

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 Breakdown Policy (Value, Standard and Finest)

The policy you have purchased is underwritten by UK Insurance Limited and will run for 12 months. Depending upon the level of cover you have chosen, the following sections will apply. Please read your policy booklet carefully to ensure that the level of cover selected meets your needs.

- ✓ **Value Care** – Section A only
- ✓ **Standard Care** – Includes Section A and B
- ✓ **Finest Care** – Includes Section A, B and C

Significant features of a Tesco Breakdown Policy

Section	Policy	Cover
A	Value Care	<ul style="list-style-type: none"> ✓ Green Flag Motoring Assistance provides the breakdown service ✓ Policy covers the vehicle or anyone driving it with your permission ✓ Roadside assistance including 60 minutes' labour ✓ Local recovery within 10 miles of the incident
B	Standard Care	<p>Includes all cover in Value Care, plus:</p> <ul style="list-style-type: none"> ✓ Assistance within 1/4 mile of your home address
C	Finest Care	<p>Includes all cover in Value and Standard Care, plus:</p> <ul style="list-style-type: none"> ✓ Car and passengers recovered to a preferred destination in the UK or a choice of one of the following three options: <ul style="list-style-type: none"> • Vehicle hire • Cost of alternative transport • Overnight accommodation ✓ Cost of single standard rail fare ✓ After Breakdown Care

Significant exclusions of a Tesco 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.
2. Cover can only be reduced at renewal.

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone **0846 246 07 18**

These can be found under General Conditions

- ✓ We may choose to repair the Insured 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 your policy 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.
- Alternatively, provided you have not opened your pack, travelled, made a claim or intend to make one, you can return it to any Tesco store within 28 days and we will give you your money back.

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, 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

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

Calls may be recorded.

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