

## Insurance Product Information Document

**Company: Tesco Bank**    **Product: Comprehensive Policy**

Tesco Personal Finance plc (trading as Tesco Bank) registered in the UK, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank's Financial Services Register number is 186022.

This is a summary of cover and exclusions available under Tesco Bank Car Insurance. It does not include the full policy benefits, limits and exclusions. The full terms and conditions can be found in the Policy Booklet which can be found at [www.tescobank.com](http://www.tescobank.com) and will be provided at the conclusion of the contract. This should be read in conjunction with your Policy Schedule and Statement of Fact.

### What is this type of insurance?

This product is a comprehensive car insurance policy. This product will pay for the cost of any damage you are legally responsible for (known as Third Party Liability) if you are involved in an accident which causes damage to another person or vehicle. It will also cover loss of or damage to your vehicle and injury to yourself.



#### What is insured?

##### Cover for your vehicle

- ✓ Up to the market value for damage to the car caused by accidental, malicious damage, vandalism; or damage caused by fire, theft or attempted theft;
- ✓ Small courtesy car free of charge if the car is being repaired by an approved repairer;
- ✓ Repair or replacement of chipped or broken windscreen or window;
- ✓ Unlimited cover for manufacture fitted in-car entertainment equipment; and
- ✓ 90 days of cover to drive in the EU.

##### Liability of the policy holder or other people

- ✓ £20M for third party property damage;
- ✓ Unlimited cover for death or injury to third parties.

##### Also Included

- ✓ New car replacement for cars up to 1 year old;
- ✓ £150 towards onward travel;
- ✓ £500 towards the cost of replacing stolen keys;
- ✓ Uninsured third party driver cover;
- ✓ £5,000 personal accident cover for the policyholder and their partner;
- ✓ Up to £100 of medical expenses for each injured person in the car; and
- ✓ Up to £200 of cover for personal belongings.

##### Motor Legal Protection

- ✓ £100,000 of cover for legal costs and expenses in the event of a road traffic accident to enable you to claim compensation for personal injury and/or personal losses not covered on the main car insurance policy.



#### What is not insured?

- ✗ Damage or theft if your car is left unlocked and there is no one in it;
- ✗ Claims occurring when any named driver is driving illegally under the influence of alcohol or drugs;
- ✗ Personal accident where there has been failure to wear a seatbelt or a suicide attempt;
- ✗ Personal belongings cover for money, business goods tools and telephones;
- ✗ Courtesy car if the car is not being repaired at an approved repairer, vehicle is written off or declared a total loss;
- ✗ Cover for sunroofs, glass roof panels and convertible roof hoods under windscreen cover;
- ✗ Car taken without consent unless reported to the police;
- ✗ Deliberate damage to the car by anyone insured on the policy;
- ✗ Equipment not permanently fitted to the car;
- ✗ Cost of fuel or other fluids, meals, drinks, newspapers or telephone calls under onward travel cover;
- ✗ Theft of keys left in or on the car at the time of theft;
- ✗ Motor legal protection if you appoint a solicitor before contacting Tesco Legal Guard;
- ✗ Labour costs if the car has to be repaired following a breakdown;
- ✗ Any extra costs if replacement parts are not available in the UK, NI, Channel Islands or Isle of Man are not covered;
- ✗ Incidents outside the UK, NI, Channel Islands or Isle of Man under onward travel cover.



#### Are there any restrictions on cover?

- ! £125 limit for replacement and £40 for repair if Tesco Glass Line is not used for windscreen claims;
- ! Personal accident cover is only for the policy holder or partner;



## Are there any restrictions on cover?

- ! Uninsured third party driver responsible for loss or damage to the car must be identified;
- ! The policyholder or partner must be the first registered keeper for a new car replacement;
- ! There is a £1,000 limit for non manufacture fitted in-car entertainment;
- ! Legal protection claims deemed not likely to be successful will not be progressed;
- ! We won't cover the first portion of any claim that you have agreed to pay (the excess). The standard excess is £100 however this may be higher on some policies.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, The Isle of Man, the Channel Islands and while the car is being transported between these areas. European Union countries for 90 days full cover and the minimum required cover thereafter.



## What are my obligations?

- It is your responsibility to ensure that all the information that has been given by you, or that has been given on your behalf, is true and complete. You must check all documents carefully to make sure that the cover meets your needs. If there are any errors on your Statement of Fact or Schedule, or the information is not correct, your policy may be voided. You must contact customer services if you are in any doubt that your policy details are correct.
- You must tell Tesco Bank as soon as is practically possible of any changes to the information you have provided which is detailed in your Statement of Fact, Schedule and Certificate of Motor Insurance.
- If you choose to pay for your insurance by monthly instalments, you will need to sign and return a Consumer Credit Agreement form in the pre-addressed envelope which will be in your welcome pack.
- If you want to make a claim, 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. Theft of key claims must be reported to Tesco Bank and the Police within 24 hours.
- You must keep your car in good working order and take steps to protect the car and anything attached to it against loss or damage.



## When and how do I pay?

You can pay your premium in full by credit or debit card or we may provide the option to pay monthly instalments by Direct Debit.

If you choose to pay by monthly instalments you may need to pay a deposit using your debit or credit card, followed by monthly payments by Direct Debit, spread across the policy term. By paying monthly you will enter into a Consumer Credit Agreement and interest will be chargeable at the rate shown in your quote.



## When does the cover start and end?

This is an annual insurance policy.



## How do I cancel the contract?

You can cancel your policy at any time by contacting Tesco Bank. Cancellation can take effect immediately or from a later date. Cancellation cannot be backdated to an earlier date.