

# Keycare

Policy booklet

Sainsbury's Bank

# Welcome to Keycare, the leading name in the recovery or replacement of lost, or stolen keys.

This is your annual Keycare policy booklet. It sets out the details of your Sainsbury's Keycare policy and should be read in conjunction with your Sainsbury's Keycare policy schedule. Please keep these documents safe, as you may need to refer to them at time of loss.

Your Sainsburys Keycare policy is underwritten by U K Insurance Limited.

## 6 step process

1. Read through your Sainsbury's Keycare policy details and check that your details are correct, notifying us of any changes.
2. Write down your prefix and unique key fob number (located on the back of your key fob) on the reverse of your helpline card.

3. Detach the Helpline Card and keep this safe in your wallet or purse.
4. Make an additional note of your prefix and unique key fob number on your Sainsbury's Keycare policy booklet.
5. Attach your keys to your registered key fob, which can be found on the front cover of this document.
6. Keep your Sainsbury's Keycare policy schedule in a safe place.

Please take some time to read the information provided and familiarise yourself with the benefits and conditions of cover. If you have also purchased Sainsbury's Premier Cover Home Insurance, please ensure you attach this key fob to a separate set of keys to ensure you receive the full benefit of both Keycare policies.

**Make a note of your prefix and unique fob number here.**

Your unique key fob may have a 1 or 2 letter prefix with a 6 digit number.

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

**0345 303 4014**

**We are ready to take your call.**

## **The key features within your Sainsbury's Keycare policy**

- Emergency helpline open 24 hours a day, 365 days a year.
- No details of the key owner are given to the finder – thereby guaranteeing confidentiality and security
- Annual protection for permanently lost keys of up to £1,000 to cover the cost of replacement keys, locks and car hire
- £50 for call out charges where keys are locked inside a car or premises or broken in a lock, (within the annual £1,000 limit per registered key fob)
- Hire car charges are covered up to a maximum of £40 per day and for a maximum of three days for a vehicle up to the engine capacity specified on your Keycare schedule
- Access to a nationwide network of locksmiths
- Keys for any lock (including keys to commercial premises) while attached to your key fob are covered
- Any no claims discount on your insurance policies are not affected
- Fast track claims service
- No excess to pay

### **Level of cover**

The annual level of cover provided by Keycare is £1,000 per registered key fob for lost or stolen keys. This cover is provided subject to the Terms and Conditions specified within this booklet.

### **Frequently asked questions**

#### **Q Are my house keys covered as I received my key fob through Sainsbury's Premier Cover Car Insurance?**

A You can attach your key fob to as many keys as you like e.g. car, house, garage, office and you will be covered for up to 3 keys per lock. Cover is provided subject to your Sainsbury's Premier Cover Car Insurance being in force at the time of loss and registered with Keycare Limited.

#### **Q How many keys can I attach to my key fob?**

A As many as you choose up to a maximum replacement cost of £1,000.

#### **Q Do I need to pay the finder the £10 reward?**

A No. The reward will be sent directly by Keycare Limited to the person who found your keys.

#### **Q How do I make a claim?**

A If the keys attached to the key fob are lost and remain lost for a period of 3 days, the claim can be submitted by contacting the Keycare emergency helpline 0345 303 4014. If keys are stolen a claim can be made immediately. Keycare works on a pay and claim basis and therefore all original receipts for costs incurred due to lost keys or stolen keys must be retained. Such receipts should be made available at the request of Keycare Limited. Once Keycare Limited validates the claim, subject to the claim limit, a cheque will be sent to you as the fob holder. You can make an unlimited number of claims up to the annual maximum limit of £1,000 per registered key fob.

#### **Q Am I covered when I am abroad, outside the European Union?**

A No, you are only covered for loss or theft within the European Union.

# Terms and Conditions.

## ABOUT YOUR KEYCARE INSURANCE

Insurance has been effected between **you** and the **insurer** subject to the terms, conditions, claims procedure, **cover limit** and exclusions contained in this **Sainsbury's Keycare policy**, in respect of an **insured event** which occurs within the **territorial limits** and during the **period of Keycare insurance**, for which **you** have paid or agreed to pay the premium. We have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs. **Your Sainsbury's Keycare policy** is administered by **Keycare** and the **insurer** is U K Insurance Limited.

## COMPLAINTS AND THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS).

We will endeavour to act fairly and reasonably at all times and provide **you** with a professional service. Should **you** have any complaints about the service provided, please contact us in writing to:

Keycare Ltd, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, BD18 3ST, Tel: 0345 303 4014  
Email: [complaints@keycare.co.uk](mailto:complaints@keycare.co.uk)

Please be ready to quote the details of **your Sainsbury's Keycare policy**, including **your** unique identifying number (found on the reverse of **your fob** and also in **your** policy schedule). If **your** complaint relates to the **insurer** in the first instance please contact:

Customer Relations Manager, Sainsbury's Premier Cover Car Insurance, PO Box 3155, Bristol, BS1 9GU

Failing satisfaction with the final response to **your** complaint, **you** may ask the Financial Ombudsman Service to review **your** case by contacting:

Exchange Tower, London, E14 9SR  
Tel: 0300 123 9123 or 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Keycare** Limited is authorised and regulated by the Financial Conduct Authority, registration number 309514.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk) or the Financial Conduct Authority can be contacted on 0800 111 6768.

The Prudential Regulation Authority website can be visited at [www.bankofengland.co.uk/pr](http://www.bankofengland.co.uk/pr) or the Prudential Regulation Authority can be contacted on 0207 601 4878.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit.

Information can be obtained on request or by visiting the Financial Services Compensation Scheme [www.fscs.org.uk](http://www.fscs.org.uk)

Further information about compensation scheme arrangements is available from the FSCS.

## DEFINITIONS

Certain words have specific meanings and wherever they appear throughout this **Sainsbury's Keycare policy** they have been printed in bold to help **you** identify them.

**Call-out limit:** The maximum amount payable per incident, in respect of any **insured key** locked inside **your** home, or car or broken in a lock, as shown in your **Sainsbury's**

**Keycare policy schedule.**

**Cover limit:** The maximum amount payable in aggregate in each **period of Keycare insurance**, as shown in your **Sainsbury's Keycare policy schedule.**

**Engine capacity:** The maximum permitted engine size for hire cars, as shown in your **Sainsbury's Keycare policy schedule.**

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

**Insurer:** U K Insurance Limited.

**Insured event:** The loss or theft of any **insured key**, or any **insured key** locked inside **your** home or car.

**Insured key:** Any of **your** keys which are attached to the **fob** during the **period of Keycare insurance.**

**Keycare:** Keycare Ltd, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley BD18 3ST.

**Period of Keycare insurance:** The period shown in your **Sainsbury's Premier Cover Car Insurance policy schedule** for which **you** have paid or agreed to pay the premium.

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

**Sainsbury's Keycare policy:** These terms and conditions and any changes to them.

**Sainsbury's Keycare policy schedule:** The document headed **Sainsbury's Keycare policy Schedule** giving details of the **policyholder**, **fob** number, **cover limit**, **call-out limit**, **engine capacity** and **period of Keycare insurance.**

**Territorial limits:** The European Union.

**You/your:** The **policyholder** and any immediate member of their family residing at the same address as the **policyholder** during the **period of Keycare insurance.**

## CLAIMS PROCEDURE AND CONDITIONS

### 1. Claim Notification

To make a claim call 0345 303 4014 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** are responsible for the cost of preparing any claim under this **Sainsbury's Keycare policy.**

### 2. Theft

If an **insured key** has been stolen it must be reported to the police immediately.

### 3. 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 **Sainsbury's Keycare policy** and criminal proceedings may follow.

### 4. Maximum Number of Claims

There is no limit to the number of separate claims which **you** may make within the **period of Keycare insurance**, subject to the total aggregate sum payable in each **period of Keycare insurance** not exceeding the **cover limit.**

## GENERAL CONDITIONS

### 1. Compliance and Precautions

The insurance described in this **Sainsbury's Keycare policy** will only apply if **you** have complied with all the terms and conditions, and have taken all reasonable steps to protect the **insured key** and minimise the cost of any claim.

### 2. Cancellation

**Keycare** cover is provided in conjunction with **your**

Sainsbury's Premier Cover Car Insurance policy and can only be cancelled if the main car policy is cancelled at the same time. **Your Keycare** cover will automatically cease if **your** Sainsbury's Premier Cover Car Insurance policy is cancelled. The **insurer** and/or **Keycare** may cancel the insurance in writing sent to the last known address of the **policyholder**.

### 3. Applicable Contract Law

**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. We have supplied this Agreement and other information to **you** in English and we will continue to communicate with **you** in English.

### 4. Assignment

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

### THIS SAINSBURY'S KEYCARE POLICY WILL COVER

If during the **period of Keycare insurance** and within the **territorial limits** an **insured key** is lost or stolen, the **insurer/Keycare** will:

1. Pay up to the **cover limit**, as detailed in **your Sainsbury's Keycare policy schedule**, in respect of locksmith charges, new locks (if a security risk has arisen), replacement keys (including any immobiliser, infrared handset and/or alarm which is integral to any **insured key** if such cannot be reprogrammed), car hire, onward transport costs and the reprogramming of immobilisers, infra-red handsets and alarms which are attached to the **fob** but are not integral to an **insured key**.
2. Pay a £10 reward to the finder of a lost **insured key**.
3. Provide an emergency helpline 24 hours a day, 365 days a year.

### THIS SAINSBURY'S KEYCARE POLICY WILL NOT COVER

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

- a) Keys lost or stolen when such keys are not attached to the **fob** (unless **you** have already notified Keycare that the **fob** has been lost or damaged and **you** are awaiting a replacement, in which event **Keycare** will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the **fob**).
- b) Any amount exceeding the **cover limit** in aggregate in the same **period of Keycare insurance**.
- 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** which are lost until 3 days have elapsed since the loss was reported to **Keycare** (unless **Keycare** is satisfied that a delay would cause undue hardship or significant expense).
- e) **Insured keys** lost or stolen from someone other than **you**.
- f) Any costs other than those expressly mentioned in this policy, unless **Keycare** is satisfied that no cover would cause undue hardship, significant expense or a security risk.
- g) Sums claimed for replacement keys exceeding a maximum of 3 per lock.
- h) Any **insured event** not reported to **Keycare** within 30 days.
- i) Wear and tear of, general maintenance of, or damage to locks and 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 car or broken in a lock.
- l) Car hire charges where the hired car exceeds the maximum permitted **engine capacity**.
- m) The balance of car hire charges over a maximum sum of £40 per day.
- n) Car hire charges after the third day of hire.

- o) 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.
- p) 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.
- q) The balance of onward transport costs over a maximum of £80.
- r) 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 attached to the **fob**.
- s) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- t) 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.
- u) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- v) Claims arising from any deliberate or criminal act or omission by **you**.
- w) Loss or theft of an **insured key** occurring outside the **period of Keycare insurance**.
- x) Claims arising as a result of **your** failure to take reasonable steps to safeguard an **insured key**.
- y) 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

By providing **your** information **you** are consenting to **Keycare** contacting **you** by letter, telephone, fax, email or text message as part of our service in administering **your** policy. The data held about **you** under the **Keycare** policy will not be disclosed to any third party organisation that is not associated with providing **your** policy.

### Privacy Notice

Both Sainsbury's Bank plc and U K Insurance Limited are aware of the trust you place in us when you buy one of our products and our responsibility to protect your information. You are giving your information to U K Insurance Limited and Sainsbury's Bank plc. In this notice 'we' 'us' and 'our' refers to U K Insurance Limited unless otherwise stated and describes who we are, why we need to collect your information and how we will use it. We will tell you who we share your information with and how we use it to improve the service we provide to our customers.

### 1 – Privacy

#### Why we need your information

We need your information and that of others you name on the policy to give you quotations and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

#### How we will use your information and who we will share it with

Keycare policies are underwritten by U K Insurance Limited (UKI). During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks,
- Prevent and detect crime including anti money laundering and financial sanctions,
- To comply with our legal and regulatory obligations,
- Develop our products, services and systems,
- Record your preferences in respect of products and services,
- Record and recover any debt you may have outstanding from current or any previous dealings you had with us,
- Record and review our records for signs of any fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you and that of others named on the policy, (for example named drives, joint policy holders),
- Share the information with agencies that carry out certain activities on our behalf (for example marketing agencies or those who help us underwrite your policy),
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

We do not disclose your information to anyone except where:

- We have told you and have your permission,
- We are required or permitted to do so by law,
- We may transfer rights and obligations under this agreement.

#### Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we make sure that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

#### Fraud Prevention and Anti-Money Laundering

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household,
- Trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies,
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt,
- Checking insurance proposals and claims,
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact the **Data Protection Officer** at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

#### Financial Sanctions

We will use information about you and that of others named on the policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publically available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

#### Credit Reference Agencies

We carry out a consumer search when any application for insurance is submitted to evaluate insurance risks. This is done only using the data that is publically accessible on your credit file (i.e. bankruptcy, CCJ and electoral roll information). Information about access to the public part of your credit file is automatically deleted after 12 months and in no way affects your ability to obtain credit.

#### Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents. You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.

#### Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

We may also deal with any person appointed by the courts to deal with your policy on your behalf due to ill mental or physical health.

#### Keeping you informed

Sainsbury's Bank plc will share your details (other than financial information) with Sainsbury's Supermarkets Limited for market research and statistical analysis. Unless you have opted out of this service you may be contacted by mail, telephone, email, SMS or otherwise about other products and services that may be of interest to you.

#### Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to:

Data Access Team at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

# Helpline Card

Write your unique key fob number in the space below

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

**0345 303 4014**

## 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 on 0345 303 4014.
- Have your unique key fob number with prefix ready to enable us to retrieve your Sainsbury's Keycare policy details.

You will be asked to confirm the circumstances of lost or stolen keys, allowing us to agree the best course of action.

As the Sainsbury's Keycare policy operates on a "pay and claim" basis, please retain all receipts for costs incurred following the loss or theft of keys. You will need to retain all receipts for new locks, locksmith charges and car hire and transportation costs. Such receipts should be made available at the request of Keycare Limited.

For all general enquiries including any change of address, telephone number,

mobile number and email, please call Keycare on:

Tel: **0345 303 4014**  
Fax: **01274 531 0753**

Or write to:  
Keycare Ltd, 2-3 Quayside House, Quayside,  
Salts Mill Road, Shipley BD18 3ST

Sainsbury's Bank shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Your Sainsbury's Keycare policy is administered by Keycare Limited and is underwritten by U K Insurance Limited. Registered office:

The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

**Sainsbury's Bank**

**24hr Recovery Assistance**

**0345 303 4014**

Remember to inform Keycare if you change address

**24 hour emergency lost & stolen helpline.**

**0345 303 4014**

**fscs**  
Financial Services  
Compensation Scheme

SB KCHPB 0314  
SAM-PB-1604-V1