

Breakdown assistance

keyfacts®**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 policy summary does not form part of the contract between us. Full terms and conditions can be found within the Policy Document which should be read in conjunction with your Breakdown Assistance Schedule.

Features of a Tesco Breakdown Assistance Policy

The policy you have purchased is underwritten by UK Insurance Limited and will run for 12 months or as shown on your Breakdown Assistance Schedule.

Depending upon the level of cover you have chosen, the following sections will apply. Please read your Policy Document carefully to ensure that the level of cover selected meets your needs.

- Rescue – Section A only.
- Rescue Plus – Includes Sections A & B.
- Recovery – Includes Sections A & C.
- Recovery Plus – Includes Sections A, B, C & D.
- Euro Plus – Includes Sections A, B, C, D & E.
- Personal Cover – This can be added to extend the highest level of cover purchased to any other vehicle (less than 16 years old) you or your spouse or partner are travelling in within the UK.
- Personal cover will only apply in the UK if added to Euro Plus.

If you have chosen Euro Plus, Sections E1 – 11 will also apply.

Significant Features of a Tesco Breakdown Assistance Policy

- Green Flag Motoring Assistance provides the breakdown service.
- Your policy covers your car or anyone driving it with your permission.
- Roadside assistance including 60 minutes' labour – Section A.
- Local recovery within 10 miles of the incident – Section A.
- Assistance within a ¼ mile of your home address – Section B.
- Long distance recovery to your home address, original destination in the UK or a suitable repairer – Section C.
- Vehicle hire to continue your journey – Section D.
- Overnight accommodation if you are more than 25 miles from home – Section D.
- Our choice of alternative transport – Section D.
- European cover for cars less than 16 years old – Section E.
- Additional vehicles may be added with our agreement.

Significant exclusions of a Tesco Breakdown Policy

- 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.
- Cover can only be reduced at renewal.

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.
- Other taxes may be levied that are not imposed by either TPF or UKI

How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone **0800 028 8929**.

For Typetalk dial **18001 0800 028 89 28**.

To make a claim whilst travelling in Europe, please call **00 800 4000 6014**.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0845 300 44 00**. For Typetalk dial **18001 0845 300 44 00**.

If you wish to write, then address your letter as follows:

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

If we cannot resolve the difference 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 1800.

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. We will not refund any premium should you cancel cover under Section E.

If this cover does not meet your requirements, please return all your documents with 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 premium is due if a claim has been made in that time.

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 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.

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 all 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

Calls may be recorded.

Tesco Breakdown Assistance is underwritten by UK Insurance Limited. Tesco Personal Finance plc. Registered in Scotland no. SC173199. Registered Office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH.

UK Insurance Ltd. Registered in England no. 1179980. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Tesco Personal Finance and UKI are authorised and regulated by the Financial Services Authority.



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