

# Policy Summary

Inside you'll find a summary of:

- Tesco Bank Car Insurance

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## Policy Summary

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This is a summary of cover available under Tesco Bank Car Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the Policy Booklet, a copy of which is available from Tesco Bank.

Tesco Bank Car Insurance is underwritten by Zenith Insurance Plc, except for Section M – Motor Legal Protection (Tesco Legal Guard) which is underwritten by Ageas Insurance Limited. Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank acts as an insurance intermediary.

The contract is made up of:

- The Policy Booklet, this gives full details of the terms and conditions.
- Policy Schedule, this shows the period of insurance, which sections of the policy apply, whether your cover is comprehensive (Comp), third party fire and theft (TPF&T) or third party only (TPO) and details of applicable excesses and endorsements.
- Statement of Fact, this shows the information you have provided to us.

You must tell Tesco Bank about any changes to the information detailed on your Statement of Fact or Policy Schedule. Please remember that if you do not tell Tesco Bank about any changes this could result in your contract of insurance being voided (as if the policy never existed), all claims under your policy being refused and all premiums that you have paid being retained.

## Significant Features and Benefits (Cover)

Tesco Bank will inform you of your level of policy cover. This will also be shown on your quotation documents and on your Policy Schedule when cover is issued.

Cover	Comp	TPF&T	TPO	Significant Limitations	Policy Section
Liabilities to third parties	Yes	Yes	Yes	£20 million limit for third party property damage and, subject to written approval, £5 million limit for costs and expenses.	H
Use of your car in EU	Yes	Yes	Yes	For Comp or TPF&T policies, cover is extended for use of the car in the EU for up to 90 days during the policy year. All policies are covered for third party liabilities for the duration of cover under EU law.	I

Cover	Comp	TPF&T	TPO	Significant Limitations	Policy Section
Accidental damage to own car	Yes	No	No	Market value. Subject to excesses. Additional excesses for young or inexperienced drivers. New car replacement only for cars up to 1 year old and where you are the first and only registered keeper. No cover if claim occurs while you, or any named driver, is driving illegally due to exceeding the legal limit of alcohol or the use of drugs.	A
Damage to own car by fire or theft	Yes	Yes	No	Market value. Subject to excesses. New car replacement only for cars up to 1 year old and where you are the first and only registered keeper.	C
Audio, navigational, phone and entertainment equipment	Yes	Yes	No	Unlimited for manufacturer's standard fit. £1,000 limit for non-manufacturer fit (in both circumstances equipment must be permanently fitted to the car).	L
Personal belongings	Yes	No	No	Up to £200 for each incident.	G
Windscreen cover	Yes	No	No	£125 limit for replacement and £40 limit for repair if Tesco Glass Line is not used. Subject to excesses.	B
Personal accident	Yes	No	No	Cover is only for policyholder or partner. Death £5,000. Loss of sight or limb £5,000. Maximum of £10,000 for any one accident and £5,000 limit to any one person in one accident.	E
Medical expenses	Yes	No	No	Up to £100 in medical expenses for each injured person in your car.	F
Courtesy car	Yes	No	No	Only provided where your car is being repaired by one of our approved repairers for as long as the repairs take. Vehicle provided will typically be a small city car. A courtesy car will not be provided if your vehicle is written off or declared a total loss, or the vehicle being repaired is a van.	D
Onward travel	Yes	No	No	Up to £150 refunded towards the costs of completing a journey.	N
Uninsured driver promise	Yes	No	No	No claim discount reinstated and excess refunded if an identified, uninsured driver is responsible for loss or damage to your car.	N
Theft of keys	Yes	No	No	Up to £500 refunded towards the costs of replacing locks and keys. Subject to excess.	N

Cover	Comp	TPF&T	TPO	Significant Exclusions and Limitations	Policy Section
Loss of or damage to:					
• The car	Yes	Yes	No	When no-one is in the car unless all its windows, doors, roof openings and hood are closed and locked and all keys or devices are kept securely away from the car by you or the person authorised to use the car. There is no cover for locks and keys beyond the cover provided under Section N (which does not apply to TPF&T and TPO policies).	A&C
• Personal belongings	Yes	No	No		G
• Audio, navigational, phone and entertainment equipment	Yes	Yes	No		L
Loss of or damage to the car or audio, navigational, phone and entertainment equipment	Yes	Yes	No	Extra costs due to parts or replacements not being available in the UK, Northern Ireland, Channel Islands or Isle of Man. Caused by someone taking the car without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently make any statement to the police that the car was taken with your permission. Deliberate damage to the car by anyone insured under your policy.	A,C&L
Liabilities to third parties for driving a car which does not belong to you	Yes	Yes	Yes	Cover only applies for the policyholder and only if shown on the certificate of motor insurance. Use outside UK, Northern Ireland, Channel Islands or Isle of Man is not covered. A car registered outside the UK, Northern Ireland, Channel Islands or Isle of Man is not covered. If your car is disposed of or damaged beyond economical repair. Cover is not provided when using a car for which there is no current and valid policy of insurance in place. No cover for damage to the vehicle you are driving.	H
Audio, navigational phone and entertainment equipment	Yes	Yes	No	Equipment not permanently fitted to the car.	L
Personal belongings	Yes	No	No	Money, business goods, tools and telephones.	G
Personal accident	Yes	No	No	Suicide. Failure to wear a seat belt. If a driver is driving illegally due to exceeding the legal limit of alcohol or use of drugs.	E

Cover	Comp	TPF&T	TPO	Significant Exclusions and Limitations	Policy Section
Windscreen cover	Yes	No	No	Extra costs due to parts or replacements not being available in the UK, Northern Ireland, Channel Islands or Isle of Man. Repair or replacement of broken or damaged sunroofs, fixed or moveable glass roof panels and the associated mechanisms. The hood or roof structure of a convertible or cabriolet vehicle and the associated mechanisms. Windows and windscreens unless made of glass.	B
Onward travel	Yes	No	No	Cover is subject to a valid claim under section A or C. Incidents outside of the UK, Northern Ireland, Channel Islands or Isle of Man excluded. The costs of fuel or other fluids, meals, drinks, newspapers or telephone calls excluded.	N
Uninsured driver promise	Yes	No	No	The responsible uninsured driver must be identified.	N
Theft of Keys Cover to replace locks, immobilisers, remotes or keys where there is a risk of your vehicle being stolen as a direct result of the theft of your car keys	Yes	No	No	Key thefts must be reported to us and the police within 24 hours. There is no cover if the keys, transmitter or entry cards were in or on your vehicle at the time of the theft.	N

# Procedures

## Cancellation Procedure

### **If you cancel within the cooling-off period**

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to notify the administrator if you want to cancel your policy. This is known as the 'cooling-off period'. You can cancel by phoning the administrator and cancellation can take effect immediately or from a later date, although it cannot be backdated to an earlier date. If cover has not yet started, the administrator will refund any premium paid in full. If cover has started, the administrator will refund your premium for the time that was left on your policy as long as you have not made a claim where the car is written off or declared a total loss.

If a total loss claim has been made in the 'cooling-off period', you must pay the full annual premium and you will not be entitled to any refund.

### **If you cancel outside the cooling-off period**

After the cooling-off period, you can cancel this policy by phoning the administrator and cancellation can take effect immediately or from a later date, although it cannot be backdated to an earlier date.

If no claims have been made during the current period of insurance, the administrator will refund your premium for the time that was left on your policy, less its cancellation charge.

If any claim has been made during the current period of insurance, you must pay the full annual premium, plus a cancellation charge, and you will not be entitled to any refund.

### **If we cancel**

The administrator, on our behalf, or we can cancel this policy, for a valid reason or on serious grounds, by sending you seven days notice of cancellation to your last known address. Examples of a valid reason or serious grounds may include, but are not limited to:

- Non-payment of premium (including missed direct debit payments) that is not resolved following our reminders.
- Not providing proof of no claims discount that is not resolved following our reminders.
- Failing to comply with the policy conditions, as outlined in the policy booklet.
- Failing to cooperate and/or provide the necessary information required to enable us, or the administrator, to administer your policy, claim or investigate fraud.
- Where fraud is suspected.
- Where threatening, abusive or offensive behaviour has been used towards us or the administrator.
- Where any change you tell us about occurring during the term of your policy that alters the information on your policy documents resulting in us no longer being able to continue cover.

If no claims have been made during the current period of insurance, the administrator will refund your premium for the time that was left on your policy, less its cancellation charge.

If any claim has been made during the current period of insurance, you must pay the full annual premium, plus a cancellation charge, and you will not be entitled to any refund.

## How to make a claim

**Call our 24-hour UK-based Claims Line on 0330 024 0014.**

It will be useful if you have your policy number however if not, you will need to quote your registration number.

If you have comprehensive cover, telephone Tesco Glass Line on 0345 677 8888 if your windscreen or windows only are damaged.

## No Claim Discount

If your No Claim Discount is not protected and a claim is made during the period of insurance, the discount will be reduced in accordance with our step back scale shown in the table below:

Current NCD	NCD at renewal after 1 claim in current year	NCD at renewal after 2 claims in current year	NCD at renewal after 3 claims in current year
0-2 Years	0 Years	0 Years	0 Years
3 Years	1 Years	0 Years	0 Years
4 Years	2 Years	0 Years	0 Years
5+ Years	3 Years	1 Years	0 Years

If we make a full recovery of the claim cost from a third party your No Claim Discount will be reinstated.

If you have chosen to protect your No Claim Discount, it will not be reduced provided you do not have more than two claims in the policy year (or in any three year period if you continue to renew your insurance).

If you have more claims you will have exceeded the limit for the protection to apply and your no claims discount will reduce in accordance with the step back scale shown opposite.

## What to do if you have a complaint

If you have experienced a problem in relation to your Tesco Bank Car Insurance policy, we will aim to resolve it as quickly and fairly as possible. We have the following complaints procedure which you can follow if you are dissatisfied with the service you have received.

## Step 1: Let us know

If you have a complaint about your policy:

- Telephone Tesco Bank on 0345 673 0000; or
- Write to Tesco Bank at the address shown below:  
Customer Relations Manager  
Freepost RSJB-RYLK-JKUX  
Tesco Bank Complaints  
P. O. Box 277  
Newcastle Upon Tyne  
NE12 2BU

If you have a complaint about your claim:

- Contact your claim handler first. You will find their details on any letters they have sent to you; or
- Write to the Claims Manager who will ensure that the matter is dealt with at a senior level. The address can be found on any letters that you have received. Where possible we will always aim to resolve your complaint when you first contact us, however some complaints may take longer to resolve. If for any reason you remain dissatisfied with our written response or you have not received a final response letter within 8 weeks, you should escalate the matter as outlined in Step 2.

## Step 2: Contact the Financial Ombudsman Service

If you are not satisfied with our final decision regarding your complaint or you have not received our final decision within eight weeks, you can write to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

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

Following the complaints procedure does not affect your legal rights.

# Financial Services Compensation Scheme

Zenith Insurance Plc and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If Zenith Insurance Plc or Ageas Insurance Limited cannot meet its liabilities 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.



# Motor Legal Protection (Tesco Legal Guard) policy summary

If you have purchased a Tesco Bank Car Insurance Policy which includes Motor Legal protection, or you have purchased it as an add-on, some important facts about your Motor Legal Protection (Tesco Legal Guard) policy are summarised below. This policy summary does not describe all the terms and conditions of your policy, so please take time to read the full policy wording to make sure you understand the cover provided. This summary does not form part of your contract of insurance.

## About your insurance

This policy is arranged and administered by Tesco Personal Finance plc (trading as Tesco Bank), and is provided by Arc Legal Assistance Limited and is underwritten by Ageas Insurance Limited.

## Duration of contract

The standard duration of this policy is normally 12 months from the date on which the cover starts. However, if you add this cover as part of a change to your Tesco Bank Car Insurance policy, the schedule will confirm the date your policy starts and ends.

## Insurance cover

Motor Legal Protection provides you with up to £100,000 in cover for legal costs and expenses to pursue a claim for compensation in respect of uninsured losses or personal injury arising from a road traffic accident. Cover is only provided where someone else is at fault, and your claim is more likely than not to be successful and any judgement is more likely than not to be enforced. If considered necessary Tesco Legal Guard will appoint a specialist solicitor to pursue your claim.

## Significant features and benefits

1. You are covered for up to £100,000 in legal costs per any one claim.
2. Cover is provided for legal costs to pursue damages claims arising from a road traffic accident within the EU against the person whose negligence has caused your injury, death or uninsured loss. Examples of uninsured losses include but are not limited to:
  - a. Loss of earnings,
  - b. Damage to personal items,
  - c. Alternative travel costs,
  - d. Excesses you have paid, and
  - e. Medical Costs incurred.
3. Cover is provided to the Policyholder, any additional insured drivers and any authorised passengers travelling in or getting into or out of the vehicle.
4. Access to a 24/7 European Legal and UK Tax Helpline for any private legal or taxation problem of concern to you or a member of your household.

## Significant limitations and exclusions

1. Cover only applies to incidents in the insured vehicle.
2. Cover only applies where your claim is more likely than not to be successful and any judgement is more likely than not to be enforced.
3. There is no cover for claims relating to an agreement you have entered into with another person or organisation.
4. Motor Legal Protection Advisers' costs must be proportionate to the benefit of the claim and agreed with Tesco Legal Guard before they are incurred.
5. There is no cover where the insured incident occurred before you purchased this insurance.

## Claim notification

Call the Claims helpline as shown in your Policy Schedule. We will assess the claim, and if covered send details to the adviser who will then contact you to discuss any assistance you require.

## Cancellation

If you cancel your policy within 14 days of you receiving the policy documentation (or from the inception date of the policy if this is later) and no claims have been made, any premium already paid will be returned. If your policy is cancelled after 14 days no refund will be provided, and if you pay your premiums by instalments, the remaining premium must be paid.

We may cancel your policy on notice for valid grounds or a serious reason, including not paying your premium promptly if you pay by monthly instalments. We will give you at least seven days' notice and there will be no refund of premiums. If you pay monthly any remaining premium must be paid in full.

If your Tesco Bank Car Insurance policy is cancelled at any time, this policy will automatically terminate.

## Complaints or comments

We hope you will be completely happy with your policy and the service provided. If you are not satisfied we would like to know and we will aim to resolve it as quickly and fairly as possible. We have the following complaint procedure which you can follow if you are dissatisfied with the service you have received.

### **Step 1: Let us know if you have a complaint about your policy:**

- Telephone Tesco Bank on 0345 673 0000; or
- Write to Tesco Bank and send to:  
Customer Relations Manager  
Freepost RSJB-RYLK-JKUX  
Tesco Bank Complaints  
P. O. Box 277  
Newcastle Upon Tyne  
NE12 2BU

### **If you have a complaint about your claim:**

Contact your claim handler or claims manager first. You will find their details on any letters you have received.

### **Step 2: Contact the Financial Ombudsman Service**

If you are not satisfied with our final decision regarding your complaint or you have not received our final decision within eight weeks, you may ask the Financial Ombudsman Service to review your case by contacting:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

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

Tel: 0800 023 4567 or 0300 123 9 123 Fax: 0207 964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following the complaints procedure or contacting the Financial Ombudsman Service at any stage of your complaint will not affect your legal rights.

## **Financial Services Compensation Scheme (FSCS)**

Arc Legal Assistance and Ageas Insurance Limited are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if Arc Legal or Ageas Insurance Limited are unable to meet their obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

If you have problems with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers in this booklet.

For your protection, telephone calls will be recorded and may be monitored.

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