

**TESCO**  
Breakdown  
Cover

Cover provided by  
**RAC**  
breakdown

# Policy Booklet

Inside you'll find full details  
of your Breakdown Cover

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

**TESCO** Bank | *Every little helps*

# Contents

Page

<b>Statement of demands and needs</b>	2
<b>Policy summary</b>	2
<b>Policy provider</b>	2
<b>Type of insurance and cover</b>	2
<b>Significant features and benefits</b>	3
<b>Significant and unusual exclusions or limitations</b>	4
<b>Duration of policy</b>	4
<b>Your right to cancel</b>	4
<b>Caring for our customers</b>	5
<b>Financial Services Compensation Scheme</b>	5
<b>Regulatory status</b>	6
<b>Registered address</b>	6
<b>Policy wording</b>	6
<b>Terms and conditions</b>	6-7
<b>Your right to cancel</b>	7
<b>About your personal information</b>	8-10
<b>Definitions</b>	11-12
<b>Regulatory status</b>	12
<b>Registered address</b>	12
<b>Policy requirements and limitations</b>	13-14
<b>General exclusions applying to this policy</b>	14-16
<b>Caring for our customers</b>	17-18
<b>How to obtain assistance</b>	18
<b>Services in the UK</b>	19-23
<b>SECTION A – Tesco Value Breakdown Cover</b>	19
<b>SECTION B – Tesco Standard Breakdown Cover</b>	20
<b>SECTION C – Tesco Finest Breakdown Cover</b>	21-23

# Statement of demands and needs

Depending on the level of cover chosen, the products described in this policy document meet the demands and needs of those customers who wish to ensure they have breakdown assistance cover in the event of a mechanical breakdown occurring to the covered vehicle during the Period Of Cover.

## Policy summary

keyfacts®

This policy summary is an important document and contains a summary of the roadside assistance cover afforded to you under your policy, which you should read. It does not set out the full terms and conditions of the cover, which can be found in the Policy Booklet.

**Please Note:** You may need to review and update your cover periodically to ensure it remains adequate.

## Policy provider

- Roadside, Recovery and At Home levels of cover are underwritten by RAC Motoring Services. In the Channel Islands and Isle of Man, these covers are underwritten by RAC Insurance Limited.
- Onward Travel is underwritten by RAC Insurance Limited.

## Type of insurance and cover

Depending on the level of cover purchased you may be entitled to some or all of the different types of cover, which are summarised overleaf with the lowest level of cover shown first: your welcome pack will tell you which level of cover you have. This is a vehicle based policy which means that it is the vehicle (and its driver and occupants) which are entitled to the level of cover shown below at the time of a breakdown.

## Significant features and benefits

This section outlines the main features and benefits of cover:

	Value	Standard	Finest	
<b>Roadside</b>	✓	✓	✓	Roadside assistance ¼ mile or more away from your home address including a tow for up to 10 miles if your vehicle cannot be fixed.
<b>At Home</b>		✓	✓	As per Roadside plus breakdown assistance at your home or within ¼ mile of your home address.
<b>Recovery</b>			✓	As per Roadside plus Recovery for up to 8 people and your vehicle to any single destination within the UK.
<b>Onward Travel</b>			✓	Replacement car for up to 1 day whilst your vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport will be provided.

If you need assistance at the roadside call **0800 003 001**.

## Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of UK cover. Please also read the general exclusions and the vehicle specifications which apply to the vehicle on pages 14 to 16.

The following are not covered by this policy. For full details please refer to the policy exclusions section of the terms and conditions section of this booklet from page 6 onwards:

- Recovery, At Home and Onward Travel services are not available until 24 hours after commencement of the policy.
- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but you will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for the vehicle to be taken to a local garage for assistance, but you will have to pay for the work carried out.
- Labour at any garage to which the vehicle is taken.

## Duration of policy

Subject to your right to cancel, the policy will remain in force for 12 months from the date of payment of this policy.

## Your right to cancel

You have the right to cancel your policy within 14 days either from the day of purchase or the day on which you receive your policy documentation, whichever is later. Please see page 7 of this booklet for further details.

## Caring for our customers

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy, we would like to hear from you. If you have used our breakdown service and are dissatisfied with any aspect of the service, please write to:

Tesco Breakdown Customer Care  
RAC Motoring Services  
RAC House  
PO Box 200  
Walsall  
WS5 4QZ

Or call Freephone from the UK on **0800 015 6836**.

If you are dissatisfied with any other aspect of the services provided to you please write to:

Customer Care  
RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN

Or call: **0845 878 7234**.

If we are unable to settle your complaint, you may be able to refer to the Financial Ombudsman Service. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9ST. Telephone **0800 023 4567**.

## Financial Services Compensation Scheme

RAC Motoring Services and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme, depending on your type of insurance and the circumstances of any claim.

## Regulatory status

RAC Motoring Services, (in respect of insurance mediation services only) and RAC Insurance Limited are authorised and regulated by the Financial Services Authority. You can check our authorisations on the FSA's Register by visiting [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on **0845 606 1234**.

## Registered address

RAC Motoring Services (registered in England No. 01424399) and/or RAC Insurance Limited (registered in England No. 2355834) both with registered office at RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

## Policy wording

## Terms and conditions

Thank you for choosing Tesco Breakdown Cover.

This **policy** is arranged, administered and provided by **RAC** Motoring Services. In the Channel Islands and Isle of Man, this **policy** is underwritten by **RAC** Insurance Ltd. Onward Travel is underwritten by **RAC** Insurance Limited. **You** should read this **policy** along with **your welcome pack** for full details of **your** cover.

If the service **you** require is not provided for under this **policy**, **we** will try, if **you** wish, to arrange it at **your** expense. The terms of, and any payment for, any such service are a matter for **you** and the supplier and **we** will not act as an agent.

This **policy** is a contract between **us** and **you**. **We** agree to pay for those costs set out in this **policy**, which occur during the **period of cover** and for which payment of the appropriate premium has been made and subject to the following terms and conditions.

## Choice of Law

The laws of England and Wales govern **your policy**, unless **you** and **we** agree otherwise and such agreement has been put in writing by **us**.

## Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## Period of cover

- **You** cover is for one year, renewable annually.
- Cover may be automatically renewed by **RAC** on the renewal date. If **RAC** intends to automatically renew **RAC** will notify **you** of their intention prior to expiry together with details of the renewal premium. If **you** do not wish to renew **you** should inform **RAC** prior to the renewal date.

This document is available in large print, Braille and audio format by calling **our** customer services on **0845 878 7231** (calls may be monitored and recorded). **We** can be contacted by Typetalk by prefixing the number with 18001.

**You** must notify **us** of any change in **your** address immediately.

**We** may choose not to offer renewal of this **policy**.

**We** reserve the right to refuse to give service and/or cancel **your policy** if **you** or anyone using **your policy** behaves in a threatening or abusive way towards to **our** employees or contractors.

## Your right to cancel

1. **You** are entitled to cancel this **policy** up to 14 days following the commencement date of cover, or the date **you** receive this **Policy** Booklet, whichever happens later
2. If **you** have not made a **claim** within the first 14 days **we** will refund the cost of **your** cover
3. If **you** use the service within the first 14 days and decide to cancel, **you** will not be eligible for any refund
4. If **you** cancel this **policy** after 14 days, no refund or credit will be provided

Cancellations can be made by calling **0845 878 7231** (calls may be recorded and/or monitored), or by writing to **RAC** Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4QN



# About your personal information

## Who we are

Tesco Breakdown Cover is introduced by Tesco Personal Finance plc (trading as Tesco Bank).

This **policy** is arranged, administered and provided by **RAC** Motoring Services. In the Channel Islands and Isle of Man, this **policy** is underwritten by **RAC** Insurance Limited. Onward Travel is underwritten by **RAC** Insurance Limited.

This notice contains important information about the use of **your** personal information. Please make sure that **you** read this notice carefully. In this notice **we**, **us** and **our** means Tesco Bank, Tesco plc and its subsidiaries, **RAC** Motoring Services and **RAC** Insurance Limited. 'Personal information' means any information given to **us** about **you**, by **you** or anyone else in connection with the particular service or product that **we** are providing to **you**.

By taking out this **policy**, **you** confirm that **we** may use **your** personal information in the ways outlined in this notice. As the terms of this notice will also apply to anyone else insured under **your policy**, **you** should also show this notice to anyone else whose personal information **you** give to **us** and ensure that **you** have their consent to provide their personal data, including sensitive personal data, where necessary, in connection with **your policy**.

**Your** privacy is very important to **us**. **We** promise to respect and protect **your** personal information and try to make sure that **your** details are accurate and kept up to date. **You** should let **us** know whenever **your** personal details change.

## 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 **0845 878 7231**.

### **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.

## Monitoring and recording calls

**We** (or agents acting on **our** behalf) may monitor or record telephone calls to improve **our** service and to detect and prevent fraud.

## 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** at the address below. 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.

## Further information

**You** are entitled to receive a copy of the information **we** hold about **you**.

If **you** would like a copy of **your** information held by Tesco Bank, please contact the Data Protection Officer at:

Freepost RSJB-RYLK-JKUX  
Tesco Bank  
Data Protection Requests  
P. O. Box 277  
NEWCASTLE UPON TYNE  
NE12 2BU

If **you** would like a copy of **your** information held by **RAC**, please contact the Data Protection Officer at:

Tesco Breakdown Customer Care  
RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN

In both cases please give **your** name, address and (if **you** have one) **your policy** number.

**You** may be charged a small administration fee. Details will be provided at the date of request.

# Definitions

Below are certain words that have a specific meaning in this **Policy** Booklet and wherever these words appear they have the following meaning:

<b>Accident</b>	Means an accidental crash immobilising the insured <b>vehicle</b> .
<b>Breakdown</b>	Means unforeseen mechanical or electrical failure during the <b>Period of Cover</b> in the <b>UK</b> which has either immobilised <b>your vehicle</b> or made it unsafe to drive.
<b>Claim</b>	Means a call for assistance under this <b>policy</b> .
<b>Collision Damage Waiver</b>	Means if a hire car is damaged during the hire period <b>you</b> could be liable for the equivalent of the first £150-£550 (approximately) and have <b>your</b> credit card charged. In some cases the amount could be higher and varies according to hire company, category of hire car and location. The <b>collision damage waiver</b> covers the amount above the excess.
<b>Home</b>	Means <b>your</b> permanent residence in the <b>UK</b> .
<b>Period of Cover</b>	Means the period covered by this <b>policy</b> being 12 months from the date of inception.
<b>Policy</b>	Means this <b>policy</b> wording and <b>welcome pack</b> provided to <b>you</b> by <b>RAC</b> .
<b>Resident of the United Kingdom</b>	Means a person living permanently in the <b>United Kingdom</b> or a person employed by a company having its registered office in the <b>United Kingdom</b> .
<b>Welcome Pack</b>	Means the confirmation of <b>policy</b> coverage provided to <b>you</b> by <b>us</b> on <b>our</b> behalf.
<b>Specialist Equipment</b>	Is equipment not carried by <b>RAC</b> patrols or <b>RAC</b> contractors and includes but is not limited to winching and specialist lifting equipment.
<b>The Party/ Your Party</b>	Means the persons including <b>you</b> , travelling with <b>you</b> in the <b>vehicle</b> .
<b>United Kingdom/ UK</b>	Means England, Scotland, Wales, Northern Ireland and for the purpose of this document includes the Channel Islands and the Isle of Man.
<b>Vehicle</b>	Means the <b>vehicle</b> specified in the <b>welcome pack</b> being eligible to receive services under this <b>policy</b> .

<b>Vehicle Licensing Agency</b>	Means the Driver and Vehicle Licensing Agency (DVLA), Swansea SA6 7JL responsible for registration of vehicles in the <b>UK</b> and the equivalent authorities in Northern Ireland, Isle of Man or Channel Islands for vehicles required to be registered in those territories.
<b>We/Our/Us/RAC</b>	Means <b>RAC</b> Motoring Services and/or <b>RAC</b> Insurance Limited.
<b>You/Your</b>	Means the person named on the <b>welcome pack</b> when driving the <b>vehicle</b> , or any other person driving the <b>vehicle</b> with the owner's consent.

## Regulatory status

**RAC** Motoring Services, (in respect of insurance mediation services only) **RAC** Insurance Limited and Tesco Personal Finance plc is authorised and regulated by the Financial Services Authority. **You** can check **our** authorisations on the FSA's Register by visiting [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on **0845 606 1234**.

## Registered address

**RAC** Motoring Services (registered in England No. 01424399) and/or **RAC** Insurance Limited (registered in England No. 2355834) both with registered office at RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

Tesco Personal Finance plc (trading as Tesco Bank) (Registered in Scotland No.173199) with registered office at Interpoint Building, 22 Haymarket Yards Edinburgh EH12 5BH.

# Policy requirements and limitations

## Credit card details

**We** will require **your** credit card details if **we** arrange a service for **you** which is not covered by, or exceeds, any levels specified in the **policy**. If **you** do not provide **us** with **your** credit card details **RAC** will not be able to arrange or provide certain services which will be notified to **you** when credit card details are requested.

## Caravans and trailers

The **vehicle** restrictions in this **policy** apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** provide Recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out in this paragraph caravans and trailers are not covered by this **policy**.

**We** do **our** best to find solutions to motoring problems, but **we** regret **we** cannot arrange a replacement caravan or trailer in the event of **breakdown** or **accident** damage which cannot be repaired. **We** cannot guarantee to provide a **vehicle** with a tow bar.

## Unforeseeable losses or events

Except in relation to any **claim you** may have for death or personal injury, if **we** are in breach of the arrangements under this contract, **we** will not be liable for any losses or damages which are not a reasonably foreseeable result of any such breach, for example, loss of profit, loss of revenue or anticipated savings, loss of contacts, or for any business losses.

**We** do not guarantee the provision of any of the benefits under **your policy**, if there is anything beyond **our** reasonable control or the reasonable control of any service provider which prevents **us** or a service provider from providing that benefit. Benefits may be refused if **you** or any of **your party** behaves in a threatening or abusive way to any persons providing services under this **policy**.

## Battery related faults

For battery related faults **your policy** entitlements are as follows:

- **RAC's** initial attendance for a battery related fault is covered by **your policy**.
- The fitting of any parts or batteries purchased by **you** prior to **our** attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.

- **RAC** will test **your** battery at that initial **breakdown** attendance. If the battery is no longer serviceable and so fails the test **you** will be advised to replace it.
- If a condemned (non serviceable) battery is not replaced, a charge of no less than £59 will apply for further assistance to a battery related fault. The charge will be payable by credit or debit card before assistance can be arranged.

## General exclusions applying to this policy

**In addition to any limits and exclusions noted elsewhere in this policy, we will not cover:**

1. Costs for anything which was not caused by the incident **you** are claiming for.
2. **Breakdowns** in the **UK** resulting from road traffic **accidents**, vandalism, fire or theft.
3. **Vehicles** which have broken down as a result of taking part in any motor sport event or off road activity (including, without limitation rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, **vehicles** participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which takes place on, and complies with the normal rules of the road will be covered.
4. Any **claim** if **you** break down at a motor trader's premises, garage or premises offering **vehicle** repair.
5. The cost of all parts, garage, labour or all other costs in excess of **your policy limits**.
6. Loss caused by any delay, whether the benefit or service is being provided by **us** or someone else (for example a garage, hotel, car hire company, carrier, etc).
7. Any incident affecting a **vehicle** hired under the terms of this **policy**.
8. Routine servicing of **your vehicle**.
9. The cost of a glass or tyre specialist. **We** will arrange for **your vehicle** to be taken to a nearby garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other Recovery may be arranged but **you** will be liable for any additional costs.
10. The cost of a locksmith if **you** lose, break, or lock **your** keys in **your vehicle**. If **we** are unable to open **your vehicle** for any reason, **we** will arrange for a locksmith to attend where available, but **you** will be responsible for the costs. If a locksmith is not available, **we** will arrange for **your vehicle** to be taken to a nearby garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other Recovery may be arranged but **you** will be liable for any additional costs.
11. Any **claim** caused directly or indirectly by:
  - a) **your** property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority;
  - b) war, invasion, civil unrest, revolution, terrorism or any similar event.

12. Any **claim** caused directly or indirectly by the overloading of **your vehicle** and/or any caravan or trailer.
13. Any **claim** as a result of **vehicle breakdown** due to:
  - a) running out of oil or water;
  - b) frost damage;
  - c) rust or corrosion;
  - d) tyres which are not roadworthy;
  - e) using the incorrect fuel.
14. Any **claim** caused directly or indirectly by the effect of **your** or **your party's** use or consumption of alcohol or drugs.
15. Any **claim** where **your vehicle** is being driven by persons who do not hold a full **United Kingdom** or other recognised and accepted driving licence valid for use in the **United Kingdom**.
16. Any **claim** which **you** have made successfully under any other **policy** of insurance held by **you**. If the value of **your claim** is more than the amount **you** can get from **your** other insurance **we** may pay the difference subject to these **policy** limits and exclusions.
17. The cost of any transportation, accommodation or care of any animal. Any onward transportation of animals is at **our** discretion and solely at **your** risk. **We** will not insure any animal during any onward transportation **we** may undertake.
18. Any period outside **your period of cover**.
19. Any **vehicle** other than a car, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility **vehicle** must conform to the following specification:
  - a) maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
  - b) maximum overall dimensions of: length 5.5m; height 3m; width 2.3m (all including any load carried).

The **vehicle** restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** provide Recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out above caravans and trailers are not covered under this **policy**.



## Vehicle age

For cover purchased prior to October 16th 2010 the **vehicle** must have been no more than 16 years old at the date **you** first bought **your** Tesco Breakdown **policy**.

For cover purchased on or after October 16th 2010 the **vehicle** must have been no more than 10 years old at the date **you** first bought **your** Tesco Breakdown **policy**.

There is no upper age limit restriction for **vehicles** once **you** have purchased cover, provided **you** continue to renew this **policy** and continue to pay **your** premium.

20. Any **claim** by **you** unless **you** are a **resident of the United Kingdom** and the **vehicle** is registered with the relevant **Vehicle Licensing Agency**.
21. Any **vehicle** carrying more persons than recommended by the manufacturer, up to 8 persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during **vehicle** construction and to the manufacturer's specification.
22. Repairs to or Recovery of **your vehicle** if it is unattended.
23. Any personal effects, valuables or luggage left in **your vehicle** or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the **vehicle**. These are **your** responsibility.
24. **Specialist equipment** costs. **We** will however arrange for the specialist services if needed, but **you** will have to pay for any additional costs direct to the contractor.
25. Any costs which are not directly covered by the terms and conditions of this **policy**.
26. **Vehicles** which were broken down or unroadworthy at the start of this **policy**.
27. It is a legal requirement that **vehicles** used on, or recovered from, a public highway must have a valid current tax disc. Where no tax disc is displayed **we** will attempt to fix **your vehicle** at the road side but will not provide any other service or benefit.

The above is not applicable to those **vehicles** exempt under Section 5 of the Vehicle Excise and Registration Act 1994 (which include certain types of **vehicles**, including certain old **vehicles**, agricultural **vehicles** and emergency **vehicles**) or under Section 5 of the Vehicle Duty Order 2010 in Isle of Man. For further information please contact either DVLA at [www.dvla.gov.uk](http://www.dvla.gov.uk) or Vehicle Licensing, Dept of Transport for Isle of Man at <http://www.gov.im/transport/highways/dandv/welcome.xml>.

28. The costs of any parts provided by **RAC** to fix **your vehicle** at the roadside must be paid in full by credit/debit card at time of **breakdown** before work can commence.

## Caring for our customers

**We** are committed to providing **you** with the highest standard of service and customer care. **We** realise, however, there may be occasions when **you** feel **you** did not receive the standard of service **you** expected. Should **you** have cause for complaint about any aspect of the service **we** have provided to **you** and **you** have already called Customer Services, who have been unable to resolve the matter to **your** complete satisfaction, please contact **us** at the relevant address indicated and **we** will work with **you** to resolve **your** complaint.

**We** will deal promptly with **your** query. Unless **we** can satisfactorily resolve **your** complaint within 24 hours **we** will send **you** an acknowledgement within 2 working days, along with a leaflet outlining **our** complaints procedure.

Please quote **your** full name, contact telephone number or **policy** number and where applicable **your vehicle** registration in any communication.

If **you** have used **our breakdown** service and are dissatisfied with any aspect of the service, please bring the complaint to **our** attention as soon as **you** can (if possible, within 28 days of becoming aware of it). This does not affect **your** statutory rights to take legal action or exercise any other legal remedy. Please write to **us** at:

Tesco Breakdown Customer Care  
RAC Motoring Services  
RAC House  
PO Box 200  
Walsall  
WS5 4QZ

Or call: **0800 015 6836**.

If **you** are dissatisfied with any other aspect of the services provided to **you** please contact:

Customer Care  
RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN

Or call: **0845 878 7234**.

If **you** are still not satisfied with **our** final decision regarding **your** complaint or **you** have not received **our** final decision within 8 weeks, **you** can write to:

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

## Financial Services Compensation Scheme

**RAC** Motoring Services and **RAC** Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). 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. Policies of this type are 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.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

## How to obtain assistance

If **you** are unfortunate enough to break down please follow these simple steps:

- Call **0800 003 001** (freephone) from the **UK**.
- Have to hand **your policy** number and **vehicle** registration.
- Advise the operator of the location of **your vehicle** and the nature of the fault.

**RAC** will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call **RAC** first. Please do not go ahead and make **your** own arrangements as **RAC** cannot reimburse costs incurred without prior authorisation.

Calls may be recorded and/or monitored. Customers with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities on **07855 82 82 82**.

# Services in the UK

Cover applies to **vehicles** registered with the relevant **Vehicle Licensing Agency** only.

## Section A – Tesco Value Breakdown Cover

### Roadside

If **you** are stranded on a public highway (or other road or area to which the public has the right of access) as a result of a **breakdown** to **your vehicle**, **we** will send an **RAC** patrol or contractor to help **you**.

**We** will try to repair **your vehicle** at the roadside. Roadside includes labour at the scene of the **breakdown** (but not labour at any garage to which the **vehicle** is taken).

If **we** cannot repair the **vehicle** at the roadside, and **we** believe repairs are unwise or cannot be completed within a reasonable time, **we** will take the **vehicle** and up to 8 people to a destination of **your** choice within 10 miles of the scene of the **breakdown**. If **you** have no preferred destination, **we** will take the **vehicle** to a nearby garage. If **you** wish the **vehicle** to be taken to any other destination, **you** will have to pay for the towage costs for the whole distance.

#### Roadside does not cover:

- **Breakdowns** which would be prevented by routine servicing of **your vehicle** as recommended by the manufacturer.
- Routine servicing of the **vehicle**.
- Any labour other than that incurred at the roadside including, without limitation, garages.
- Replacing tyres or windows.
- Missing or broken keys. **We** will try to arrange the services of a locksmith but **you** will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- **Vehicles** being demonstrated or delivered by motor traders, or used under trade plates.
- **Vehicles**, which in the reasonable opinion of **our** patrol or contractor, had broken down or were unroadworthy before **you** took out **your policy**.

- **Vehicles** which break down within 1/4 mile of **your home** address or where **you** normally keep the **vehicle**.
- Contaminated fuel problems. **We** will arrange for **your vehicle** to be taken to a local garage for assistance, but **you** will have to pay for the work carried out.
- The cost of parts, fuel or other supplies.
- Any **vehicle** storage charges incurred when **you** are using **our** services.
- **Breakdown** caused by or following an **accident**, fire, theft or act of vandalism. If **you** call **us** for assistance following such an incident **you** will be liable to pay **us** for removal. (Subject to the terms of **your** insurance **policy**, **you** may then be able to reclaim these costs through **your** car insurance.)
- The tow or transport of any **vehicle**, which, in **our** reasonable opinion, is loaded beyond its legal limit.
- Any **vehicle** in a position where **we** cannot work on it or tow it, or wheels have been removed. **We** can arrange to rectify this but **you** will have to pay the costs involved.
- Any animals in **your vehicle**, please note that their onward transportation is at **our** discretion and solely at **your** risk. **We** will not insure any animal, including livestock in transit, during any onward transportation **we** undertake.

## Section B – Tesco Standard Breakdown Cover

As well as the services detailed under Section A **you** are also entitled to the following:

### At Home

At Home has the same terms and conditions as Roadside but with the following variations:

At Home allows **you** to use Roadside within 1/4 mile of **your home** address or where **you** normally keep the **vehicle**.

#### **At Home does not cover:**

- The rectifying of failed or attempted repairs.
- The reimbursement of taxi fares.
- Service within 24 hours of commencement of this **policy**.
- Recovery of the **vehicle**.

## Section C – Tesco Finest Breakdown Cover

As well as the services detailed under Sections A and B **you** are also entitled to the following:

### Recovery

Recovery has the same terms and conditions as Roadside but with the following variations:

If **we** cannot repair **your vehicle** locally within a reasonable time, **we** will take the **vehicle** and up to 8 people **home** or to a single address anywhere else within the **UK**. If there are more than 5 people this may require two separate **vehicles**. An adult must accompany any persons under the age of 16.

**You** can use Recovery if **you** are ill, and there are no passengers who can drive the **vehicle**, so that **you** cannot continue **your** trip. **You** must show **us** a doctor's medical certificate confirming **your** inability to drive (in these cases, **we** will provide this service at **our** reasonable discretion).

Residents of Northern Ireland are also entitled to be recovered from the Republic of Ireland.

#### Recovery does not cover:

- Any **vehicle** which in **our** reasonable opinion was broken down or unroadworthy at the time **you** took out **your policy**.
- The use of Recovery as a way to avoid paying repair costs.
- A second Recovery if:
  - a) the original fault has not been repaired properly by a party other than **RAC**;
  - b) **RAC** have advised **you** that it is a temporary repair; or
  - c) the desired destination cannot accept the **vehicle** due to company opening hours or other restrictions.

If a second Recovery is required this service can be provided but a charge will be made dependent on the service required, time of day and distance. These charges will be payable by credit/debit card prior to the relevant service being provided.

- Service within 24 hours of commencement of this **policy**.

### Onward Travel

Onward Travel benefits must be arranged at the time of **breakdown** and cannot be requested later.

**You** are entitled to one of the following extra benefits once **we** have decided that **we** cannot repair the **vehicle** locally:

- Replacement car hire.
- Alternative transport costs.
- Hotel accommodation.

**You** can use the Onward Travel benefits from **your home** address or within a quarter of a mile of **your home** address. This excludes incidents where **we** have been called to rectify failed repairs.

### Replacement car hire

**We** will pay for:

- Up to one day's hire cost of a manual car of similar cubic capacity to **your vehicle** up to 1600cc if **your vehicle** is being repaired.
- Insurance (including **collision damage waiver**).

Replacement car hire is subject to availability and **our** supplier's terms and conditions, which will usually include:

- Age limits. Drivers must be at least 21 years of age.
- The need to have a current driving licence, and, if held, a driving licence photo card, with **you**.
- Limits on acceptable driving licence endorsements.
- The need to provide a valid credit card number. (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the **vehicle** to **you**).

Hire cars are not usually available with a tow bar, and therefore **your** caravan or trailer will, if eligible, be recovered under Recovery with **your** broken down **vehicle**.

After taking a fair and reasonable view of the circumstances, **we** may decide that a hire car is not a practical solution, and hotel accommodation or alternative transport will be provided instead.

If **you** require a second or any other type of **vehicle** **we** will try to arrange this for **you** and **you** will have to pay for any additional costs.

### Alternative transport

**We** will reimburse **you** for standard class rail or other transport of **our** choice (acting reasonably) for up to 8 people to reach the end of their journey within the **UK**. **We** will pay up to £100 a person or £300 for a group whichever is less.

### Hotel accommodation

**We** will arrange and reimburse **you** for one night's bed and breakfast for up to 8 people in a hotel of **our** choice.

**We** will pay up to £50 per person or £300 for each party whichever is less. **You** will have to pay for any extra hotel or transport costs.

## Special medical assistance

Onward Travel also provides special medical assistance. If **you** or one of **your** passengers is taken into hospital more than 20 miles from **home** **we** will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' on the previous page.

**We** will also arrange for an ambulance to take the patient to a local hospital near to their **home** once medical permission has been given. Special medical assistance is not available for planned hospital visits.

**We** will pay up to £50 a person or £300 for each party whichever is less. **You** will have to pay for any extra hotel or transport costs.

### Onward travel does not cover:

- Other charges arising from **your** use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the car and any costs due to **you** keeping the car after the agreed period of hire (**you** must settle these charges directly with the supplier).
- A second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party or if **we** have advised **you** that it is a temporary repair.
- If **you** are unfortunate enough to have an incident with the hire car and **you** make an insurance **claim**, **you** will be responsible for paying any excess.
- Service within 24 hours of commencement of this **policy**.
- Any of the Onward Travel benefits, as stated above, before **our** attendance of the **breakdown** incident.
- Any of the Onward Travel benefits, as stated above, if the **vehicle** is not displaying a valid tax disc.



# Notes

## Notes

# Notes

## If you need breakdown assistance

**Breakdown  
Assistance Line**

**0800 003 001**

Lines open 24 hours a day, 365 days a year.

## We could help you save on other insurance too

<b>Car Insurance</b>	<b>0845 301 0731</b>	Lines are open between 8am and 9pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
<b>Home Insurance</b>	<b>0845 301 0940</b>	Lines are open between 8am and 9pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
<b>Pet Insurance</b>	<b>0845 078 3801</b>	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
<b>Travel Insurance</b>	<b>0845 293 9474</b>	Lines are open between 8am and 8pm Monday to Friday, 9am to 4pm on Saturdays and 10am to 5pm on Sundays.
<b>Health Insurance</b>	<b>0845 605 2901</b>	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays.
<b>Dental Insurance</b>	<b>0845 604 0263</b>	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays.
<b>tescobank.com</b>		

Tesco Car & Home Insurance and their add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and are underwritten by a select range of insurers.

Tesco Bank Pet Insurance is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc.

Tesco Travel Insurance is provided and underwritten by Ageas Insurance Limited, except in relation to the Financial Failure cover which is provided and administered by International Passenger Protection Limited and underwritten by a consortium of insurers and certain underwriters at Lloyd's of London.

Tesco Health Insurance and Tesco Dental Insurance are provided by AXA PPP healthcare Limited.

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

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

Tesco Breakdown Cover is administered and underwritten by RAC Motoring Services and/or RAC Insurance Limited. RAC Motoring Services (Registered No. 01424399) and RAC Insurance Limited (Registered No. 2355834). Registered Offices: RAC House, Brockhurst Crescent, Walsall, WSS 4AW. RAC Motoring Services (in respect of Intermediary activities only) and RAC Insurance Limited are authorised and regulated by the Financial Services Authority. For your protection, telephone calls may be recorded and monitored.

 **Please recycle me**