

TESCO

Home Insurance

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Policy Summary

Inside you'll find a summary of Tesco Standard Home Insurance and Tesco Legal Guard Cover

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Tesco Standard Home Insurance Policy Summary

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This is a summary of cover available under Tesco Standard Home Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the Policy Booklet, a copy of which is available from Tesco Bank.

Tesco Standard Home Insurance is underwritten by AXA Insurance UK plc. AXA Insurance UK plc is authorised and regulated by the Financial Service Authority. Tesco Bank acts as an insurance intermediary. This is an annual insurance contract and is based on information given by you or on your behalf. You should notify Tesco Bank of any changes to this information.

Depending on whether you choose Buildings and/or Contents cover, the different sections or extensions of cover available are:

Core Cover	Optional Extensions
Buildings	Accidental damage cover
Contents	Accidental damage cover
	Unspecified personal possessions
	Specified personal possessions
	Pedal cycles

The sections and extensions of cover you choose and the maximum claims limits will be shown on your Policy Schedule.

Main benefits

Some of the key causes which are insured are set out in the table overleaf. For a full list you should refer to the Policy Booklet.

Buildings Cover

If you have chosen Buildings cover, the house, bungalow, flat or maisonette which is situated at your home and in which you or your family live and any other permanent structure within the boundary of your home will be covered against loss or damage from specific causes (for example – fire or malicious damage). All the insured causes will be detailed in your Policy Booklet.

Contents Cover

If you have chosen Contents cover, your household goods, valuables, business equipment, money, credit cards, personal possessions, aerials and satellite dishes that you or your family own or are legally responsible for will be covered against loss or damage from specific causes (for example – fire or malicious damage). All the insured causes will be detailed in your Policy Booklet.

Buildings Cover

The causes covered	Policy Limits	Where to find information in your Policy Booklet
Buildings	The maximum claim limit will be shown on your Policy Schedule.	Section 1 – Buildings
Liability as owner of the property	£2 million	Section 1 – Buildings
Alternative accommodation and rent	£25,000	Section 1 – Buildings
Trace and access source of leak for escape of water and escape of oil causes	£5,000	Section 1 – Buildings
Accidental damage to underground drains, pipes, cables and tanks	Up to the maximum claim limit for Buildings shown on your Policy Schedule.	Section 1 – Buildings
Protection against damage caused by the emergency services when gaining access to your home	£1,000	Section 1 – Buildings
Fees and clearance costs	Up to the maximum claim limit for Buildings shown on your Policy Schedule.	Section 1 – Buildings
Protection against squatters	£10,000 (in any one period of insurance).	Section 1 – Buildings

Contents Cover

The causes covered	Policy Limits	Where to find information in your Policy Booklet
Contents	The maximum claim limit will be shown on your Policy Schedule.	Section 2 – Contents
Occupier's and personal liability	£2 million	Section 2 – Contents
Employer's liability	£10 million	Section 2 – Contents
Tenant's liability	20% of the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents
Liability to others	£2 million	Section 2 – Contents
Alternative accommodation and rent	20% of the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents
Valuables in the home	30% of the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents
Business equipment	£5,000	Section 2 – Contents
Money	£400	Section 2 – Contents
Credit cards	£500	Section 2 – Contents
Freezer food	Up to the maximum claim limit for contents shown in your Policy Schedule.	Section 2 – Contents
Contents temporarily removed	£5,000	Section 2 – Contents
Loss or damage to contents during removal by a professional removal firm	Up to the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents
Increase in the maximum claim limit for religious festivals, weddings and civil partnership ceremonies	10% of the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents

Contents Cover (continued)

The causes covered	Policy Limits	Where to find information in your Policy Booklet
Legally downloaded information	£1,000	Section 2 – Contents
Contents at university/college	£5,000	Section 2 – Contents

Optional Covers available

	The causes covered	Policy Limits	Where to find information in your Policy Booklet
Optional Cover	Accidental damage cover to Buildings and/or Contents	Up to the Buildings or Contents maximum claim limit shown on your Policy Schedule.	Section 1 – Buildings Section 2 – Contents
	Unspecified personal possessions cover (Contents only): 365 days cover for personal possessions in the British Isles and 60 days worldwide cover per year	Your choice (up to 30% of the maximum claim limit for Contents shown on your Policy Schedule). Single article limit £2,000. Limit of £500 for any one mobile phone.	Section 2 – Contents
	Specified personal possessions (Contents only)	Your choice (Up to £10,000).	Section 2 – Contents
	Pedal Cycles (Contents only)	£2,500 (Limit for any one pedal cycle is £1,000).	Section 2 – Contents

Significant Exclusions

The following significant exclusions apply to the cover provided under the Tesco Standard Home Insurance policy. Details of all exclusions which apply are set out in the Policy Booklet.

Policy exclusions that apply to all sections of cover

- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by you or your family.
- Any reduction in the market value of any property following its repair or reinstatement.

See page 45 of your Policy Booklet for details of policy exclusions that apply to all sections of cover.

Exclusions relating to Buildings

- Storm or flood damage to gates, hedges or fences.
- Subsidence – loss or damage to the buildings or their foundations by settlement, unless the settlement is caused by subsidence of the site on which the buildings stand.
- Legal costs for removing squatters while your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family.
- Cover in respect of liability for death or bodily injury to you, your family or any domestic employee is excluded.

See pages 16 to 24 of your Policy Booklet for the exclusions applied under the Buildings section.

Exclusions relating to Contents

- Theft or attempted theft when your home is occupied by someone who is not a member of your family unless force is used to get into your home.
- Loss or damage caused by anything downloaded illegally or from illegal websites.
- Loss of metered oil or metered water while the home is unoccupied or unfurnished.
- Storm or flood damage to property away from your home and not in a building.

Exclusions relating to optional unspecified and specified personal possessions cover

- Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
 - There is evidence that forcible and violent entry took place;
 - The item is kept in a locked glove or boot compartment;
 - All access points to the vehicle are closed and locked.

See pages 26 to 43 of your Policy Booklet for the exclusions applied under the Contents section.

Policy Excess

Details of all excesses (the amount you must pay towards any claim) which apply will be set out in your Policy Booklet and Policy Schedule.

The excess for subsidence, heave or landslip claims will either be £1,000 or £2,500. Please see your Policy Schedule. The excess is reduced to £100 if the main building of the home was built within the last 10 years.

Cancellation Procedure

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to notify Tesco Bank if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, your full premium will be refunded less the amount of any claim you have made.

You may cancel your policy any time after the cooling-off period by notifying Tesco Bank. Any premium paid for the remaining period of insurance will be refunded, less any cancellation charge applied by Tesco Bank, as long as you have not made any claim in the current period of insurance.

AXA Insurance UK plc or Tesco Bank can cancel this policy at any time by sending you 7 days' notice in writing. This notice will be sent to the last known address we have for you. Your premium for the time that was left on your policy will be refunded as long as you have not made a claim.

The policy will be cancelled with immediate effect if any claim or part of any claim is made fraudulently or falsely.

See page 10 of your Policy Booklet for the cancellation procedure.

How to make a claim

Call our 24-hour UK-based Claims Line on **0845 366 6487**.

See pages 3, 11, 25 and 44 of your Policy Booklet on how to make a claim and how we will deal with your claim.

Complaints Procedure

If you have experienced a problem in relation to your Tesco Standard Home Insurance policy, we will aim to sort it out as quickly and fairly as possible. We have the following complaint procedure which you can follow if you are dissatisfied with the service you have received.

If you have a complaint about your policy:

Step 1: Contact Tesco Bank

- Telephone Tesco Bank on 0845 674 6666; or
- Write to Tesco Bank at the address shown below:

Freepost RSJB-RYLK-JKUX
Tesco Bank Complaints
P. O. Box 277
Newcastle Upon Tyne
NE12 2BU

Where possible we will always aim to resolve your complaint at this stage, however some complaints may take longer to resolve. If for any reason you remain dissatisfied or you have not received a final response letter at this stage, you should escalate the matter as outlined in Step 2. If you have already received a final response letter, you can follow the process as outlined in Step 3.

Step 2: Escalation

- Ask the operator who is dealing with the complaint on your behalf to escalate the complaint to the Customer Relations Manager; or
- Write to the address shown below:

Customer Relations Manager
Freepost RSJB-RYLK-JKUX
Tesco Bank Complaints
P. O. Box 277
Newcastle Upon Tyne
NE12 2BU

Step 3: Contact the Financial Ombudsman Service

If you are not satisfied with our final decision regarding your Policy Complaint or you have not received our final decision within eight weeks, you can write to:

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

Following the complaints procedure does not affect your legal rights.

If you have a complaint about your claim:

Step 1: Contact Tesco Bank

- Contact your claim handler first. You will find their details on any letters they have sent to you; or
- Write to The Claims Manager who will ensure that the matter is dealt with at a senior level. The address can be found on any letters that you have received.

Where possible we will always aim to resolve your complaint at this stage, however some complaints may take longer to resolve. If for any reason you remain dissatisfied or you have not received a final response letter at this stage, you should escalate the matter as outlined in Step 2. If you have already received a final response letter, you can follow the process as outlined in Step 3.

Step 2: Escalation

- Write to the Chief Executive whose address is shown on your Policy Schedule.
- For Lloyd's of London claims complaints you may write to:

Policy Holder and Market Assistance Department
Lloyd's Market Services
Lloyd's of London
One Lime Street
London
EC3M 7HA

Step 3: Contact the Financial Ombudsman Service

If you are not satisfied with our final decision regarding your Claim Complaint or you have not received our final decision within eight weeks, you can write to:

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

Or telephone **0800 023 4567**.

Following the complaints procedure does not affect your legal rights.

Financial Services Compensation Scheme

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). If AXA Insurance UK plc cannot meet its obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

Tesco Legal Guard

(Please refer to your Policy Schedule to see if you have this cover)

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Household Legal Insurance Policy Summary

This is a summary of cover under Tesco Legal Guard – Household Legal Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the Policy Booklet, a copy of which is available from Tesco Bank.

Cover under this policy will continue for the period detailed on your household Policy Schedule.

Tesco Legal Guard – Household Legal Insurance

Tesco Legal Guard – Household Legal Insurance is a legal insurance contract underwritten by Ageas Insurance Limited which is authorised and regulated by the Financial Services Authority.

Tesco Legal Guard – Household Legal Insurance is suitable if you or your family need to:

1. Claim compensation for personal injury following an accident where someone else is to blame or;
2. Pursue or defend your legal rights in the event of any of the following disputes:
 - Employment
 - Consumer
 - Property
 - Tax Investigation
 - Legal defence including a motoring prosecution
 - Inheritance

Tesco Legal Guard also covers you and any member of your family for unpaid salary whilst you attend Jury Service if this cannot be claimed back from the court or your employer.

Significant Features and Benefits and Significant Exclusions and Limitations

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
Tesco Legal Guard will provide up to £100,000 of legal costs and expenses, including the cost of appeals, for claims reported during the period of insurance for the following insured Events.	Cover is only available if you have a greater than 50% chance of pursuing or defending the claim and, where you are seeking damages or compensation, a greater than 50% chance of enforcing any judgement obtained. You always agree to use the Appointed Adviser nominated by us, prior to the issue of proceedings or in any claim falling under the jurisdiction of an Employment tribunal or the Small Claims Court. A dispute with Ageas Insurance Limited or Tesco Bank in relation to the cover provided by this policy.	Your Policy Cover.
Employment Tesco Legal Guard will cover a dispute with a current, former or prospective employer relating to your contract of employment or related statutory rights.	Any claim relating to personal injury.	What is not covered under Insured Event 1 Employment.
Contract Tesco Legal Guard will cover a dispute arising out of an agreement or alleged agreement which you have entered into.	Any claim relating to: <ul style="list-style-type: none"> • The letting, leasing or licensing of land or buildings where you act as the landlord • Loans, mortgages, endowments, pensions, or any other financial or investment product • Your business, venture for gain, profession or employment • A contract involving a motor vehicle • A settlement due under an insurance policy • Construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT. 	What is not covered under Insured Event 2 Contract.

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Property</p> <p>Tesco Legal Guard will cover a dispute relating to your material property (as defined in your Policy Booklet) including your home following:</p> <p>a) an event which causes or could cause physical damage to your material property including your home</p> <p>b) a public or private nuisance or trespass</p> <p>Tesco Legal Guard will also cover a dispute with your landlord or site owner relating to your ownership of your home.</p>	<p>A claim relating to any building or land other than your principal home.</p>	<p>What is not covered under Insured Event 3 Property.</p>
<p>Personal Injury</p> <p>Tesco Legal Guard will cover an event causing you or any member of your family personal injury.</p>	<p>Any dispute relating to defending a claim other than defending a counter claim.</p> <p>Any claim relating to clinical negligence or medical malpractice.</p>	<p>What is not covered under Insured Event 4 Personal Injury.</p>
<p>Tax</p> <p>Tesco Legal Guard will cover:</p> <ul style="list-style-type: none"> • A formal aspect or full enquiry into your personal tax affairs 	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • An investigation by the Special Investigation Section or the Special Compliance Office of HM Revenue and Customs • An investigation under the Civil Investigation of Fraud procedure • The submission of returns or accounts where the HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements • A tax avoidance or tax efficient scheme • A business or venture for gain 	<p>What is not covered under Insured Event 5 Tax.</p>

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal Defence</p> <p>Tesco Legal Guard will cover:</p> <ul style="list-style-type: none"> • Defence of work related prosecutions including disciplinary hearings by a trade or regulatory body • Defence of motoring prosecutions • Inheritance disputes 	<ul style="list-style-type: none"> • driving without motor insurance or a valid driving licence • parking offences 	<p>What is not covered under Insured Event 6 Legal Defence.</p>
<p>Absence from Work</p> <ul style="list-style-type: none"> • Up to £100 per day, subject to a maximum of £1000, whilst you are absent from work to attend any court, tribunal, arbitration, disciplinary hearing or regulatory proceedings or whilst on Jury Service. 	<p>None</p>	<p>Insured Event 7 Absence From Work.</p>
<p>Legal Helpline</p> <p>Access to a Legal Helpline, Monday to Friday, 8am to 8pm.</p>	<p>Advice will not be put in writing. Advice will be restricted to personal legal matters.</p>	<p>Legal Helpline.</p>

Procedures

Cancellation Procedure

14 day cooling-off:

You have 14 days from the receipt of your Policy Booklet to cancel cover under the policy. To exercise your right to cancel during the cooling-off period please contact Tesco Bank on **0845 674 6666**, who will arrange a full refund of your premium, subject to you having not made any claims under the policy.

This policy can be cancelled mid-term:

You may cancel this policy at any time by calling Tesco Bank on **0845 674 6666** or by writing to Tesco Bank at: Freepost RSJB-RZZY-HTJB, Tesco Bank Customer Service, P.O. Box 276, Newcastle Upon Tyne NE12 2BT. However unless it is cancelled within the 14 day cooling-off period there will be no refund in premium. In the event that the home insurance policy sold in conjunction with this policy is cancelled, this policy will automatically be cancelled and if the cancellation takes place after the 14 day cooling-off period there will be no refund in premium.

Claims Procedure

Call the Claims Helpline as shown on your Policy Schedule – open 24 hours a day, 365 days a year.

Complaints Procedure

It is our intention to provide a first class service at all times. If however you experience a problem with any part of our service, we will resolve it as quickly as possible.

If your complaint is about the way in which your policy was sold to you, contact Tesco Bank to report your complaint on **0845 674 6666** or write to the address shown below:

Freepost RSJB-RYLK-JKUX
Tesco Bank Complaints
P.O. Box 277
Newcastle Upon Tyne
NE12 2BU

If your complaint is about a claim please:

Step 1 – Contact your claims handler or write to the Claims Manager. The address can be found on any letters you have received.

If the complaint about your claim has still not been resolved:

Step 2 – Please write to the Chief Executive whose address is shown on your Policy Schedule.

Step 3 – If you are not satisfied with the handling of your complaint you can write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If Ageas cannot meet its obligations you may be entitled to compensation under the scheme. For this type of policy the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

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

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

Tesco Home Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers. Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199. Registered Office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH. Authorised and regulated by the Financial Services Authority. We may monitor and record calls for training purposes to improve the quality of our service and to detect and prevent fraud.

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