



# Breakdown cover

# Your Policy Document

Everything you need to know  
about what's covered



**0845 246 07 17**  
[www.tesco.com](http://www.tesco.com)

*Every little helps*

# Welcome to Tesco Breakdown Cover

Please read this policy carefully  
and keep it in a safe place

## What if I change my mind?

If after you have purchased your policy you find it is not suitable, you can:

1. Upgrade it for a different level of cover, or
2. Get a full refund within 14 days of the receipt of your product literature, providing you have not made a claim. Simply call us on the number below.

If anything isn't clear, please call us on:

# 0845 246 07 17

Lines open 8am-8pm Monday to Friday, 9am-5pm Saturday and 10am-5pm Sunday

We are committed to giving all customers access to our products.  
We can be contacted by Tynetalk on 18001 0845 246 07 17.

# Your Policy

Tesco Breakdown Cover is provided in association with Green Flag Motoring Assistance and underwritten by UK Insurance Limited, which is authorised and regulated by the Financial Services Authority. Details of how we (throughout this Policy, reference to 'we' means UK Insurance Limited unless otherwise specified) may use the information that you provide to us is detailed in the section entitled 'Your Information'.

These are your Policy terms and conditions and it is important that you read them carefully and keep this Policy in a safe place. We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This Policy is evidence of the contract between you and us at UK Insurance Limited, based on the information given to us by you orally or otherwise. We rely on the information you supply us. If that information is inaccurate or incorrect your Policy may be invalid. In return for receiving and accepting your Premium, we will provide rescue assistance services on the terms of this Tesco Breakdown Cover Policy, as applying in respect of an incident for which cover is available for the duration of your Policy. English Law will apply to this contract unless we both agree otherwise.

If you have any questions about your Tesco Breakdown Cover Policy, please telephone or write to us at the number or address shown on your schedule.

Head Office: UK Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ.

Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ.

Registered in England No. 1179980.

Authorised and regulated by the Financial Services Authority

# Important Information

## How to notify us of a breakdown

In the event of a breakdown whilst travelling in the UK, please call **0845 246 07 18**.

## 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 for the duration of the contract. We have not given you a personal recommendation as to whether this policy is suitable for your needs.

## Your right to cancel

You can cancel your Policy at any time by giving us 7 days' notice provided no claims have been made, we will refund the part of the premium you have not used less a cancellation charge of 25% of the yearly premium.

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no claims have been made on the policy during that time. The full annual premium is due if a claim has been made during that time.

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 **0300 123 9 123** or, for further information, visit their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority, Registration Number 202810. 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 all its liabilities to policy holders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. 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)

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# Your Information

## Who we are

Tesco Breakdown Cover is arranged by Tesco Personal Finance plc (TPF) and underwritten by UK Insurance Limited (UKI).

You are giving your information to TPF and UKI. TPF is part of the Tesco Group. UKI is a member of The Royal Bank of Scotland Group (The Group). In this Information statement, 'we', 'us' and 'our' refers to UKI and TPF unless otherwise stated.

For information about the RBS group of companies, please visit [www.rbs.com](http://www.rbs.com) and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960. For more information about the Tesco Group, please visit [www.tesco.com](http://www.tesco.com).

## Your electronic information

If you contact us electronically, we may collect your electronic identifier, e.g. Internet Protocol (IP) address, or telephone number supplied by your service provider.

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

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group and Tesco except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To fraud prevention agencies and companies that provide a service to us or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

## **Sensitive Information**

Some of the personal information we ask you for may be sensitive personal data, 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.

## **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.

## **Fraud Prevention Agencies**

If false or inaccurate information is provided and fraud is either identified or suspected, details may be passed to fraud prevention agencies.

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 us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP, quoting your reference. A fee may be payable.

If you would like a copy of the information Tesco Personal Finance holds about you, please write to: The Data Protection Officer, Regulatory Risk Department, Tesco Personal Finance, Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH, quoting your reference. A fee may be payable.

# The Meanings of Words

Wherever the following words and phrases appear in this Policy they will always have these meanings, unless otherwise stated:

**Force Majeure:** means an event beyond our reasonable control which includes without limitation: fire, flood, inclement weather, earthquake, accident, civil disturbances, war, rationing, embargoes, strikes, labour problems, delays in transportation, inability to secure necessary materials, delay or failure of performance of any supplier or subcontractor, acts of God and acts of government.

**Insured Incident:** means one of the following events: immobilisation of the Insured Vehicle as a result of breakdown, malicious damage, accidental damage, flat tyre, lack of fuel, flat battery, loss or breakage of car keys, occurring within the UK during the Period of Insurance.

**Insured Person:** the Policyholder and any other person who at the time of the Insured Incident, is driving or riding as a passenger in the Insured Vehicle with your permission and is not a hitch-hiker.

**Insured Vehicle:** any vehicle we have agreed to cover and which is shown on the Tesco Breakdown Cover certificate, provided it complies with the vehicle specifications described on General Condition 9.

**Network:** is the network of our Agents, details of which can be obtained by calling us on 0845 246 07 17.

**Partner:** a person that you are living with as if you are married to them.

**Period Of Insurance:** the period stated.

**Policy or Tesco Breakdown Cover:** this booklet and your Tesco Breakdown Cover receipt, which together form the contract between you and us.

**Policyholder/You/Your:** the person named on your Tesco Clubcard unless you tell us otherwise.

**Premium:** the Premium due for your Policy.

**United Kingdom (UK):** Great Britain, Northern Ireland, the Isle of Man (and, for residents of the Channel Islands only, the Channel Islands).

**We or us or our:** UK Insurance Limited, the underwriter of this policy under the trading name Green Flag Motoring Assistance including our agents (including service providers).

## **SECTION A – Value Care**

### **What is covered**

Following an Insured Incident occurring outside a 1/4 mile radius of either the Policyholder's home address or the place where the Insured Vehicle is usually kept, we will:

1. Arrange for roadside assistance and, if necessary, transportation of the Insured Vehicle and Insured Persons to either a single destination of your choice within 10 miles of the Insured Incident or to a suitable repairer within 10 miles of the Insured Incident.
2. Provide these services, free of charge including call-out and up to 60 minutes' labour for roadside assistance.

### **Please remember**

1. All other labour charges and the cost of replacement parts and/or other materials are your responsibility.
2. You are responsible for instructing the garage to carry out any repairs. If there is no suitable repairer within 10 miles of the Insured Incident, an additional mileage charge may be made. This service cannot be used if the Insured Vehicle has broken down or is unroadworthy when cover was taken out.
3. Recovery cannot be used as a way of avoiding repair costs.
4. In addition, if necessary, we will also relay up to three telephone messages to family members, friends or business associates of the Policyholder to advise of unforeseen travel delays.

### **What is not covered**

1. Labour charges for labour over 60 minutes' roadside assistance.
2. Labour charges at any garage to which the vehicle is taken.
3. The cost of any parts, materials and/or equipment used.
4. The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you.
5. The cost of, if needed, a locksmith or a bodyglass or tyre specialist.
6. Anything mentioned in the General Exclusions.
7. Charges incurred where transportation of the Insured Vehicle exceeds 10 miles.

## **SECTION B – Standard Care**

### **What is covered**

Following an Insured Incident occurring outside or inside a 1/4 mile radius of either the Policyholder's home address or the place where the Insured Vehicle is usually kept, you may use the services detailed under Section A.

## Please remember

This level of cover will not be effective until the day after you have arranged this cover for the first time. You will be entitled to the level of service described in Value Care on the day of purchase.

# SECTION C – Finest Care

## What is covered

1. Following an Insured Incident, you are entitled to the services detailed in Standard Care.  
The services described in points 2 to 4 below can be arranged following an Insured Incident occurring a 1/4 of a mile away from the Policyholder's home address or the place where the Insured Vehicle is usually kept.
2. If it is apparent that repairs cannot be effected by the repairer to which we have transported the Insured Vehicle in accordance with Standard Care by the end of the working day, or if the Insured Vehicle has been stolen and is not recovered in a roadworthy condition the same day, we will arrange and pay for your choice of one of the following four options at your request, subject to availability:
  - (i) The transportation of the Insured Vehicle and Insured Person to:
    - The Policyholder's home address in the UK; or
    - Your original destination within the UK; or
    - A suitable repairer within the UK.
  - (ii) Where available, the hire of a self-drive rental vehicle of an equivalent level to the Insured Vehicle up to a maximum of 1600cc, for a reasonable period to complete your journey, up to a maximum cost of £100; or
  - (iii) The cost for the Insured Person(s) to either continue the journey or return to the Policyholder's home address within the UK by our choice of alternative transport, up to a maximum cost of £100; or
  - (iv) Overnight bed and breakfast accommodation, excluding alcohol, for one night in a local hotel whilst awaiting repairs, provided that the Insured Incident occurs more than 25 miles from the Policyholder's home address or intended destination, up to a maximum cost of £40 per Insured Person, up to but not more than £240 per Insured Incident.
3. In addition if necessary, we will also pay for one single standard class rail ticket in the UK for the Policyholder or any authorised driver to collect the Insured Vehicle following repair; and
4. Please note that if some form of medical certification can be shown and there are no passengers who can drive the Insured Vehicle, the services listed in points 1 to 3 of Finest Care, above, may also be used in the event of the driver being declared medically unfit to drive. We may choose to recover the Insured Vehicle by providing a qualified driver.

## **Please remember**

1. A hire car is provided subject to you or the Insured Person meeting the conditions of the hirer. Any claims involving the hire of a replacement vehicle must have our prior approval.
2. We cannot guarantee to provide a vehicle with a roof rack or tow bar.
3. Level of cover in Section B & C will not be effective until the day after you have arranged cover for the first time. You will be entitled to the level of service described in Value Care on the day of purchase.

## **What is not covered**

1. Any costs where we have not been contacted at the time of the Insured Incident and which we have not agreed to in advance.
2. Vehicle hire, or other expenses, not authorised in advance by us.
3. Any authorised vehicle hire not effected within 24 hours of occurrence of the Insured Incident.
4. Vehicle hire in the event of the Insured Vehicle requiring routine servicing, being out of use temporarily under warranty, or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage.
5. The cost of fuel and oil used in any replacement vehicle or any additional insurance offered by the replacement vehicle hirers.
6. Anything mentioned in the General Exclusions.

# Additional Vehicle

## What is covered

If shown on your Tesco Breakdown Cover pack, cover applies to an additional specified vehicle, whether or not you are insured to drive it, as agreed by us that is kept at and registered to the Policyholder's address provided it complies with the vehicle specifications described in General Condition 9.

## General Conditions Applying to this Policy

This part describes certain responsibilities and procedures.

1. You must:
  - Take all ordinary and reasonable precautions to prevent loss, damage to or breakdown of the Insured Vehicle;
  - Take all steps necessary to expedite the completion of repairs;
  - Not abandon the Insured Vehicle or any of its parts to us without our authorisation;
  - Contact us without delay when an incident arises that may result in a claim.
  - Wait with the vehicle, or in a safe place until the repair or recovery vehicle arrives, unless you have made other arrangements with us.
2. We will provide the services described in this Policy on condition that the Policyholder and each other Insured Person observe their licence conditions and all the terms and conditions laid down in the Policy. The services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.
3. We are entitled to take over your rights in the defence or settlement of a claim or to take proceedings in your name for our own benefit against another party and we shall have full discretion in such matters. You must give us all the information and assistance we may require.
4. Any disputes as to the interpretation of this Policy or as to the rights or obligations thereunder shall be referred to arbitration under the legislation for the time being in force.
5. If any misrepresentation or concealment shall be made by or on behalf of the Policy holder in obtaining this Policy or by or on behalf of an Insured Person in support of a claim, this Policy shall become void and the premium shall be forfeited.
6. This Policy may be cancelled:
  - By us at any time by providing 7 days' notice in writing to you at your last known address. In such event we will refund the pro-rata premium applicable to any unexpired part of the Period of Insurance for which premium has been paid;
  - By you at any time by providing 7 days' notice in writing and surrendering the Policy pack. In such event, provided no claims have been made during the Policy year, we will issue a refund which will be calculated on a pro-rata basis, less a cancellation charge of 25%.

7. You will be required to reimburse to us, within 1 month of the request, any expense incurred by us in providing any service under this Policy for which we are not responsible.
8. Any garage used in connection with an Insured Incident is deemed to be acting on your instruction. We will not accept responsibility for any damage or loss resulting from the garage's acts or omissions. No warranty is given by us that such garage is competent to repair the vehicle or can do so immediately. You must give direct instructions to the garage and pay for any repairs.
9. For cover to apply, the vehicle must:
  - Be either: a car, motorised caravan, light van, estate car or 4x4 off-road vehicle, privately registered in the United Kingdom, a towed caravan or trailer of standard make being less than 16 years old. We recommend all caravans and trailers carry a serviceable spare wheel and tyre;
  - Carry no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 8 persons including the driver;
  - Not exceed (including any load carried) the following gross vehicle weight and dimensions: 3,500kg in weight, 7m in length, 3m in height and 2.25m in width;
  - Be serviced as recommended by the manufacturer and hold a current valid MOT certificate if applicable.
10. Any failure by us in relying on or enforcing these terms and conditions on any particular occasion will not prevent any subsequent reliance or enforcement.
11. Value Care (Section A) may be arranged for immediate cover. All other levels of cover will not be effective until the day after cover has been arranged for the first time.
12. If the vehicle is in a position where it cannot be worked on or towed, the wheels have been removed or where specialist equipment is required for its recovery, we can arrange to rectify this but you will be responsible for any costs involved.
13. Any reduction in cover will only be allowed at renewal of the Policy.
14. Onward transportation of any animal in your vehicle is at our discretion. We will not be liable for injury or death of the animal.
15. Following an Insured Incident attended by the police or other emergency service, transportation of the Insured Vehicle will not take place until they have authorised its removal. We are not responsible for any charges if the police or emergency service concerned insist on an immediate recovery by another breakdown provider.
16. After any repairs have been completed following recovery of the Insured Vehicle, it is your responsibility to arrange and pay for collection of the Insured Vehicle.
17. We reserve the right not to offer renewal of this Policy.
18. We can arrange to recover you following a road traffic accident but you may be responsible for any costs involved. However, you may be able to recover these from your motor insurer.
19. We will not be liable for any delay or failure in performance of our obligations under this agreement if that delay or failure is due to a Force Majeure Event.

20. We may choose to repair the Insured Vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered.
21. Cover may be automatically renewed by us on the renewal date. If we intend to automatically renew, we will notify you of our intention prior to expiry together with details of the renewal premium. If you do not wish to renew you should inform us prior to the renewal date.

## General Exclusions Applying to this Policy

This Policy shall not apply in respect of:

1. Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations.
2. Vehicles used for hire or reward or for the carriage of goods for reward.
3. Vehicles temporarily immobilised by floods or snow-affected roads or as a result of whole or partial immersion in water, snow, sand or mud.
4. Vehicles used for and/or involved in motor racing, off-road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.
5. Breakdowns resulting from a fault that has necessitated a call-out by us previously during the same journey or from an inadequate repair carried out to remedy a fault previously giving rise to a callout under this Policy or unsuccessful amateur servicing or repairs.
6. Vehicles situated in areas to which our agents have no right of access or on motor traders' premises.
7. Any wilful act of you or any passenger.
8. Loss of or damage to contents of the Insured Vehicle.
9. Any claim resulting from difficulties or inability in obtaining raw materials, fuel or other supplies, due to strikes, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, military or usurped power or taking part in civil commotion or riot of any kind.
10. Loss or destruction of or damage to the Insured Vehicle or any loss or expense whatsoever resulting from:
  - Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
  - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
11. Any costs recoverable from any other insurance, indemnity or warranty.
12. Losses that are not directly associated with the incident that caused you to claim. For example,

loss of earnings due to being unable to return to work following an insured incident, or losses arising from a delay in providing the service to which this cover relates.

13. Any expenses which would have been incurred in the normal course of the journey.
14. Any costs or storage charges incurred if, following the Insured Incident, you elect to have the Insured Vehicle towed to a repairer.
15. Transportation of horses or livestock.
16. Any costs incurred without our prior knowledge or consent.
17. Any costs incurred for sea or river transit, excluding transit to and from the Isle of Wight or across Poole Harbour.
18. Recovery of any vehicle that would be dangerous or illegal to load or transport.
19. Vehicles that have broken down or are unroadworthy when cover was taken out.
20. Any costs incurred as a result of you failing to carry a serviceable spare wheel and tyre.
21. The parties to this Policy are you and us and any person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party that exists or is available apart from that Act.
22. Where payment of premium is not made, any cover otherwise provided by this provider will be inoperative from the date such payment was available.

# Useful numbers

**24hr Breakdown  
number**

**0845 246 07 18**

Lines open 24 hours, 365 days a year

We are committed to giving all customers access to our products.  
We can be contacted by Typetalk on 18001 0845 246 07 17.