

Key Cover

Policy Booklet

Inside you'll find full details
of your Key Cover



Make a note of your unique fob number(s) here.

If your keys go missing call our emergency helpline number immediately on

0845 366 0228

We are ready to take your call.

Tesco Bank Key Cover phone numbers

If you need assistance please call the appropriate number below

Tesco Bank Key Cover Claims	0845 366 0228	Lines open 24 hours a day 365 days a year
Tesco Bank Box Insurance Customer Services	0330 022 2202	Lines open 8am-9pm Monday to Friday, 9am-5pm Saturday and 9am-5pm Sunday

Call us to talk about our other products

Home Insurance	0845 301 0901	Lines open 8am-9pm Monday to Friday, 9am-5pm Saturday and 10am-5pm Sunday
Pet Insurance	0845 246 3850	Lines open 8am-8pm Monday to Friday, 9am-5pm Saturday and 10am-5pm Sunday
Travel Insurance	0845 300 8800	Lines open 8am-8pm Monday to Friday, 9am-4pm Saturday and 10am-5pm Sunday
Life Insurance	0845 300 6450	Lines open 8am-9pm Monday to Friday, 9am-5pm Saturday and 10am-5pm Sunday
Savings	0845 366 4144	Lines open 8am-10pm Monday to Friday, 9am-5pm Saturday and Sunday
Clubcard Credit Card	0800 40 60 50	Lines open 8am-8pm, 7 days a week
Loans	0845 600 6016	Lines open 8am-8pm Monday to Friday, 9am-5pm Saturday and Sunday Quote ref:T40
Travel Money	0845 600 6667	Lines open 8am-10pm Monday to Friday, 10am-8pm Saturday and Sunday
Mortgages	0845 217 2016	Lines open 8am-9pm Monday to Friday, 9am-4pm Saturday YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

[tescobank.com](https://www.tescobank.com)

For your protection calls will be recorded and may be monitored.

Tesco Credit Cards are available to over-18s and UK residents only, subject to status. **Tesco Loans** are available to over-18s and UK residents only, subject to status and availability. Rates depend on circumstances and loan amount. **Tesco Travel Money** ordered online or by telephone is provided by Travelex Currency Services Limited. Registered no. 03797356. Registered office: 65 Kingsway, London WC2B 6TD. **Tesco Travel Money** ordered in-store is provided by Travelex Agency Services Limited. Registered no. 04621879. Registered office: 65 Kingsway, London WC2B 6TD. **Tesco Home Insurance** is arranged and administered by Tesco Bank and is underwritten by a select range of insurers. **Tesco Bank Pet Insurance** is provided by Royal & Sun Alliance Insurance plc. **Tesco Travel Insurance** is provided by Ageas Insurance Ltd. **Tesco Savings Accounts** are provided by Tesco Personal Finance. **Tesco Life Insurance** is provided by Aviva Life and Pensions UK Limited. **Tesco Bank Mortgages** are available to UK residents only, subject to status and lending criteria. Tesco Personal Finance plc. Registered in Scotland no. SC173199. Registered office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH. Tesco Bank is a trading name of Tesco Personal Finance plc.

If you have difficulties with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers above.

Welcome to Tesco Bank Key Cover

Your protection against lost or stolen keys

This is your policy booklet. It sets out the details of your policy and should be read in conjunction with your Tesco Bank Key Cover Policy Schedule. Please keep these documents safe.

5 step process...

- Step 1. Attach the enclosed fob(s) to your keys immediately.
- Step 2. Read through your Tesco Bank Key Cover Policy Schedule to make sure the details we have for you are correct and notify us of any changes.
- Step 3. Make a note of your unique fob number(s) on the front cover and on the helpline cards in the enclosed Tesco Bank Key Cover Policy Booklet.
- Step 4. Detach the helpline card(s) and carry in a convenient place for you to access while you are out and about.
- Step 5. Keep your Tesco Bank Key Cover documents safely alongside your Car Insurance documents, so you can refer to them should you need to make a claim.

Making a false statement or misrepresenting or withholding information from the administrator could result in your contract of insurance being voided (as if the policy never existed), all claims under your policy being refused and all premiums that you have paid being retained (and all premiums due to be paid being collected).

Please take time to read the policy booklet and schedule to make sure you understand the cover provided.

We hope you will be completely happy with your key protection policy and the service provided. You can cancel your policy within 14 days and receive a full refund of premium providing no claim has been made.

Looking after your keys

- Never have anything containing your name and address attached to your keys.
- Never leave your keys under doormats, on a string through the letterbox, under a stone, on top of a door or window frame etc. An opportunist thief may be watching.
- Never leave doors or windows open when you go out. If you can get in, so can a burglar.
- If possible, leave a spare set of keys with a trusted neighbour, friend, or family member
- Thieves are increasingly trying new methods of vehicle crime. This means stealing your keys to your vehicle first. Burglars have been known to break into houses and offices just to steal vehicle keys.
- Don't leave vehicle keys close to the front door where they can be seen.
- NEVER leave your keys in your vehicle - not even for a second. This is especially important when at a petrol station or when loading or unloading your vehicle.
- Always lock your vehicle when leaving it.

Policy Summary

Policy Summary

Some important facts about your Tesco Bank Key Cover insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the full policy wording and Tesco Bank Key Cover Policy Schedule to make sure you understand the cover provided. This summary does not form part of your contract of insurance.



About Your Insurance

The Policy is arranged and administered by Insure the Box Limited, underwritten by Ageas Insurance Limited and Claims are handled by Keycare Limited.

Duration of Contract

The standard duration of the contract is normally 12 months from the date on which the cover incepts. Your Tesco Bank Key Cover Policy Schedule will confirm the date your policy incepts. The cover will stop at the same time as your car insurance, detailed on your Tesco Bank Box Insurance Policy Schedule.

Insurance Cover

The policy provides you with insurance cover up to the maximum cover limit (detailed in your Tesco Bank Key Cover Policy Schedule) in the event that any of your keys attached to the key fob provided are lost or stolen. The main features and benefits can be found below.

Significant Features and Benefits

1. Cover for lost and stolen keys, replacement locks and any call-out charges up to annual cover limit*
2. Up to 3 days vehicle hire if your vehicle is unusable as a result of lost or stolen keys
3. 24 hour, 365 days a year emergency helpline
4. Access to a nationwide network of locksmiths
5. No excess to pay
6. No claims discount on main home or motor policy not affected
7. Any of your keys attached to the fob issued by Keycare are covered

Significant Exclusions and Limitations - see policy document "This Policy Will Not Cover"

1. Keys are only covered if attached to the key fob provided by Keycare
2. The total value of claims in any one year may not exceed the annual cover limit*
3. Keys will not be considered permanently lost until 48 hours after Keycare are made aware of the loss
4. Wear and tear, general maintenance and damage to keys and locks will not be covered
5. Keys broken in locks will not be covered
6. Keys must have been lost by or stolen from the policyholder, or any named drivers
7. The policyholder must notify Keycare within 30 days of loss or theft of keys
8. The maximum number of keys that can be claimed for per lock is 3
9. All receipts must be submitted to Keycare within 120 days of loss or theft of keys
10. Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

* Refer to your Policy Schedule for details of your cover limit

Policy Summary (contd)

● **Claim Notification**

To make a claim call 0845 366 0228 and quote the fob number. You must report any claim to Keycare as soon as reasonably possible and within 30 days of the loss or theft of keys. You are responsible for the cost of preparing any claim under this policy.

● **Cancellation of Tesco Bank Key Cover**

If you cancel your Tesco Bank Key Cover within 14 days of either receiving the policy documentation, or from the inception date of the policy (whichever is later) then the administrator will refund your premium for the time that was left on your policy (providing that no Key Cover claims have been made on the policy). If you cancel the policy outside this period there is no entitlement to a refund of premium and if you pay your premiums by instalments, the remaining premium must be paid in full.

If you pay your premiums by instalments, and the premium has not been paid in full by you, the administrator may take action to recover any amount outstanding.

● **Cancellation of Tesco Bank Box Insurance**

Tesco Bank Key Cover is an add on to your Tesco Bank Box Insurance policy. If you or the administrator cancels the Box Insurance policy, the Key Cover will be automatically cancelled at the same time. If no Key Cover claims have been made during the current period of insurance, the administrator will refund your premium for the time that was left on your policy. If any Key Cover claim has been made during the current period of insurance, you must pay the full annual Key Cover premium and you will not be entitled to any refund of premium and if you pay your premiums by instalments, the remaining premium must be paid in full.

If you pay your premiums by instalments, and the premium for time on cover has not been paid in full by you, the administrator may take action to recover any amount outstanding.

● **Comments and Complaints**

We hope you will be completely happy with your Tesco Bank Key Cover policy and the service provided. But if you are not satisfied we would like to know and we will aim to sort it out as quickly and fairly as possible. We have the following complaint procedure which you can follow if you are dissatisfied with the service you have received.

Step 1: Let us know

If you have a complaint about the sale of your policy:

- Telephone Tesco Bank Box Insurance on 0330 022 2202; or
- Write to Tesco Bank Box Insurance, Complaints, PO Box 1308 – Mail Centre, Newcastle NE12 2BF

If you have a complaint about your claim or documents:

- Telephone Keycare on 0845 303 0550; or
- Write to Keycare and send by post to Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST; or by fax 0845 075 6180; or by email to complaints@keycare.co.uk

Step 2: Contact the Financial Ombudsman Service

If you are not satisfied with our final decision regarding your complaint or you have not received our final decision within eight weeks, you may ask the Financial Ombudsman Service to review your case by contacting:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0800 023 4567 Fax: 0207 964 1001 Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure or contacting the Financial Ombudsman Service at any stage of your complaint will not affect your legal rights.

● **Financial Services Compensation Scheme (FSCS)**

Keycare, the Administrator and the Insurer are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if Keycare or the Insurer are unable to meet their obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Terms and Conditions

ABOUT YOUR INSURANCE

Thank you for choosing Tesco Bank Key Cover, which is arranged and administered by Insure the Box Limited, underwritten by Ageas Insurance Limited. Claims are handled by Keycare Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202039. This can be checked on the Financial Services Register at www.fsa.gov.uk/register/ or by contacting the FCA on 0800 111 6768 or the PRA on 020 7601 4878.

Tesco Bank Box Insurance is arranged and administered by Insure The Box Limited which is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the UK Financial Conduct Authority.

Tesco Bank Key Cover is subject to the terms, conditions, claims procedure, cover limit and exclusions contained in this policy, in respect of an insured event which occurs within the territorial limits and during the period of insurance, for which you have paid or agreed to pay the premium.

DEFINITIONS

Certain words have specific meanings and wherever they appear throughout this **policy** they have been printed in bold to help **you** identify them.

Administrator: Insure The Box Limited. PO Box 1308 – Mail Centre, Newcastle, NE12 2BF.

Cover limit: The maximum amount payable in aggregate in each period of insurance, as shown in your policy schedule for each unique key fob.

Emergency: a dependant of yours is left unattended, unsupervised or uncared for, or there is a real and imminent danger to you or to the fabric of your property/vehicle.

Fob: The numbered key fob issued to the **policyholder** by **Keycare**, which **Keycare** has registered in the **policyholder's** name.

Home: Any property at which **you** live that an **insured key** unlocks.

Insurer: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Insured event: The loss or theft of any **insured key**, or any **insured key** locked inside **your** home or vehicle.

Insured key: Any of **your** keys which are attached to the **fob** during the **period of insurance**.

Keycare: Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST.

Period of insurance: The period shown in **your policy schedule** for which **you** have paid or agreed to pay the premium.

Permanently lost: **Insured keys** which remain lost after 48 hours have elapsed since the loss was reported to **Keycare**.

Policy: These Tesco Bank Key Cover terms and conditions and any changes to them.

Policyholder: The person in whose name **Keycare** has registered the fob.

Policy schedule: The document headed Tesco Bank Key Cover Policy Schedule giving details of the **policyholder**, **fob** number, **cover limit** and **period of insurance**.

Property: Any property or item that **your insured key** unlocks.

Territorial limits: The European Union.

Vehicle: Any vehicle that **you** use to which **your insured key** unlocks.

We/us/Our: Tesco Personal Finance trading as Tesco Bank, Tesco plc, Tesco Bank Box Insurance, Insure the Box Limited (and its subsidiaries), **Keycare** and the **Insurer**.

You/your: The policyholder, any immediate member of their family residing at the same address as the policyholder and any named driver on the Tesco Bank Box Insurance Policy Schedule during the period of insurance.

Terms and Conditions (contd)

CLAIMS PROCEDURE AND CONDITIONS

1. Claims Submission

To make a claim call 0845 366 0228 and quote the **fob** number. You must report any claim to **Keycare** as soon as reasonably possible and within 30 days of the **insured event**. You must submit valid receipts or invoices to Keycare, for payments you have made, within 120 days of the insured event. You are responsible for any costs of preparing the submission.

2. Theft

If an **insured key** has been stolen it must be reported to the police immediately.

3. Fraud

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **you** or anybody acting on **your** behalf, including exaggeration of the claim, or submission of forged or falsified documents, **you** will not be entitled to any benefit under this **policy** and criminal proceedings may follow.

4. Maximum Number of Claims

There is no limit to the number of separate claims which **you** may make within the **period of insurance**, subject to the total aggregate sum payable in each **period of insurance** not exceeding the **cover limit**.

GENERAL CONDITIONS

1. Compliance and Precautions

The insurance described in this **policy** will only apply if **you** have complied with all the terms and conditions, and have taken reasonable steps to protect the **insured key** and minimise the cost of any claim.

2. Cancellation of Tesco Bank Key Cover

You may cancel Tesco Bank Key Cover at any time by contacting the **administrator**; contact details can be found in **your** Tesco Bank Box Insurance **policy schedule**. If **you** cancel within 14 days of either receiving the **policy** documentation, or from the inception date of the **policy** (whichever is later) then the **administrator** will refund your premium for the time that was left on your **policy** providing no Key Cover claim has been made on the **policy**. If **you** cancel outside this period there is no entitlement to a refund of the premium and if **you** pay your premiums by instalments, the remaining premium must be paid in full.

If **you** pay your premiums by instalments, and the premium for time on cover has not been paid in full by you, the **administrator** may take action to recover any amount outstanding.

The **insurer**, **Keycare** and/or the **administrator** may, for a valid reasons or serious cause, cancel the **policy** by giving you seven days notice in writing to your last known address.

Cancellation of Tesco Bank Box Insurance

Tesco Bank Key Cover is an add-on to your Tesco Bank Box Insurance policy. If **you** or the **administrator** cancels the Box Insurance policy, the Key Cover will be automatically cancelled at the same time. If no Key Cover claims have been made during the current period of insurance, the **administrator** will refund your premium for the time that was left on **your policy**. If any Key Cover claim has been made during the current period of insurance, **you** must pay the full annual premium for the Key Cover and **you** will not be entitled to any refund of premium and if **you** pay your premiums by instalments, the remaining premium must be paid in full.

If **you** pay your premiums by instalments, and the premium for time on cover has not been paid in full by **you**, the **administrator** may take action to recover any amount outstanding.

3. Applicable Contract Law and Language

You and the **Insurer** are free to choose the law applicable to this contract, but in the absence of agreement to the contrary the law of England and Wales will apply. All information relating to this contract will be in the English language.

Terms and Conditions

THIS POLICY WILL COVER

If during the **period of insurance** and within the **territorial limits** an **insured key** is lost, stolen or locked inside your **home** or **vehicle**, the **Insurer/Keycare** will:

- a) Pay, up to the cover limit as detailed in your policy schedule, for the cost or expense incurred due to the loss or theft of the **insured key**, in accordance with the following table:

Cost/expense incurred	Extent of cover and limitations
1. Locksmith charges for lost or stolen keys	<ul style="list-style-type: none">• If you have no access to your vehicle/home/ property• in the case of an emergency, you have no immediate access to your vehicle/home/property
2. Locksmith charges for keys locked in home or vehicle	<ul style="list-style-type: none">• If you have no immediate access to your home or vehicle
3. New locks (including reprogramming of immobilisers, infra-red handsets and alarms remote controls which are attached to the fob but are not integral to an insured key)	<ul style="list-style-type: none">• If there is a security risk to your vehicle/home/property (which may arise from gaining entry to the property in 1 or 2 above)
4. Replacement Keys (including any infra-red handset and/or alarm remote control which is integral to any insured key if such cannot be reprogrammed)	<ul style="list-style-type: none">• Automatic replacement if an insured key is stolen• If insured key is lost, replacement will only be provided if you have no access to your home/vehicle/property, or your insured key is deemed permanently lost• Up to 3 keys per lock per claim
5. Vehicle Hire	<ul style="list-style-type: none">• If you have no access to your vehicle• up to £40 per day with a maximum of 3 days of cover per insured event
6. Onward transport costs	<ul style="list-style-type: none">• If you have no access to your vehicle away from your home• Up to £80 per insured event
7. Hotel or Accommodation costs	<ul style="list-style-type: none">• If you have no access to your home• Up to £120 per insured event

- b) Pay a £10 reward to the finder of a lost **insured key**.
c) Provide an emergency helpline 24 hours a day, 365 days a year.

THIS POLICY WILL NOT COVER

The **Insurer/Keycare** will not cover **you** in respect of:

- a) Keys lost or stolen when such keys are not attached to the **fob** (unless **you** have already notified **Keycare** that the **fob** has been lost or damaged and **you** are awaiting a replacement, in which event **Keycare** will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the **fob**).
- b) Any amount exceeding the **cover limit** in aggregate in the same **period of insurance**.
- c) Any **insured event** not reported to **Keycare** within 30 days.
- d) Sums claimed where **you** do not submit valid receipts or invoices to **Keycare**, for payments **you** have made, within 120 days of the **insured event**.
- e) **Insured keys** lost or stolen from someone other than **you**.
- f) Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.
- g) Sums claimed for replacement keys exceeding a maximum of 3 per lock.
- h) Wear and tear of, general maintenance of, or damage to locks and keys.
- i) Keys broken in locks.
- j) Replacement locks or keys of a higher standard or specification than those replaced.
- k) Charges or costs incurred where **Keycare** arranges for (and provides **you** with reasonable notice of) the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend.

Terms and Conditions (contd)

- l) Charges or costs incurred where **you** make alternative arrangements with a third party once **Keycare** has arranged for (and provided **you** with reasonable notice of) the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend.
- m) The balance of onward transport costs over a maximum of £80 per **insured event**.
- n) Loss of any property other than an **insured key** and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm remote attached to the **fob**.
- o) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- p) Loss caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government, or public or local authority.
- q) Any loss of earnings or profits which **you** suffer as a result of the loss or theft of an **insured key**.
- r) Claims arising from any deliberate or criminal act or omission by **you**.
- s) Loss or theft of an **insured key** which occurs outside the **period of insurance**.
- t) Any loss of market value to **your vehicle** as a result of loss or theft of the **insured keys**.

RECORDING CALLS

All telephone calls to **Keycare** are recorded to:

- Provide a record of the instructions received from **you**.
- Help monitor quality standards and assist with staff training.
- Meet legal and regulatory requirements.

COMMENTS AND COMPLAINTS

We hope **you** will be completely happy with **your** Tesco Bank Key Cover policy and the service provided. But if **you** are not satisfied we would like to know and we will aim to sort it out as quickly and fairly as possible. We have the following complaint procedure which **you** can follow if **you** are dissatisfied with the service you have received.

Step 1: Let us know

If **you** have a complaint about the sale of **your** policy:

- Telephone Tesco Bank Box Insurance Complaints on 0330 022 2202; or
- Write to Tesco Bank Box Insurance Complaints, PO Box 1308 – Mail Centre, Newcastle, NE12 2BF

If **you** have a complaint about **your** claim or documents:

- Telephone Keycare on 0845 303 0550; or
- Write to Keycare and send by post to Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST; or by fax 0845 075 6180; or by email to complaints@keycare.co.uk

Step 2: Contact the Financial Ombudsman Service

If **you** are not satisfied with our final decision regarding **your** complaint or **you** have not received our final decision within eight weeks, **you** may ask the Financial Ombudsman Service to review **your** case by contacting:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0800 023 4567 Fax: 0207 964 1001 Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure or contacting the Financial Ombudsman Service at any stage of **your** complaint will not affect **your** legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Keycare, the **Administrator** and the **Insurer** are covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if **Keycare** or the **Insurer** are unable to meet their obligations to **you**. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Terms and Conditions (contd)

DATA PROTECTION

Please make sure that you read this notice carefully.

How we use your personal information

We will use personal information which has been given to **us** to manage this **policy** and any other Tesco Bank products **you** may have, including handling underwriting and claims and issuing policy renewal documents to **you**. These activities may involve **us** releasing personal information to other insurers, regulatory authorities or agents providing services to **us**, to **you**, or on **our** behalf. Some of these agents may be based outside the European Economic Area but **we** will make provision for **your** personal information to be protected whilst being transferred to and processed in these countries.

We may use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis about **our** products and services, as well as to service **your** needs in connection with **your policy**.

Your electronic information

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

Marketing purposes

We will only send **you** information about other **Tesco** products and services that **we** think **you** would like to hear about and offers from other carefully chosen companies if **you** told us that **you** are happy for **us** to do this. **You** can contact **us** at anytime to give notice to stop data being used for marketing purposes by calling 0330 022 2202.

We may release **your** personal information to others:

- If **we** need to do this to manage **your** policy with **us** (as set out above)
- In connection with any research or analysis that **we** are carrying out (as mentioned above)
- Where **we** need to do so in order to prevent fraud (as mentioned below)
- If **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority) In other circumstances where **you** have given **your** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

Sharing information to prevent fraud

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** to obtain these details. The agencies may charge a fee.

Sensitive information

Some of the personal information that **we** ask **you** to provide may be sensitive personal data, as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** for the specific purposes for dealing with **your policy** and to provide the services described in **your policy** documents.

Helpline Card

Note your fob number on this card and carry in your purse or wallet

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If your keys are lost or stolen call Keycare immediately on:

0845 366 0228

Helpline Card

Note your fob number on this card and carry in your purse or wallet

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If your keys are lost or stolen call Keycare immediately on:

0845 366 0228

How to make a claim if your keys are lost or stolen

When you discover that your keys are missing:

- Please call our 24 hour Emergency Helpline
- Have your unique key fob number ready to enable us to retrieve your policy details

You will be asked to confirm the circumstances of lost or stolen keys, allowing us to agree the best course of action.

24hr Recovery Assistance

Emergency Lost and Stolen Helpline:

0845 366 0228

TESCO Bank Key Cover

24hr Recovery Assistance

Emergency Lost and Stolen Helpline:

0845 366 0228

TESCO Bank Key Cover

General Enquiries

Should you have any enquiries about your Tesco Bank Box Insurance Policy contact Tesco Bank Box Insurance. Customer Services number is 0330 022 2202 .

Web – service@boxins.tescobank.com

Lines are open between 8am and 9pm Monday to Friday, 9am to 5pm on Saturdays and 9am to 5pm on Sundays. Calls may be recorded.

Remember to inform us if you change address

www.tescobank.com

 Please recycle me