

Key Insurance



Forces
SOLUTIONS

keycare
in safe hands



Insurance Product Information Document

Company: Keycare Limited

Keycare Limited is authorised and regulated by the Financial Conduct Authority. FCA registration number 309514. Registered in England and Wales number 01309093.

Product: Forces Solutions Keycare

This document contains the significant information about the Keycare product. It does not describe all the terms and conditions of the policy. The full terms and conditions are included in the Policy Booklet and Policy Schedule which will be issued to you after you have purchased the policy.

What is this type of insurance?

This is a key insurance policy. It provides insurance cover for lost or stolen keys and you also have cover if you lock your keys in your home or vehicle and require a locksmith to gain entry.



What is insured?

- ✓ Replacement keys, replacement locks and any locksmith charges up to the annual cover limit of £1500
- ✓ Up to three days vehicle hire, up to £40 per day, if your vehicle is unusable as a result of lost or stolen keys
- ✓ Onward transport costs up to £100 per claim for getting you or your vehicle to your original destination
- ✓ 24 hour, 365 days a year UK based emergency helpline
- ✓ Access to a nationwide network of locksmiths
- ✓ The full authorised claim with no excess to pay
- ✓ Any of your keys



What is not insured?

- ✗ Costs relating to a damaged key or lock
- ✗ The value of claims in any period of insurance which exceed the annual cover limit of £1500
- ✗ Wear and tear and/or general maintenance of keys and locks
- ✗ Keys lost by someone other than the policyholder, or a member of their immediate family living at the same address, or an authorised employee (if the policyholder is a company)
- ✗ Claims not notified to Keycare within 30 days of loss or theft of keys
- ✗ Replacement keys exceeding one per lock for car keys, or up to three per lock for house keys
- ✗ Claims where receipts and/or invoices are not submitted to Keycare within 120 days of loss or theft of keys



Are there any restrictions on cover?



Other than the policy exclusions there are no other restrictions or endorsements applying to this cover.



Where am I covered?



You are covered for lost and stolen keys anywhere in the World.



What are my obligations?

- You are obliged to comply with all terms and conditions of the policy which are detailed in the policy booklet.
- You must ensure any information you provide in relation to this policy is up-to-date and accurate.
- To have a valid claim under the policy there are certain procedures you must follow when you submit a claim and these are detailed in the policy booklet.



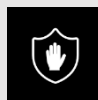
When and how do I pay?

The Keycare policy is automatically included with your main motor insurance policy at no extra charge. Details of the payment options for your main policy will be provided by Forces Solutions Ltd in the product information for your main policy.



When does my cover start and end?

The standard length of the contract is normally 12 months from the date on which the cover starts. Any variations to this will be notified to you.



How do I cancel the contract?

If You decide that for any reason, this policy does not meet Your insurance needs then please contact Forces Solutions Limited on +44 (0) 116 473 5473 or info@forcesolutions.co.uk to cancel this policy at any time.