

## Policy Document



Donations to Age UK's charitable work from Age Co sales are expected to reach £3 million each year

---

Age Co Key (Car) Protection is provided by Ageas Insurance Limited.

---

# Contents

Looking after you keys.....	3
How to make a claim.....	3
Definitions .....	4
What is covered .....	5
Insured incidents .....	5
Claims conditions.....	5
What we will not cover.....	6
Geographical limits.....	7
Cancellation.....	7
The Law that applies to this policy .....	7
The language that applies to this policy.....	7
Fraud .....	7
Your information and what we do with it .....	8
How to make a complaint .....	10
Authorisation.....	11

## Key Protection

The Key Protection policy provides insurance in the event of accidental damage to, loss or theft of **your keys**. **We** will **reimburse you** up to the limit of £1500 including VAT and **we** will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation. Please note that damage to **locks** alone is not covered.

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully especially the section entitled 'How to Make a Claim'. Please keep this document in a safe place in case **you** need to refer to it for any reason. If **you** do need to discuss any aspect of this policy then please call **us** on 0345 128 7924

**Your** policy will end if:

- a) **you** do not pay the premium;
- b) **your** residential address is no longer in the **United Kingdom**;
- c) **you** or **we** cancel the policy.

## Looking after your keys

- Never have anything with **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 vehicle **keys** close to the front door or where they can be seen.
- Never leave doors or windows open when **you** go out.

## How to make a claim

**We** hope **you** won't suffer any misfortune that would result in **you** making a claim, but if **you** do, the following guidance may be of assistance.

1. Tell the police as soon as reasonably possible if **you** suspect theft or loss of **your keys**.
2. Please read **your** policy document to check that the cause of the claim is covered.
3. If **you** believe **your** claim to be valid then please telephone Ageas Insurance Limited on: 0345 128 7900 as soon as reasonably possible.
4. Ageas Insurance Limited will arrange the **appropriate solution** and assistance for **you** and **we** will either **reimburse** or pay for any valid costs incurred up to the policy claim limit.

# Definitions

The following terms have the meaning given below wherever they appear in **bold** in this policy.

## Appropriate solution

The most appropriate and cost effective course of action when assessing **your** claim.

## Keys/locks

Any **keys** and the associated **locks** such as vehicle (including reprogramming of immobilisers and alarms), home and office (including security safe). **We** will only provide a replacement key and one duplicate key for each key covered under a valid claim.

## Period of insurance

This policy will run concurrently with **your** Age Co Car Insurance Policy for a maximum of 12 months. If **you** arranged this policy after the start date of **your** car insurance policy, cover will be provided from the date **you** bought this Key Protection cover and will end on the expiry date of **your** car insurance policy, as detailed on the applicable insurance policy schedule.

## Policyholder

The first person named on the **policy schedule**.

## Policy limit

The total amount payable, under this policy, in respect of each insured incident and in total for all insured incidents in any **period of insurance** is £1500 including VAT.

## Reimburse/Reimbursement

Where a payment has to be made by **you**, **we** will repay **you** up to the **policy limits** subject to the policy conditions.

## Stranded

If **you** are without transport to **your** onward destination.

## You/your

The person(s) named on the policy schedule and any immediate member of **your** family permanently residing at the same address during the **period of insurance**.

## United Kingdom/UK

England, Scotland, Wales, Northern Ireland including Isle of Man & the Channel Islands.

## We/us/our

Ageas Insurance Limited and/or Ageas Retail Limited. Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No 354568

## What is covered

In the event of any of the insured incidents, **we** will **reimburse you** up to the limit of £1500 including VAT and **we** will assist with the arrangements for replacing **your keys and locks**, opening of safes or onward transportation.

## Insured incidents

1. Theft or loss of **your keys** - If **your** vehicle, home, office, garage, gate or any outbuildings including shed **keys** are stolen or lost anywhere in the **UK**, **you** must report this to both the police, obtaining a crime reference number or if provided a lost property number, and Ageas Insurance Limited. Following validation of **your** claim **we** will **reimburse you** or pay for the cost of **your key or lock** replacement up to the **policy limit**.
2. Broken or locked in **keys** - If **your keys** are locked in **your** vehicle, home or office or broken in any **lock** denying **you** access to **your** property, **you** must report this event to Ageas Insurance Limited. Following validation of **your** claim **we** will **reimburse you** or pay for the cost of gaining access and if necessary provide **reimbursement** for a replacement **key**, or repair or replacement of the damaged **lock**, up to the **policy limit**.
3. **Stranded** due to theft or loss of **keys** - If **you** are **stranded** due to theft or loss of **your** vehicle **keys** and have no access to **your** vehicle **we** will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be **reimbursed**.

## Claims Conditions

1. For an **insured incident**, **we** will find an **appropriate solution** for **you** or **we** will **reimburse your** incurred costs, up to the **policy limit**. **We** will only provide one replacement key and one duplicate key for each key covered under a valid claim.
2. All lost or stolen **keys** or **keys** locked in **your** vehicle, home or office or broken in a **lock** must be reported to Ageas Insurance Limited on: 0345 128 7900 as soon as possible. Lines are open 24 hours 7 days a week 365 days of the year.
3. The police must be notified of all lost and stolen **keys** and a crime reference or lost property number obtained in order to proceed with the claim.
4. Following validation of **your** claim **we** will either find an **appropriate solution** for **you** or **we** will **reimburse your** incurred costs, up to the **policy limit**. For any claims requiring **reimbursement you** must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to **us** as soon as possible after notifying Ageas Insurance Limited.
5. Claims for **reimbursement** of public transport or taxi fares will be assessed individually. All receipts and tickets for **you** and **your** passengers must be retained as proof of **your** claim.
6. If at the time a claim is made under this policy, any other policy that exists that would cover the claim, **we** will not pay any of the claim.

## What we will not cover

1. All costs incurred where **you** have not notified Ageas Insurance Limited within a reasonable time of the incident.
2. Any claim for theft or loss of **keys** which is not reported to the police within a reasonable time of the incident and a crime reference or lost property number obtained.
3. Any claims for public transport or taxi fares with no valid receipts or tickets.
4. Any claim for replacing **locks** when only parts need changing.
5. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
6. Any claim for damage to **locks** alone where there is no associated damage to the **keys**
7. Any claim for loss or damage caused by any act of war, invasion or revolution.
8. **Locks** that are damaged prior to the loss or theft of **keys**.
9. Replacement **locks** or **keys** of a higher standard or specification than those replaced.
10. Charges or costs incurred where Ageas Insurance Limited arranges for the attendance of a contractor at a particular location and **you** fail to attend.
11. Charges or costs incurred where **you** make alternative arrangements with a third party once Ageas Insurance Limited has arranged for a contractor to attend a particular location unless otherwise agreed by **us**.

## Geographical Limits

This policy will only take effect for **keys** linked to property that is within the boundaries of the **United Kingdom (UK)**.

## Cancellation

**You** may cancel this Insurance at any time by contacting **us** on 0345 128 7924, or by sending written notice to **us** at the address noted in **your** Age Co Car Insurance Policy document. If no claims have been made in the current **period of insurance**, **we** will refund a percentage of the premium in proportion to the **period of insurance** left unused. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

**We** may cancel this policy by giving you at least 7 days written notice at **your** last known address for the following reasons:

- **you** make or try to make a fraudulent claim under **your** policy;
- **you** repeatedly or seriously break the terms of this policy or
- if **you** otherwise cease to comply with the terms and conditions of this policy in any significant respect;
- **you** or **we** cancel the underlying Age Co Car Insurance Policy.

## The Law that applies to this policy

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

## The language that applies to this policy

The contractual terms and conditions and other information relating to this contract will be in the English language.

## Fraud

If **you** or anyone acting on **your** behalf makes a claim under this policy and knows the claim is false or fraudulent in any way, the cover will be void and the claim will not be paid, and all monies received by **you** or **your** representatives, must immediately be repaid. **We** may also share this information with other insurers and with the appropriate law enforcement authorities.

# Your information and what we do with it – Putting your mind at rest

Age Co Key Protection Insurance is arranged and administered by Ageas Retail Limited. **You** trust **us** to look after **your** personal information when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

## Your information and Age UK

Age UK Enterprises Limited would like to use **your** personal information for marketing and research purposes and share it with other companies and/or charities within the Age UK Network. When **you** provide **your** information to **us**, **you** will be given the option to select **your** choices as to whether or not **you** wish to receive information from the Age Network by email, text, phone or post. **You** can change **your** marketing preferences at any time by phoning 0800 107 8977, writing to: FREEPOST Age UK Enterprises, London WC1H 9NA or emailing [contact@ageuk.org.uk](mailto:contact@ageuk.org.uk)

The Age UK Network includes the Age UK Group (comprising of the charity Age UK and its trading subsidiaries) and its National Partners (Age Cymru, Age Scotland and Age NI).

The Age UK Network will never sell **your** data and promises to keep it safe and secure. Age UK Enterprises will not share any of the personal information with companies beyond the Age UK Network, unless the information is needed to help prevent fraud or they are required to do so by law.

**You** are entitled to receive a copy of the personal information Age UK Enterprises Limited hold about **you**. If **you** would like to receive a copy, or would like further information about, or would like to complain about the way that they use **your** personal information please write to FREEPOST, Age UK Enterprises London WC1H 9NA

For further information on how **your** information is used and stored by the Age UK Network please go to <http://www.ageuk.org.uk/help/privacy-policy/>

[org.uk/help/privacy-policy/](http://www.ageuk.org.uk/help/privacy-policy/)

For the following information only, please note that references to '**we**', '**us**' or '**our**' refers to Ageas Retail Limited and the underwriter.

For full details of **our** Privacy Notice, please go to [www.ageas.co.uk/legal/privacy-policy/](http://www.ageas.co.uk/legal/privacy-policy/) or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk) .

## Collecting your information

**We** collect a variety of information about **you**, such as:

- **your** name, address, contact details and date of birth
- information about what and/or who **you** want to insure, such as vehicle details, named drivers, travel details and companions
- **your** claims and credit history
- any criminal offences
- information about **your** use of **our** website such as **your** IP address which is a unique number identifying **your** computer
- special categories of personal information (previously known as 'sensitive personal information'), such as details regarding **your** health.

This information is necessary for **us** to be able to provide **you** with a quotation and/or policy.

**We** also use a number of different sources to collect this information from, including:

- **you** or someone connected with **you**,

as well as publically available sources of information like social media and networking

- third parties' databases that have been made available to the insurance industry, as well as where **you** have given **your** permission to share information with third parties like **us**
- price comparison websites, if **you** have used them to obtain a quotation for a policy, as well as credit reference agencies.

### Using your information

**We** use **your** personal information and/or special categories of personal information to not only provide **you** with **our** products and services, but to better understand and predict **your** needs and preferences, so that **we** can continue to improve **our** products and services to give **you** insurance that is right for **you**. These uses include:

- providing **you** with services relating to an insurance quotation or policy, for example
  - assessing **your** insurance application and arranging **your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
  - managing **your** insurance policy including claims handling and issuing policy documentation to **you**.

**Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as
  - keeping information about **your** current and past policies
  - preventing and detecting fraud, financial crime and anti-money laundering

- carrying out processes such as research and analysis which may include computerised processes that profile **you**
- providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
- recording and monitoring calls for training purposes
- contacting **you** if **you** fail to complete an online quotation to see if **we** can offer **you** any help with this.

Please note that if **you** have given **us** information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

### Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** website.

### Sharing your information

**We** may share **your** information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law
- fraud prevention and credit reference agencies
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt

- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal information without the appropriate and necessary care and safeguards being in place.

### Keeping your information

**We** will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal and regulatory obligations. Please see **our** full privacy notice on **our** website for more details.

### Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

### Dealing with others acting on your behalf

**We** will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf

providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

### Your rights

**You** have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your** personal information
- asking **us** to correct, delete or restrict use of **your** personal information
- objecting to the use of **your** personal information or to an automated decision including profiling
- withdrawing any previously provided permission for **us** to use **your** personal information
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information. For more information, please see [www.ico.org.uk](http://www.ico.org.uk) or call the ICO on: 0303 123 1113.

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

## How to make a complaint

If you are unhappy with the service that has been provided by Age Co Insurance Services (including information or documentation issued to you), you should contact;

Age Co Car Insurance (Key Protection)

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

By telephone: 0345 002 0394

Age Co Insurance Services will try to resolve **your** complaint by the end of the third working day and they will send you a summary resolution letter. If they are unable to do this, they will write to you within five working days to let you know what they are doing to resolve **your** complaint and let you know who is dealing with the matter. Within eight weeks of them receiving **your** complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if Age Co Insurance Services have not issued their final response within eight weeks from you first raising the complaint. However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

## Authorisation

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039. Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered number for Ageas Insurance Limited is 354568 England and Wales and for Ageas Services (UK) Limited is 00179136 England and Wales.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438.

In writing:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

By telephone: 0800 023 4567 or 0300 123 9123

Or by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that if you do not refer **your** complaint within the six months, the Ombudsman will not have Age Co Insurance Services' permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect your right to take legal proceedings.

### Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS) If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100 or 0207 741 4100

# For general enquiries on products and services



Call **0800 085 3741\***

Lines open 8am to 8pm Monday to Friday, 9am to 1pm Saturday.



Visit [ageco.co.uk/carinsurance](https://ageco.co.uk/carinsurance)

**A range of products and services  
designed with you in mind, including:**



Home Insurance



Travel Insurance



Motor Breakdown

**Age Co Key Protection, Home and Travel Insurance and Motor Breakdown were previously sold under the trading name Age UK Key Protection, Home and Travel Insurance and Motor Breakdown.**

**Age Co Home Insurance is administered by Ageas Retail Limited and provided by a limited panel of insurers.<sup>†</sup>**

**Age Co Travel Insurance is administered by Ageas Retail Limited.**

**Age Co Motor Breakdown is provided by Call Assist Ltd.**

<sup>\*</sup>If you call the 0800 number you will be dealing with an Age UK office or Ageas Retail Limited.

Calls may be recorded for monitoring and training purposes.

<sup>†</sup>Details are available on request.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438. Calls may be recorded for monitoring and training purposes.

M8222V1SEP18  
OR0105V4