

# Important information about your policy

## Changes to your Tesco Bank Breakdown policy

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

| Key Change   | OLD Policy wording   | NEW Policy wording  | What this means to you   |
|--|--|---|--|
| <b>Change of Cover Names</b>                                 | Tesco Value Breakdown Cover  | UK Roadside Cover   | No change to the cover provided, your car policy schedule and the policy booklet will no longer refer to Tesco Breakdown Cover or Euro Plus and will instead refer to these new breakdown cover levels.  |
|  | Tesco Standard Breakdown Cover   | UK Roadside & At Home Cover   |  |
|  | Tesco Finest Breakdown Cover   | UK Roadside, Recovery, At Home & Onward Travel  |  |
|  | Tesco Euro Plus  | European & UK Roadside, Recovery, At Home & Onward Travel   |  |
| <b>Clarity around UK wide recovery from the home address</b> |  | <p>Clarity added to <b>Section C - UK Roadside, Recovery, At Home &amp; Onward Travel Recovery does not cover:</b></p> <ul style="list-style-type: none"> <li>• Breakdowns within 1/4 mile of <b>your home</b> address or where <b>you</b> normally keep the <b>vehicle</b>.</li> </ul> | No change to the cover provided. If you require a call-out within 1/4 mile of your home address or where you normally keep the vehicle, then a tow limit of 10 miles applies.  |
| <b>Cancellation wording updated</b>                          | If <b>you</b> pay monthly premiums and <b>you</b> do not pay a premium promptly, <b>Tesco Bank</b> may cancel <b>your</b> cover upon giving <b>you</b> 14 days notice.   | <b>Tesco Bank</b> or <b>RAC</b> can cancel this <b>policy</b> , for a valid reason or on serious grounds, by sending <b>you</b> seven days notice of cancellation to <b>your</b> last known address.  | We have clarified how and why we may cancel the policy. Examples of valid reason or serious grounds can be found in your policy booklet. These include, but are not limited to, non-payment, fraud, and breaching the terms of the policy. The notice period has been reduced to 7 days to align with your car insurance policy. |
|  | If <b>Tesco Bank</b> cancels <b>your</b> Tesco Car Insurance policy, this <b>policy</b> will automatically terminate and if <b>you</b> have paid the full annual premium <b>Tesco Bank</b> will refund a proportion of the premium paid by <b>you</b> on a pro rata basis for the unexpired period of the <b>period of cover</b> . | If <b>your policy</b> is cancelled by <b>Tesco Bank</b> or <b>RAC</b> , there is no entitlement to a refund, and if <b>you</b> pay by instalments, the remaining premium must be paid.  | If we cancel your policy for a valid reason or on serious grounds, we will no longer refund the remaining premium.   |

If you would like to speak to us about the changes to your policy, please give us a call on **0845 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 may be monitored.

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