** first raising the complaint. The Ombudsman is an independent organisation and will review **your** case.

Information and contact details are shown below.

Complaint regarding this **policy** or the **Insurer**;

The Financial Services and Pensions Ombudsman,  
Lincoln House,  
Lincoln Place,  
Dublin 2,  
D02 VH29  
Tel: 01 567 7000  
Email: [info@fspo.ie](mailto:info@fspo.ie)  
Website: [www.fspo.ie](http://www.fspo.ie)

The right to complain to the Ombudsman is available to personal **policyholders**. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. **You** can get more information from us or the Ombudsman.

Taking a complaint to the Ombudsman won't affect **your** legal rights.

# CLAIMS PROCEDURES

## Theft

If an **insured key** has been stolen, it must be reported to the Gardai immediately and a crime reference number obtained. **Keycare** cannot deal with **your** claim for stolen keys until **you** have reported the theft to the Gardai and confirmed the crime reference number to **Keycare**.

## Making a Claim

**You** must report any claim to **Keycare** as soon as possible and within 45 days of the **insured event**. To make a claim call 01 431 9639 and quote the **fob** number.

When the claim has been authorised, **Keycare** will send **you** two copies of the **Statement of Facts** based on the information **you** have supplied. This is the information **Keycare** will use to handle **your** claim, so it is **your** responsibility to ensure it is correct. **You** must submit valid invoices/receipts (in respect of expenditure authorised by **Keycare**), and any necessary supporting documents, to **Keycare** within 120 days of the **insured event**.

## Supporting Documents

When **you** make a claim in respect of vehicle keys, **you** must, if requested provide a valid vehicle licencing certificate, or, a contract or lease agreement containing the registration number of the vehicle. When **you** make a claim in respect of other keys, **Keycare** may, at its discretion, ask for supporting documents (such as evidence of address in the case of house keys).

## Maximum Number of Claims

Within the **period of insurance**, **you** may make more than one claim, but the total aggregate sum payable in each **period of insurance** cannot exceed the **cover limit**.

## 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 steps to protect the **insured key** and minimise the cost of any claim.

## 2. Cancellation

This **Keycare** cover forms part of **your** An Post Insurance car or home insurance policy. If **your** An Post Insurance car or home insurance policy is cancelled, then this **Keycare** cover will be automatically cancelled at the same time. The **Insurer** and/or **Keycare** may cancel the insurance in writing sent to the last known address of the **policyholder**.

Valid reasons for cancellation may include but are not limited to:

- Where **Keycare** reasonably suspect fraud; or
- Use of threatening or abusive behaviour or language, or intimidation or bullying of **Keycare** staff or suppliers.

## 3. Applicable Contract Law

The laws of Ireland apply to this policy and the Irish Courts have jurisdiction to hear any disputes that may arise.

## 4. Assignment

This **policy** may not be assigned in whole or in part without the written consent of **Keycare**.

## SCOPE OF COVER

If during the **period of insurance** and within the **territorial limits**:

1. a) An **insured key** is stolen, the **Insurer** will, up to the **cover limit**, as detailed in **your policy schedule**, indemnify **you** in respect of the cost of a replacement key, locksmith charges or new locks and **vehicle hire** charges (where applicable);
  - b) An **insured key** is locked in **your** home, the **Insurer** will, up to the **cover limit** and subject to the **call-out limit**, as detailed in **your policy schedule**, indemnify **you** in respect of locksmith charges incurred in gaining entry to **your** house;
  - c) An **insured key** is locked in **your** vehicle and a duplicate key exists, the **Insurer** will up to the **cover limit** and subject to the **call-out limit**, as detailed in **your policy schedule**, indemnify **you** in respect of onward transport costs or locksmith charges incurred in gaining entry to **your** vehicle;
  - d) An **insured key** is locked in **your** vehicle and no duplicate key exists, the **Insurer** will, up to the **cover limit** and subject to the **call-out limit**, as detailed in **your policy schedule**, indemnify **you** in respect of locksmith charges incurred in gaining entry to **your** vehicle;
  - e) An **insured key** is lost by **you** and a duplicate key exists, if, after the **waiting period** has expired, the **insured key** has not been found, the **Insurer** will up to the **cover limit**, as detailed in **your policy schedule**, indemnify **you** in respect of the cost of a replacement key;
  - f) An **insured key** is lost by **you** and no duplicate key exists, if, after the **waiting period** has expired the **insured key** has not been found, the **Insurer** will, up to the **cover limit**, as detailed in **your policy schedule**, indemnify **you** in respect of the cost of either a replacement key, locksmith charges or new locks (but only if no duplicate key can be sourced by an **approved locksmith**) and **vehicle hire** charges (where applicable);
  - g) An **insured key** is broken/broken in a lock by **you**, the **Insurer** will cover **you** up to €100 per claim in respect of the cost of a replacement key and Locksmith Charges.
2. Pay a €10 reward to the finder of **your** lost **insured key**.
  3. Provide **you** with the services of an emergency helpline.

## POLICY EXCLUSIONS

### THIS POLICY WILL NOT COVER

The **Insurer/Keycare** will not cover **you** in respect of:

- a) Any amount exceeding the **cover limit** in aggregate in the same **period of insurance**.
- b) 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**.
- c) **Insured keys** which are lost until 48 hours have elapsed since the loss was reported to **Keycare** (unless **Keycare** is satisfied that circumstances necessitate immediate assistance)
- d) **Insured keys** lost by 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 3 per replacement lock.
- g) Costs relating to a key broken / broken in a lock which exceed the €100 limit per claim, accidental damage to the key only and damage to locks only.
- h) Any **insured event** not reported to **Keycare** within 45 days.
- i) The cost of replacing lock barrels, steering columns or faulty electronic units (also known as **your** cars computer) or cost arising from wear and tear and/or general maintenance of locks or keys.
- j) Replacement locks or keys of a higher standard or specification than those replaced.
- k) Sums exceeding the **call-out limit** in respect of any **insured key** locked inside **your** home or vehicle.
- l) The balance of **vehicle hire** charges over a maximum sum of €50 per day.
- m) **Vehicle hire** charges after the third day of hire.
- n) Charges or costs incurred where **Keycare** arranges for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend.
- o) Charges or costs incurred where **you** make alternative arrangements with a third party once **Keycare** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- p) The balance of onward transport costs over a maximum of €100 (including towing charges).
- q) 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.
- r) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- s) 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.
- t) Any loss of earnings or profits which **you** suffer as a result of damage, loss or theft of an **insured key**.
- u) Claims arising from any deliberate or criminal act or omission by **you**.
- v) Loss, or theft of an **insured key** which occurs outside the **period of insurance**.
- w) Claims arising as a result of **your** failure to take steps to safeguard an **insured key**.
- x) Any loss of market value as a result of loss or theft of the **insured keys**.

## 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.

## DATA PROTECTION

### Partner Privacy Policy (Keycare Assistance Limited) Privacy Policy:

#### How we handle your data

##### What personal data does Keycare hold about me?

Keycare Assistance Limited ("Keycare") has received your personal data in relation to your Keycare insurance policy or your Recovery and Assistance cover ("the Policy"). It receives it directly from the firm which sold you the Policy ("your Policy Seller") or from you when you contact Keycare in relation to the Policy. The personal data consists of the following (or some of it): full name and title, full address, date of birth, contact telephone numbers, email address, make and model of vehicle and vehicle registration number, and (in limited circumstances) bank and credit card details. (It includes data supplied by you or your Policy Seller about any other person named on the Policy and you should make this Privacy Policy available to them.)

##### What does Keycare do with my personal data?

Keycare is a Data Controller in relation to the data that it processes about you. Your Policy Seller is also a Data Controller in relation to any data that it processes about you and it will process data in accordance with its own Privacy Policy which will be issued separately by it.

Keycare will use your personal data for any one or more of the following purposes:

- To administer the Policy;
- To communicate with you for any purpose in relation to the Policy (including renewal options) by letter, telephone, fax, email or text message;
- To communicate with your Policy Seller for any purpose in relation to the Policy by letter, telephone, fax or email.

##### What is Keycare's legal basis for holding my personal data?

The legal basis of processing is:

- That the processing is necessary for the performance of the contract of insurance, namely the Policy (including sending your documents to you, dealing with any claim and administration of the Policy);
- That the processing is necessary for the purposes of the legitimate interests pursued by Keycare (including sending you a renewal notice or for any other matters arising from the Policy not covered in the bullet point above).

Additionally, on the basis of your explicit consent, Keycare may process special category data (such as information relating to your health) where this is provided to Keycare to enable you to be given any extra assistance which you may require in relation to the Policy.

## Data Protection *cont'd*

### **Will Keycare transfer my personal data to third parties?**

Keycare may transfer your personal data (including any special category data) to the Insurer which underwrites the Keycare and Keycare Plus Policies (Mapfre Asistencia Compania Internacional de Seguros Y Reaseguros S.A trading as Mapfre Assistance Agency Ireland) and communicate with the Insurer in relation to the Policy by letter, telephone, fax or email. The Insurer may use your personal data for all purposes relating to the Policy and its underwriting and may communicate with you in relation to the Policy by letter, telephone, fax or email. For more details of how the Insurer collects, uses and shares your personal data please refer to the Policy.

Keycare will transfer your personal data to third parties where this is necessary to administer the Policy. Such third parties include Key Care Limited, the parent company of Keycare, locksmiths and key providers providing services under the Policy who may in turn from time to time use third parties to perform such services. They may use your personal data to provide services to you under the Policy and may communicate with you by letter, telephone, fax, email or text message in relation to the Policy.

Keycare may transfer your personal data to third parties where this is necessary or desirable for the legitimate business interests of Keycare or as required by law.

### **Will Keycare transfer my personal data outside the Republic of Ireland?**

Keycare will only transfer your data to third parties within the European Economic Area or (subject to any relevant legal safeguards) the United Kingdom.

### **How long will Keycare hold my personal data?**

Keycare will update your personal data from time to time based on information received from your Policy Seller or from you directly. In order to comply with tax, financial services regulations and other applicable legislation, Keycare will hold your personal data for the duration of the Policy and for six years after it ends, at which time it will be destroyed.

### **Will Keycare use my personal data for marketing?**

Keycare will not use your personal data for marketing purposes (other than, in limited circumstances, to contact you prior to the expiry of the Policy in connection with its renewal or upgrade, as the renewal will normally be handled by your Policy Seller).

### **Updates to this Privacy Policy**

From time to time Keycare may make changes to its Privacy Policy to take account of changes in legislation and practice. The latest version will be available at <http://key.care/mapfreprivacy.policy>.

### **What are my rights under Data Protection Legislation?**

You have the right to request from Keycare access to and rectification or erasure of personal data or restriction of processing concerning you and to object to processing. In addition, you have the right to data portability. Any questions you may

## Data Protection *cont'd*

have about data protection should be addressed to the Group Compliance Manager at Keycare at the address below.

You have the right to lodge a complaint with the Data Protection Commission ([www.dataprotection.ie](http://www.dataprotection.ie)).

### **How do I object to Processing of my Personal Data by Keycare?**

Keycare may process your personal data for the purposes of its legitimate interests, including contacting you prior to the expiry of the Policy in connection with its renewal.

You have the right to object to processing by Keycare for the purposes of Keycare's legitimate interests.

If you wish to exercise this right, please contact the Data Protection Officer at the address below.

**Keycare Assistance Limited, 77 Camden Street Lower, St Kevins, Dublin 2.** Telephone: 01 506 0365 Email: [DPA@keycare-assistance.ie](mailto:DPA@keycare-assistance.ie)

Keycare Assistance Limited is authorised and regulated by the Central Bank of Ireland: registration number C434286.

Registered in the Republic of Ireland under company number 657005  
Registered office: 77 Camden Street Lower, St Kevins, Dublin 2

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