

Keycare

anpost
insurance

Policy Summary

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 Limited and underwritten by Mapfre Assistance Agency Ireland.

Policy Document

Contents

Page

Definitions	2-3
About your Insurance	4
Comments and Complaints	5
Claims Procedures	6
General Conditions	7
Scope of Cover	8
Policy Exclusions	9
Recording Calls	10
Data Protection - Mapfre Assistance Agency Ireland	10-11

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

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** for which **you** have paid or agreed to pay the premium.

DEFINITIONS *cont'd*

Policy

These terms and conditions and any changes to them.

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 named driver 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** 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** Limited, a company registered in England & Wales under company number 1309093, whose registered office is 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire, BD18 3ST (referred to in this **policy** as "**Keycare**"). **Keycare** is authorised and regulated by the Financial Conduct Authority - registration number 309514.

Registrations - further details

You can check the registrations of the **Insurer** by visiting the Central Bank of Ireland website www.centralbank.ie or by contacting the CBI on 01 2246000 and for **Keycare** by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on (0044) 800 111 6768 or the Prudential Regulation Authority on (0044) 20 7601 4878.

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** Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire, BD18 3ST
Tel: 0345 3030550, Fax: 0845 0756180, Email: complaints@keycare.co.uk

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
Website: 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 insurance policy. If **your** An Post Insurance car 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

Mapfre Assistance Agency Ireland's Data Protection Statement:

We will need to obtain personal information from **you** to provide **you** with the **policy** of insurance.

This means any information obtained from **you** in connection with this **policy** provided to **you** by us (or our subsidiaries) must be collected lawfully and in accordance with Data Protection Legislation.

We use **your** personal data in the following ways:

- to provide **you** with **policy** cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to our agents who provide services on **your** behalf under the **policy**;
- to confirm, maintain, update and improve our customer records;
- to analyse and develop our relationship with **you**;
- to help in processing any applications **you** may make;
- to carry out studies of statistics and claim rates;
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults;
- for statistical studies by us and/or any sectorial organisation in Europe.

We disclose **your** personal information to third parties where:

- it is necessary for the performance of **your** insurance **policy**;
- if **you** have given **your** consent; or
- if such disclosure is required or permitted by law.

We deal with third parties that we trust to treat our customers' personal information with the same stringent controls that we apply ourselves.

To assist with fraud prevention and detection we may:

- share information about **you** across our group, with other insurers and, where we are entitled to do so under the Data Protection legislation, the police and other law enforcement agencies
- pass **your** details to a central insurance application and claims checking system, whereby it may be checked against information held by that central insurance application and claims checking system and shared with other insurers
- check **your** details with fraud prevention agencies and, if **you** give us false or inaccurate information and we suspect fraud, we will record this with the fraud

Data Protection *cont'd*

prevention agency and other organisations may also use and search these records to:

- a) help make decisions about credit and credit related services for **you** and members of **your** household;
- b) help make decisions on motor, household, credit, life and other insurance proposals and claims for **you** and members of **your** household;
- c) trace debtors, recover debt, prevent fraud and to manage **your** insurance policies;
- d) check **your** identity to prevent money laundering;
- e) undertake credit searches and additional fraud searches.

You are entitled on request to receive a copy of the personal information we hold about **you**. This will be information that **you** have given us during **your policy**. We do not hold any information relating to **your** credit status. If **you** would like a copy of **your** information, please contact Mapfre Assistance Agency Ireland's Data Protection Officer, Jon Farrow, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA. Email: DP@ireland.mapfre.com.

We are hereby released from any liability for any claim if **you** refuse disclosure of the data to a third party, which in turn prevents us from providing cover under this **policy**.

You agree we will store the Personal Data according to Data Protection legislation.

You agree that if **you** travel outside the European Economic Area ("EEA"), it may be necessary for us to transfer **your** data outside of the EEA in order to fulfil our obligations to **you** in the provision of the services under the terms of this **policy**. The fulfilment of our obligations may include sharing **your** data with our service providers whom we may engage to ensure the provision of those services to you. We undertake not to transfer **your** data outside of the EEA or share **your** data with our service providers for any other reason than the fulfilment of our obligations under the terms of this policy. **You** have provided **your** consent for such transfer and sharing of data. Further details of how data is shared outside the EEA can be found in our Privacy policy on our website.

We keep records of any transactions **you** enter with us or our partner companies for up to six years. This is to enable a response to all claims under the **policy**, validation of **policy** cover, any enquiries, complaints or disputes that arise in that period and to comply with our legal and regulatory requirements.

We may keep other personal information about **you** if it is necessary for us to do so to comply with the law.

Acceptance criteria terms and conditions apply. 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.

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