

# Breakdown cover

## Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that their car breakdown needs, within the geographical limits as stipulated within the policy document, are met now and in the future. We have not given a personal recommendation as to whether this policy is suitable for your needs.

## Your Policy Summary

Please read this document carefully. This document does not form part of the contract between us. Full terms and conditions can be found within the policy booklet.

### Features of a Tesco Euro Care Breakdown Policy

The policy you have purchased is underwritten by UK Insurance Limited and will run for either 8 or 22 days as selected.

Please ensure that you have selected the correct duration and that the policy covers the countries in which you are travelling. Cover applies to vehicles less than 16 years old.

### Significant features of a Tesco Euro Care Breakdown Policy

Section	Features
1	Cover Prior to Departure (7 days immediately preceding your arranged departure date)
2	Roadside Assistance and Recovery
3	Delivery of Replacement Parts
4	Break-in Cover
5	Vehicle Out of Use Cover
6	Camping Trips
7	Alternative Driver
8	Vehicle Repatriation
9	Legal Protection
10	Custom Regulations
11	Missed Motorail Connection

### Significant exclusions of a Tesco Euro Care Breakdown Policy

1. For contaminated fuel you are only covered for the vehicle to be taken to a local repairer for assistance. You would need to pay for any work carried out.

## How to notify us of a breakdown

In the event of a breakdown whilst travelling in the UK, please telephone **0845 246 07 18**  
If travelling in Europe, please call **00 800 4000 60 14**

## These can be found under General Conditions

- ✓ We may choose to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered.
- ✓ You can only reduce your cover at renewal.
- ✓ Other taxes may be levied that are not imposed by either TPF or UKI.

## Your right to cancel

You can cancel the policy by giving us seven days' notice in writing as long as you have not travelled, made a claim or intend to make one. We will not refund your premium unless you cancel the policy within 14 days of receiving it. Should you choose to cancel, please return your documents to:

- ✓ Customer Services Department, Tesco Breakdown Cover, The Wharf, Neville Street, Leeds LS1 4AZ.

## Our right to cancel

We may cancel the Policy by providing 7 days' notice in writing to you at your last known address. In such an event we will refund the pro-rata premium applicable to any unexpired part of the Period of Insurance for which the premium has been paid.

## How to Complain

Should there ever be an occasion where you need to complain, please call us on **0845 246 07 17**.  
If you wish to write, then address your letter as follows.

- ✓ Claims-related complaints to: Customer Relations Department, Tesco Breakdown Cover, Cote Lane, Pudsey LS28 5GF.
- ✓ All other complaints should be addressed to: Customer Relations Department, Tesco Breakdown Cover, The Wharf, Neville Street, Leeds LS1 4AZ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone **0845 080 18 00**.

## Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at [www.fsa.gov.uk](http://www.fsa.gov.uk), or the Financial Services Authority can be contacted on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit (90% of the total claim with no upper limit after 31/12/09). For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Information can be obtained on request or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

Unless we agree otherwise English law will apply to this contract.

