

# Important Information

Thank you for choosing Tesco Bank Box Insurance. Please read this document, together with your Private Car Policy Document, Statement of Fact, Schedule and Certificate of Motor Insurance, as they all form the basis of a contract between you (the policyholder) and us (Aioi Nissay Dowa Insurance UK Limited, who arrange, administer and underwrite Tesco Bank Box Insurance). This document contains important information, including the fees we apply.

## 1. What will you have to pay us for our services?

If you wish to make certain changes to your policy, the following charges will apply each time:

Via our Service Centre	Self-service using Your Portal	
£30		if your policy is cancelled and a black box has not been fitted to your car, or had not been fitted to a car you previously insured with us
£80		if your policy is cancelled and a black box has already been fitted to your car, or had been fitted to a car you previously insured with us*
Nil	Nil	if you change your car and a black box has not been fitted to your car, or had not been fitted to a car you previously insured with us
£90	£85	if you change your car and a black box has already been fitted to your car, or had been fitted to a car you previously insured with us
£20	£5	if you change your overnight parking address
£20	£5	if you add/remove a driver to/from your policy

These charges are in addition to any premium charge levied by us.

\* When you take out a policy through us we pay the cost of the black box, its fitting and the retrieval of data from it. In the event that your policy is cancelled, we pay a fee to the company that provides the box to us which covers the cost of cancellation as well as the deactivation of your black box. The £80 charged to you is made up of the £30 administration fee for cancellation, plus £50 to cover these additional costs that we incur.

If you choose to pay by instalments, we will introduce you to Premium Credit Limited (PCL) who will also apply some fees. All of PCL's fees will be communicated to you before the credit agreement is entered into.

## 2. Does Tesco Bank Box Insurance have any eligibility criteria?

Cover will not be granted to any car which:

- has not been registered with the DVLA
- is not normally kept in England, Mainland Scotland or Wales (specifically no cover is offered to cars normally kept in the Channel Islands, the Scottish Islands, the Isle of Man or Northern Ireland)
- has a registered keeper and legal owner other than the policyholder (or their spouse, common-law partner, parent or guardian)
- is a caravan, commercial vehicle, motor home, motor bike, kit car, classic car, custom car, limousine or wedding car
- is imported
- has more than 7 seats
- is left hand drive
- is used for diplomatic, emergency services or military purposes
- has a "Q" plate
- is used to carry passengers or goods for profit or used for trade, delivery or hire, or as a pace car
- has been altered, changed or modified in any way (including cosmetic changes) from the manufacturer's standard specification (excluding manufacturer's options fitted at the time of original purchase).

**IMPORTANT:** Your policy only covers you and the named drivers to drive the car insured. Your policy does not cover you or the named drivers to drive any other vehicles.

Additionally, drivers cannot be insured if they:

- have any non-motoring offences which are not spent under the Rehabilitation of Offenders Act 1974
- have previously had an insurance policy cancelled at the request of any insurer.

### 3. Documents and information you may need to send us

If you have earned No Claim Discount, and wish to apply it to this policy, you must send us proof of this No Claim Discount within 14 days of purchasing your car insurance policy. The No Claim Discount must:

- have been earned in your name as the policyholder
- be issued by a Financial Conduct Authority approved motor insurer who is licensed to trade in the UK
- be earned in the UK (not abroad) on a private motor car insurance policy (we do not accept proof from company car, company insured car, motor trade, motorcycle, van or classic car policies)
- be less than 24 months old
- not be currently used to insure another vehicle.

Failure to provide adequate proof of the No Claim Discount you have declared may affect any claim you make and could result in your insurance being invalid.

If we request them, you must send us any documents or provide us with information we may reasonably require to help us validate you or any person named on your Certificate of Motor Insurance and/or the details of your car.

Examples of documents or information we may require include driving licences, vehicle registration document, proof of MOT, proof of No Claim Discount or proof of address.

### 4. Our commitment to road safety

Tesco Bank Box Insurance is a long-time advocate of road safety in the UK, with our insurance policies designed to encourage and incentivise safe driving for our customers. We're dedicated to helping road users become safer – including less experienced young and new drivers.

We will contact you regarding general driver safety issues and also your own driving performance. If you speed persistently or excessively then we reserve the right to cancel your policy. Please refer to the Private Car Policy Document for details.

### 5. About Tesco Bank

Tesco Bank is a trading name of Tesco Personal Finance plc. Tesco Personal Finance plc. Registered in Scotland No. SC173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank will not charge you a fee for their services. Tesco Bank only offers box insurance from Aioi Nissay Dowa Insurance UK Limited.

Tesco Bank receives a commission from Aioi Nissay Dowa Insurance UK Limited in relation to any insurance policy Aioi Nissay Dowa Insurance UK Limited arrange for Tesco Bank. A percentage of the premium you pay is given to Tesco Bank. Tesco Bank may also receive a share of the profit from these policies, if Aioi Nissay Dowa Insurance UK Limited calculates that a profit has been made.

We wish to protect the environment, and therefore we will communicate everything in an electronic format unless you have specifically requested otherwise. Where electronic communication is selected then all our correspondence with you will be by electronic means, including your future renewal invitations. If you have requested paper communications, then we will issue all your policy documentation (including your Certificate of Motor Insurance, Statement of Fact, Policy Schedule, Insurance Product Information Document, Private Car Policy Document and Renewal Invitation) to you in this format. We may still email or SMS you on other matters related to your policy, your driving performance and general driver safety issues so it is important that we have your correct email address and mobile phone number at all times.