

Important information about your policy

Inside you'll find details of changes
to your Tesco Bank Car Insurance policy

Changes to your Tesco Bank Car Insurance policy

There are some changes to **your** Tesco Bank Car Insurance policy. This leaflet will explain the main changes and how they will affect **you**. Please read this leaflet in conjunction with **your Policy Booklet, Schedule and Statement of Fact**.

KEY CHANGES	OLD POLICY	NEW POLICY	What this means to you
Pages 1-6 of your Policy Booklet			
Here are some quick and handy tips		Multiple changes of vehicle We may refuse to continue cover if you make more than three changes of vehicle during a policy term and if we do continue cover you may be asked to provide evidence that you are the owner and/or the registered keeper of the vehicle.	We have added this section to make our customers aware that there may be a limit on the number of vehicle changes permitted during the policy year. This is to prevent fraudulent activity.
Meanings of Words	Meanings of Words Certain words in this policy are printed in bold. These words have particular meanings which are shown below. These meanings do not apply to Section M, which contains a table setting out the meanings of words used in that section only. Please note that from page 29 onwards, a wider definition of 'we', 'us' and 'our' applies.	Meanings of Words Certain words in this policy are printed in bold. These words have particular meanings which are shown below. These meanings do not apply to Section M or Optional Cover – Motor Legal Protection, as these contain a table setting out the meaning of words used in these sections only. From page 33, the Data Protection Notice uses a wider definition of the words "we", "us" and "our".	Additional wording to clarify there are differing definitions within the noted sections of this policy booklet.
Meanings of Words	Dangerous Goods	Hazardous Goods – This wording to be moved to under 'Geographical limits' so that the list remains alphabetical.	We have changed the wording from 'dangerous' to 'hazardous' goods to keep this consistent with terminology used more widely in the industry.
Meanings of Words	Dangerous Goods as defined in the Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009.	Hazardous Goods – goods or substances referred to in the European Agreement concerning the International Carriage of Dangerous Goods by Road, such as. explosive substances and articles, gases, flammable liquids, flammable solids, self-reactive substances and solid desensitised explosives, substances liable to spontaneous combustion, substances which, in contact with water, emit flammable gases, oxidising substances, organic peroxides, toxic substances, infectious substances, radioactive material and corrosive substances.	We have included more information on the types of goods we consider to be hazardous , as defined in the European Agreement.
Meanings of Words	Terrorism as defined in the Terrorism Act 2000.	Definition now removed and full exclusions section under the terrorism section.	We have removed the definition of terrorism, as a full description of terrorism has been added to the appropriate section in the policy wording.

KEY CHANGES

OLD POLICY

NEW POLICY

What this means to you

Policy conditions – Pages 7-11 of your Policy Booklet

Condition 1 – If we cancel

The **administrator**, on **our** behalf, or **we** can cancel this policy, for a valid reason or on serious grounds, by sending **you** seven days notice to **your** last known address. **You** must then return **your Certificate of Motor Insurance** to the **administrator**, as it is an offence under the Road Traffic Act not to do so. **You** can return **your Certificate of Motor Insurance** by post or can surrender it by sending an email to the **administrator** to confirm this. If **you** want to surrender **your Certificate of Motor Insurance** this way, please contact the **administrator** who will advise **you** how to do this.

The **administrator**, on **our** behalf, or **we** can cancel this policy, for a valid reason or on serious grounds, by sending **you** seven days notice of cancellation to **your** last known address. Examples of a valid reason or serious grounds may include, but are not limited to:-

- Non-payment of premium (including missed direct debit payments) that is not resolved following **our** reminders.
- Not providing proof of no claims discount that is not resolved following **our** reminders.
- Failing to comply with the policy conditions, as outlined in the policy booklet.
- Failing to cooperate and/or provide the necessary information required to enable **us**, or the **administrator**, to administer **your** policy, claim or investigate fraud.
- Where fraud is suspected.
- Where threatening, abusive or offensive behaviour has been used towards **us** or the **administrator**.
- Where any change **you** tell **us** about occurring during the term of **your** policy that alters the information on **your** policy documents resulting in **us** no longer being able to continue cover.

You must then return **your Certificate of Motor Insurance** to the **administrator**, as it is an offence under the Road Traffic Act not to do so. **You** can return **your Certificate of Motor Insurance** by post or can surrender it by sending an email to the **administrator** to confirm this. If **you** want to surrender **your Certificate of Motor Insurance** this way, please contact the **administrator** who will advise **you** how to do this.

We have revised this condition to include some examples of reasons why **your** policy may be cancelled.

Condition 3 – Looking after your car

The car must be kept in good working order. **We** may examine **the car** at any time.

The car must be kept in good working order. **We** may examine **the car** at any time. If **we** need to do this, **we** will contact **you** in advance to make suitable arrangements.

We have revised this condition to make it clear that if **we** need to examine **your car** **we** will notify **you** in advance.

Condition 9 – Compulsory Insurance

9. Compulsory insurance
If the law of any country says **we** must make a payment that **we** would not otherwise have paid, **you** must repay this amount to **us**.

9. Additional Payments
If, as a result of **your** actions, the law of any country requires **us** to make a payment that is outside of the cover provided by this policy then **you** will repay that sum to **us** upon request.

We have renamed this condition and revised the wording to make it clearer.

KEY CHANGES

OLD POLICY

NEW POLICY

What this means to you

Policy conditions – Pages 7-11 of your Policy Booklet (continued)

Condition 10 – Automatic Renewal

When **you** policy is due for renewal, the **administrator** may offer to renew it for **you** automatically. This saves **you** the worry of remembering to renew before the policy ends. If the **administrator** does offer to do this for **you**, they will write to **you** before **your** policy ends with full details of **your** next year's premium and any change in terms. If **you** do not want to renew the policy, all **you** need to do is call the Customer Services Line to let the **administrator** know.

The **administrator** will send **you** details of **your** car insurance renewal invitation approximately 21 days before **your** policy comes to an end. This will contain details of **your** next year's premium, any changes to the terms and whether **you** need to contact us to complete **your** renewal. This may include placing **your** Tesco Bank insurance with a different car insurer selected from Tesco Bank's range of insurance providers, from the renewal date of **your** existing policy. If **we** do this, **we** will let **you** know when **we** send **your** renewal invitation.

We have updated **our** policy wording to provide **you** with clearer information regarding automatic and manual renewal processes. This includes the fact **we** may place **your** car insurance policy with another insurer from the renewal date. **You** can contact us if **you** would like more information on who those insurers are.

If **we** are unable to renew **your** policy **we** will contact **you** approximately 21 days before **your** policy comes to an end, so that **you** can arrange alternative insurance.

If **your** policy renews automatically, **you** will not need to do anything. **We** will automatically renew **your** policy and all of **your** chosen add-on products. If **you** do not want to renew **your** policy with us or **your** details have changed **you** will need to let us know on the phone number provided in **your** renewal pack. If **we** do not hear from **you**, **we** will automatically take payment from the card/account details most recently provided. If **you** are not the card or account holder **you** must ensure that the card/account holder has agreed to make the renewal payment and **you** must tell them of any changes to the amount.

If **your** policy does not renew automatically, **you** will need to contact us on the number which will be provided in your renewal pack, otherwise **we** will not be able to renew **your** policy.

Condition 11 – Claims as a result of drink or drugs

If a claim occurs whilst **you**, or any person named on **your Certificate of Motor Insurance**, is driving illegally due to **excess** levels of alcohol or the use of drugs, then there will be no cover for **the car** and **we** reserve the right to recover all sums paid to any third parties from **you** or the driver of **the car**. **We** reserve the right to withhold any claim settlement during the police investigation and/or criminal proceedings.

If a claim occurs whilst **you**, or any person named on **your Certificate of Motor Insurance**, is driving **the car** illegally due to **excess** levels of alcohol or the use of drugs, or the failure to supply a specimen, or provide permission, for alcohol or drug analysis, then there will be no cover for **the car** under this policy and **we** reserve the right to recover any costs **we** incur under this policy from **you** or the driver of **the car**. **We** also reserve the right to withhold any claim settlement during the police investigation and/or criminal proceedings.

We have added text to this condition to include circumstances where there has been a failure to provide a specimen or provide permission for alcohol or drug analysis.

KEY CHANGES

OLD POLICY

NEW POLICY

What this means to you

Condition 12 – Documents and information you may need to send us

If **we** request them, **you** must send **us** any document or provide **us** with information **we** may reasonably require to help **us** validate **your** named drivers and/or **your** vehicle's details.

We have added a new condition to make **you** aware that there may be circumstances where **we** may require additional information about **you**, or any driver of **your** car.

Examples of documents or information **we** may require include **your** and **your** named drivers driving licence, driving licence number, **your** vehicle registration documents, proof of MOT, no claim discount or proof of **your** address.

Your cover – Sections A–M – Pages 12–28 of your Policy Booklet

Section B – Windscreen cover – What is not covered

What is not covered

- The **excesses** shown in the **Schedule** under Section B.
- Loss of use of **the car**.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages.
- Repair or replacement of any windscreen or window unless it is made of glass.
- Repair or replacement of broken or damaged sunroofs, fixed or moveable glass roof panels and the associated mechanisms.
- The hood or roof structure of a convertible or cabriolet vehicle and the associated mechanisms.

What is not covered

- The **excesses** shown in the **Schedule** under Section B.
- Loss of use of **the car**.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages.
- Repair or replacement of any windscreen or window unless it is made of glass.
- Repair or replacement of broken or damaged sunroofs, fixed or moveable glass roof panels and the associated mechanisms.
- The hood or roof structure of a convertible or cabriolet vehicle and the associated mechanisms.
- Deliberate damage caused by anyone insured under **your** policy
- Any amount greater than the **market value of the car**.

We have added two new exclusions under this section to exclude damage caused deliberately by a person on **your** policy and any payments that exceed the value of **your** car.

KEY CHANGES

OLD POLICY

NEW POLICY

What this means to you

Your cover – Sections A–M – Pages 12–28 of your Policy Booklet (continued)

How we will settle your Claim

How **we** will settle **your** claim under sections A or C

We will choose whether to repair **the car** or pay **you** a cash amount equal to the cost of the loss or damage. If **the car** cannot be driven because of damage that is covered under this policy, **we** will pay for **the car** to be protected and taken to the nearest approved repairer.

We will replace any child seats which are fitted to **the car** at the time of an incident, even if there is no apparent damage.

How **we** will settle **your** claim under sections A or C

We will choose whether to repair **the car** or pay **you** a cash amount equal to the cost of the loss or damage. If **the car** cannot be driven because of damage that is covered under this policy, **we** will arrange and pay for **the car** to be protected and taken to the nearest approved repairer.

We will replace any child seats which are fitted to **the car** at the time of an incident, even if there is no apparent damage.

We have added text to make it clear that **we** will arrange and pay for **the car** to be protected if it cannot be driven after an insured incident.

If the car is economically repairable

If the condition of **the car** is better after the repair than it was just before it was damaged, **we** may ask **you** to pay something towards it.

We will not pay any part of a repair or replacement which improves **your car** beyond its condition before the loss or damage took place unless **you** have agreed to pay the additional cost prior to any work commencing.

We have revised this wording to clarify that **we** will not pay for any improvement to **your** vehicle, unless **you** have agreed to pay the additional cost.

Section H – Liabilities to third parties

What is covered

We will cover legal liability incurred by **you** (or by other people as set out in this section H) for the death of or injury to any person and damage to property caused by or arising out of:

Cover for **you**

- **You** using **the car**.
- Goods falling from **the car**.
- Loading and unloading **the car**.
- **You** using a motor car not belonging to **you** and not hired to **you** under a hire purchase agreement or leased to **you** under a leasing agreement, provided that:
 - **your** current **Certificate of Motor Insurance** allows **you** to do so; and
 - **you** have the owner's permission to do so; and
 - **you** still have **the car** and it has not been damaged beyond economical repair nor been stolen and not recovered; and
 - the motor car is registered within the **geographical limits**; and
 - **you** are not using the motor car outside of the **geographical limits**; and
 - **you** are not insured under any other insurance to drive the motor car; and
 - there is a current and valid policy of insurance held for that motor car in accordance with the Road Traffic Acts.

What is covered

We will cover legal liability incurred by **you** (or by other people as set out in this section H) for the death of or injury to any person and damage to property caused by or arising out of:

Cover for **you**

- **You** using **the car**.
- Goods falling from **the car**.
- Loading and unloading **the car**.
- **You** using a motor car not belonging to **you** and not hired to **you** under a hire-purchase agreement or leased to **you** under a leasing agreement, provided that:
 - **your** current **Certificate of Motor Insurance** allows **you** to do so; and
 - **you** have the owner's permission to do so; and
 - **you** still have **the car** and it has not been damaged beyond economical repair nor been stolen and not recovered or declared as off the road using a Statutory Off Road Notification (SORN); and
 - the motor car is registered within the **geographical limits**; and
 - **you** are not using the motor car outside of the **geographical limits**; and
 - **you** are not insured under any other insurance to drive the motor car; and
 - there is a current and valid policy of insurance held for that motor car in accordance with the Road Traffic Acts.

We have included reference to vehicles declared 'off the road' to make **you** aware that if **the car** is currently under a Statutory Off Road Notification, **you** will not be covered to drive another vehicle or be covered for liability to third parties under this policy.

KEY CHANGES	OLD POLICY	NEW POLICY	What this means to you
Section H – Liabilities to third parties	<p>What is not covered</p> <ul style="list-style-type: none"> Any amount we have not agreed to in writing. 	<p>What is not covered</p> <ul style="list-style-type: none"> Any solicitor's fees or legal costs, unless you have provided us with an estimate which we have authorised prior to any costs being incurred. 	<p>We have revised the wording to make it clear that we will not pay any solicitor's fees or legal costs, unless we have agreed to these in advance.</p>
Section H – Liabilities to third parties	<p>What is not covered</p> <ul style="list-style-type: none"> Any amount for any one claim or series of claims arising from one event that causes loss of or damage to property while the car is being used to carry dangerous goods. 	<p>What is not covered</p> <ul style="list-style-type: none"> Any amount for any one claim or series of claims arising from one event that causes loss of or damage to property while the car is being used to carry hazardous goods. 	<p>We have amended the wording to include reference to 'hazardous' rather than 'dangerous' goods, as per the revised definition provided at the start of the policy wording.</p>
Section I – Using your car abroad	<p>What is covered</p> <p>We will cover your minimum legal liability to others while you or any permanent driver covered by this policy and named on your current Certificate of Motor Insurance are using the car within the European Union and any other country which the Commission of the European Communities is satisfied has made arrangements under Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.</p> <p>This cover is the minimum required to comply with the laws on compulsory insurance for motor vehicles. You do not need an International Motor Insurance Card (Green Card) for visits to these countries.</p> <p>We will also provide the cover shown on your Schedule for up to a total of 90 days in any period of insurance while you or any permanent driver covered by this policy and named on your current Certificate of Motor Insurance are using the car within the countries referred to above, provided your main permanent residence is in the United Kingdom.</p> <p>We will provide the cover shown on your Schedule in Eire as long as the car does not remain there for more than 90 consecutive days at any one time.</p> <p>What is not covered</p> <p>If your Certificate of Motor Insurance allows you to drive any other vehicle, that cover does not apply outside of the geographical limits.</p>	<p>What is covered</p> <p>We will cover your minimum legal liability to others while you or any permanent driver covered by this policy and named on your current Certificate of Motor Insurance are using the car within the European Union and any other country which the Commission of the European Communities is satisfied has made arrangements under Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.</p> <p>Currently these countries are:- Austria, Andorra, Belgium, Bulgaria, Switzerland (including Liechtenstein), Cyprus, the Czech Republic, Germany, Denmark, Spain, Gibraltar, Estonia, France (including Monaco), Finland, Greece, Hungary, Croatia, Italy (including San Marino and the Vatican City), Republic of Ireland, Iceland, Luxembourg, Latvia, Lithuania, Malta, Norway, Netherlands, Portugal, Poland, Romania, Sweden, Slovakia, Slovenia, Serbia.</p> <p>This cover is the minimum required to comply with the laws on compulsory insurance for motor vehicles. You do not need an International Motor Insurance Card (Green Card) for visits to these countries.</p> <p>We will also provide the cover shown on your Schedule for up to a total of 90 days in any period of insurance while you or any permanent driver covered by this policy and named on your current Certificate of Motor Insurance are using the car within the countries referred to above provided your main permanent residence is in the United Kingdom.</p> <p>We will provide the cover shown on your Schedule in Eire as long as the car does not remain there for more than 90 consecutive days at any one time.</p> <p>What is not covered</p> <p>If your Certificate of Motor Insurance allows you to drive any other vehicle, that cover does not apply outside of the geographical limits.</p>	<p>We have now provided a list of the countries we provide cover for under this section.</p>

KEY CHANGES

OLD POLICY

NEW POLICY

What this means to you

Your cover – Sections A–M – Pages 12–28 of your Policy Booklet (continued)

Section J – No Claims Discount

What is covered

As long as a claim has not been made during the **period of insurance** immediately before **your** renewal, **we** will include a discount in **your** renewal premium. **You** may not transfer this discount to any other person.

If a claim is made during the **period of insurance**, the discount will be reduced in accordance with **our** step back scale (a copy is available on request). **You** may also have to pay a higher **excess**.

Your no claim discount will not be affected if the only claims made are for a broken windscreen or window glass under section B of this policy (**your** policy **Schedule** shows if **you** have this cover).

What is covered

As long as a claim has not been made during the **period of insurance**, **we** will increase **your** no claim discount by one year (up to a maximum of 9 years) and a discount for this will be included in **your** renewal premium.

If a claim is made during the **period of insurance**, the discount will be reduced in accordance with **our** step back scale shown in **your** policy summary. **You** may also have to pay a higher **excess**.

If **we** make a full recovery of the claims cost from a third party **your** no claim discount will be reinstated. Claims made for a broken windscreen or window glass under section B of this policy (**your** policy **Schedule** shows if **you** have this cover) will not affect **your** no claim discount.

We have revised the wording to detail how the step back process works and show that the step back scale is included in the policy summary.

Section K – No Claims Discount Protection

If **you** have chosen to protect **your** no claim discount, it will not be reduced in the event of a claim provided **you** have no more than two claims in the policy year.

If **you** have chosen to protect **your** no claim discount, it will not be reduced in the event of a claim provided **you** have no more than two claims in the first policy year.

Additional wording to clarify the time period within which **you** can claim without having **your** No claim discount reduced.

If **you** continue to renew **your** Tesco Bank Car Insurance policy the terms of **your** no claims discount protection will change. Full details can be found in **your** policy summary.

The protection provided under this section only applies to **your** no claim discount.

It does not protect **your** premium and **you** may have to pay a higher premium or **excess** if any claims are made.

If **you** renew **your** Tesco Bank Car Insurance policy the terms of **your** no claims discount protection will change. Full details can be found in **your** policy summary.

The protection provided under this section only applies to **your** no claim discount. It does not protect **your** premium and **you** may have to pay a higher premium and excess if any claims are made.

Your no claim discount will not increase in any years in which **you** have a claim.

Updated wording to simplify this area.

Section M – Motor Legal Protection (Tesco Legal Guard) Page 24

This section of **your** policy provides **you** with cover for legal costs and expenses to pursue a claim for compensation in respect of uninsured losses or personal injury arising from a motor accident.

Please note, if **you** have Motor Legal Protection shown in the 'Additional Cover' area at the bottom of **your** schedule, then please refer to the Motor Legal Protection policy at the back of this book.

This section of **your** policy provides **you** with cover for legal costs and expenses to pursue a claim for compensation in respect of uninsured losses or personal injury arising from a **road traffic accident** for which another party is at fault.

Updated wording to ensure clarity of which section applies to **you**

KEY CHANGES	OLD POLICY	NEW POLICY	What this means to you
Section M – Motor Legal Protection (Tesco Legal Guard) Page 27	<p>Uninsured loss recovery & personal injury</p> <p>What is insured</p> <p>You are covered for advisor’s costs to pursue damages claims arising from a road traffic accident:</p> <p>b) Against those whose negligence has caused you to suffer loss of your insurance policy excess or other out of pocket expenses.</p>	<p>Uninsured loss recovery & personal injury</p> <p>What is insured</p> <p>You are covered for advisor’s costs to pursue damages claims arising from a road traffic accident:</p> <p>b) Against those whose negligence has caused you to suffer loss of your insurance policy excess or other out of pocket expenses. The adviser will help you identify what these are, but examples of such losses include but are not limited to:</p> <ul style="list-style-type: none"> • Loss of earnings • Damage to personal items • Alternative travel costs 	<p>Additional wording in section b) to clarify examples of uninsured losses.</p>
Page 28	<p>If, following a road traffic accident where someone else is to blame, you vehicle is off the road and you require a replacement vehicle, you will be provided with access to a replacement vehicle provider. You will be provided with a ‘like-for-like’ replacement vehicle where you have a valid claim against somebody else (subject to the replacement vehicle provider’s normal terms and conditions). This service is provided by one of the underwriter’s select suppliers in mobility solutions. You will be advised who the supplier is at the point of registering a claim.</p>	Section removed.	<p>For most customers we will continue to refer you to a replacement vehicle provider who may be able to assist you in claiming a replacement vehicle similar to your own where this is required, however, this will not always be possible.</p>
Your cover – Section N – Page 29-30 of your Policy Booklet			
Section N – Additional Cover Features		Section N added.	Section N only applies where specifically indicated on your schedule.
Your cover – Policy exclusions – Page 30 of your Policy Booklet			
Top of page 30	Please note that from this page onwards, a wider definition of ‘ we ’, ‘ us ’ and ‘ our ’ applies.	No change to wording, relocated to page 30.	We have moved this wording to keep it aligned to the appropriate page.
Policy exclusions	<ul style="list-style-type: none"> • Acts of terrorism. 	<p>Acts of terrorism, such as :-</p> <p>(i) use or threat of force and/or violence; and/or</p> <p>(ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means; caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be caused or occasioned in whole or in part for such purposes; and/or any action taken in controlling, preventing, suppressing or in any way relating to (i) and/or (ii) above.</p>	We have provided a full description of what we mean by ‘terrorism’.

Data protection notice – Pages 33-36 of your Policy Booklet

How we use your personal information

We will use personal information which has been given to **us** to manage **your** insurance policy and other Tesco Bank products, 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** or on **our** behalf. Some of these agents may be based outside the EEA 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 the 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. **We** may use e-mail, telephone, post or other means to do this.

To assess **your** insurance application and the terms on which cover may be offered, and to process claims and maintain **your** policy during the **period of insurance** and at renewal **we** may obtain information about **you**, all drivers named on **your** policy and any person who may be paying **your** premiums, from credit reference agencies (including publicly available data, previous searches and the full electoral register), fraud prevention agencies and databases. **We** may also check **your** and any other drivers credit status, identity, driving licence and claims history from other sources, including the DVLA and the Claims and Underwriting Exchange (CUE). The agencies will record **our** enquiries. A record of the credit search will be left on the credit file at the Credit Reference Agency. It may be visible to other lenders when they carry out future credit checks and may be used as part of their decision-making process when assessing credit applications.

We will use personal information which has been given to **us** to manage **your** insurance policy and other Tesco Bank products, 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** or on **our** behalf. Some of these agents may be based outside the EEA but **we** will make provision for **your** personal information to be protected whilst being transferred to and processed in these countries.

We will also use the information **you** have provided including name, address and Clubcard number to search **our** records to find a Clubcard number for **you**. **We** may access and use information (including transactional information) from **your** Tesco Clubcard to allow **us** and **your** insurer to assess **your** premium at quotation, mid term amendment or renewal. This will only be used to have a positive impact on **your** premium.

We may use **your** personal information and the information about **your** use of **our** products and services and data obtained from third parties such as credit reference agencies to carry out research, analysis and testing about our products and services, as well as to service **your** needs in connection with **your** policy. **We** may use e-mail, telephone, post or other means to do this.

We have included information on how **your** personal information may be used to search for a Clubcard number for **you**.

We have also included credit reference agencies to make **you** aware that they are one of the third parties **we** may use and that this will not affect **your** credit rating.

Data protection notice – Pages 33-36 of your Policy Booklet (continued)

How we use your personal information

We may also provide **your** (or any person included on the proposal) driving licence number (DLN) to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to and at any point during **your** insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about **you** by the DVLA please visit www.dvla.gov.uk.

The DLN may also be used to search **your** (or any person included on the proposal) no claims discount (NCD) details against a no claims discount database to obtain information in relation to **your** NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode.

A search of the DLN with the DVLA or against the NCD Database should not show a footprint against the driving licence.

We may pass details of **your** no claims discount to certain organisations to be recorded on a NCD database. This will occur if information requires updating or correcting at any stage and also at the renewal stage of **your** policy and upon or after the cancellation of **your** policy prior to the expiry date.

The checks we carry out

To assess **your** insurance application and the terms on which cover may be offered, and to process claims and maintain **your** policy during the **period of insurance** and at renewal **we** may obtain information about **you**, all drivers named on **your** policy and any person who may be paying **your** premiums, from credit reference agencies (including publicly available data, previous searches and the full electoral register), fraud prevention agencies and databases. **We** may also check **your** and any other drivers credit status, identity, driving licence and claims history from other sources, including the DVLA and the Claims and Underwriting Exchange (CUE). The agencies will record **our** enquiries. A record of the credit search will be left on the credit file at the Credit Reference Agency. It may be visible to other lenders when they carry out future credit checks. This will not affect **your** credit rating.

Insurers can obtain information about **your** and any other drivers on **your** policy, driving licence from the DVLA using the driving licence number. This wording has been added to explain that **we** may do this and how **we** use this information.

It will also be possible to obtain no claim discount (NCD) information in the same way, **we** have added wording to cover this and also the fact that **we** may provide details of **your** NCD to a database.

KEY CHANGES**OLD POLICY****NEW POLICY****What this means to you****Marketing Purposes**

If **you** would like to change **your** marketing preference please call the Customer Services Line shown on **your** policy documents. **You** may contact **us** at anytime to give notice to stop data being used for marketing purposes.

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

1. If **we** need to do this to manage **your** policy with **us** (as set out on the previous page)
2. In connection with any research or analysis that **we** are carrying out (set out on the previous page)
3. Where **we** need to do so in order to prevent fraud (as mentioned below)
4. 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)
5. 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.

If **you** agree to receive marketing, **we** will also use **your** information to keep **you** informed of products and services that may be of interest to **you**.

We may apply the checks referred to above to provide **you** with tailored offers and quotations. This may include obtaining data from third parties such as credit reference agencies. A record of **our** checks may be left on the credit file at the Credit Reference Agency, which may be visible to other lenders. This will not affect **your** credit rating. **We** will retain **your** information for this purpose for a reasonable time, which may be after **your** policy has lapsed.

If **you** would like to change **your** marketing preference please call the Customer Services Line shown on **your** policy documents and on **our** website. **You** may contact **us** at anytime to give notice to stop data being used for marketing purposes.

Sharing **your** information

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

1. If **we** need to do this to manage **your** policy with **us** (as set out previously)
2. In connection with any research or analysis that **we** are carrying out (set out previously)
3. Where **we** need to do so in order to prevent fraud (as mentioned below)
4. 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)
5. 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.

We have included more information on how **we** use **your** personal information for marketing purposes. This may include data from credit reference agencies, but this will not affect **your** credit rating.

KEY CHANGES

OLD POLICY

NEW POLICY

What this means to you

Data protection notice – Pages 33-36 of your Policy Booklet (continued)

Sharing information to prevent fraud

We may share information which **we** hold and which has been supplied to **us** in connection with any application for insurance that **you** have made or any insurance policy which **you** have with **us** (including the renewal of any policy which **you** have with **us**) with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd) and other similar databases or fraud prevention agencies established for the same purpose.

The aim is to help **us** check information that is given to **us** and to prevent or detect crime, including fraud. When **we** process **your** request for insurance cover, assess the terms on which cover may be offered, process claims and maintain **your** policy during the **period of insurance**, **we** may search these registers. If **you** give inaccurate details or fraud is suspected or identified this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about **you** and others in **your** household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, **we** will share **your** relevant personal information with them. This information could be accessed and used by law enforcement agencies. **We** may research, collect and use data about **you** from publicly available sources including social media and networking sites. **We** may use this data for the purposes of fraud detection and prevention.

We may share information which **we** hold and which has been supplied to **us** in connection with any application for insurance that **you** have made or any insurance policy which **you** have with **us** (including the renewal of any policy which **you** have with **us**) with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd), and other similar databases or fraud prevention agencies established for the same purpose.

We may search against **your** (or any person included on the proposal) driving licence number against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data.

We may also search **your** (or any person included on the proposal) NCD details against a No Claims Discount database to obtain information in relation to **your** NCD entitlement. Such searches may be carried out against **your** (or the relevant person included on the proposal) driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode.

The aim is to help **us** check information that is given to **us** and to prevent or detect crime, including fraud. When **we** process **your** request for insurance cover, assess the terms on which cover may be offered, process claims and maintain **your** policy during the **period of insurance**, **we** may search these registers. If **you** give inaccurate details or fraud is suspected or identified this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about **you** and others in **your** household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, **we** will share **your** relevant personal information with them. This information could be accessed and used by law enforcement agencies. **We** may research, collect and use data about **you** from publicly available sources including social media and networking sites. **We** may use this data for the purposes of fraud detection and prevention.

We have expanded this section to include reference to the additional driving licence and no claim discount data **we** may be able to obtain and how **we** may use this to prevent fraud.

Further information

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

You may be charged an administration fee of up to £10. Details will be provided at the date of request. **We** will respond within 40 calendar days of receiving **your** request.

We have provided more information on the charges **we** make for a copy of the information **we** hold on **you** and how long this may take.

KEY CHANGES	OLD POLICY	NEW POLICY	What this means to you
What to do if you have a complaint – Page 42 of your Policy Booklet			
Complaints phone number	If you have a complaint about Tesco Bank call 0845 673 0000.	If you have a complaint about Tesco Bank call 0345 673 0000 or 0113 820 9992 if calling from a mobile.	We have added a different phone number for mobile phone users.
FOS address	Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.	Financial Ombudsman Service, Exchange Tower, London E14 9SR. www.financial-ombudsman.org.uk	We have updated the address of the Ombudsman.
		You must tell us within 7 days of becoming aware of any incident that may result in a claim under this policy, even if you do not intend claiming for your own car.	We have included a reminder of the timescale for reporting incidents to us .

Important reminder for all car insurance customers – Continuous Insurance Enforcement

It is a legal requirement to have continuous insurance in place for **your** vehicle. Information relating to **your** insurance policy is held on the Motor Insurance Database (MID). The MID and the data stored on it may be used by the Police to identify whether a vehicle has valid insurance by checking its registration number against the database. If there is no record on the MID showing the vehicle is insured, and **you** have not declared it as 'off road' by completing a SORN (Statutory Off Road Notification), **you** may receive a letter from the DVLA advising that **you** could face a fine or prosecution, and the vehicle could also be clamped, seized and ultimately, destroyed.

Please check **your** policy documents carefully to ensure the registration number shown is correct. If it is not correct please tell **us** as soon as possible so that **we** can update **your** policy and the MID. **You** can check that the details held about **your** vehicle on the MID are correct by visiting www.askmid.com

Important reminder for Value car insurance customers

Please remember that if **you** have a Value car insurance policy, the following Sections of **your** policy do not apply:

- Section B – Windscreen cover
- Section G – Personal belongings
- Section L – In Car Entertainment Equipment

This means that there is no cover for these items.

Please refer to **your** **Schedule** for full details of which Sections of **your** policy apply to **you**.

Notes

If you would like to speak to us about the changes to your policy, please give us a call on **0345 366 8633**. If you use Typetalk, just add 18001 to the start of this number.

tescobank.com

For your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

Tesco Bank Car Insurance and 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 is a trading name of Tesco Personal Finance plc. Registered in Scotland No. SC173199, Registered Office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.