

Important information about your policy

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

Changes to your Tesco Home Insurance policy

There are some changes to your Tesco Home 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**. If you do not have a Policy Booklet and require one, this can be found online at www.tescobank.com/insurance/homeins/policy-info or you can call **0345 674 6666** to request a printed copy.

Please note the outlined changes have resulted in re-pagination throughout your new Policy Booklet and will be reflected accordingly in your new Contents page.

We have updated the Claims sections, previously outlined on Pages 7 – 9 of your Policy Booklet, to clarify what you need to do in the event of an incident and how we will settle a claim. These new sections are presented below in full and can be found on Pages 7-8 of the new Policy Booklet.

If you need to make a claim

(Excluding Home Emergency or Family Legal Guard)

We know how stressful it can be when **you** need to make a claim. However, the sooner **you** report it, the sooner **we** can help **you**. **You** should read this policy booklet for information on what is and what is not covered and **your schedule** for details of any **excesses**, limits and **endorsements** that may apply.

Call the 24-hour UK-based claims telephone number of **your** insurer specified on **your Schedule**. It would be helpful if **you** could quote **your** policy number, which is found on **your schedule**.

Once **you** have called **we** will register **your** claim, confirm what **you** are covered for and give **you** a claim number to quote. **We** will talk **you** through the next steps, confirm what **excesses** will apply (this is the amount **you** pay towards any claim) and, subject to the terms of the policy, **we** will decide to either:

- arrange for repairs to be carried out;
- arrange to replace any lost, damaged and stolen items directly to **you**; or
- pay **you** the cash value of the lost, damaged or stolen items.

Claims conditions – what you need to do

1. Take action to protect the property from further loss or damage.
2. Tell the police (ideally within 24 hours) if any property or money has been lost or if **you** suspect a loss involves theft, malicious damage or riot.
3. Report the loss or theft of any credit card to the local police and credit card company (ideally within 24 hours) of discovering it has been lost or stolen.
4. Do not incur any costs or proceed with repair or replacement without **our** agreement
5. Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
6. **We** will only ask **you** to provide information and assistance that is relevant to **your** claim. **You** must cooperate with **us** fully in providing such information and assistance. **We** may require proof of ownership and/or proof of loss (e.g. receipts, valuations, photographs, instruction booklets and guarantee cards).
7. Except with **our** written consent you must not:
 - admit or deny responsibility for any **incident**;
 - negotiate or settle any claims made against **you** by anyone else; or
 - dispose of or destroy any items that are damaged until **we** agree.

How we settle your claim

1. **We** will pay for the cost of reinstating, repairing or replacing **your buildings** and/or **contents** which are covered by this policy (including any required re-decoration that forms part of a valid claim). **We** will decide whether to reinstate, repair, replace or pay **you** the cash value. All replaced items will be on a new for old basis. Where **we** have offered to repair or replace any item and **you** instead request for **us** to pay a cash value, **we** will not pay **you** more than the amount it would have cost for **us** to repair or replace the item.
2. If **we** decide to not repair, replace or rebuild **your buildings** and/ or **contents**, **we** will send **you** a payment representing the lowest of:
 - a) the amount by which the property has gone down in value because of the damage; or
 - b) the estimated cost of repair.
3. If **your contents** total replacement value shown in **your schedule** is not enough to replace all the **contents** in **your** home with new items of the same quality and type, **we** may refuse to pay a **contents** claim under this policy or only pay part of a claim.
4. The most **we** will pay for any one claim for valuables, bicycles or any other specified item is the maximum claim limit shown in **your schedule**. If the maximum claim limits are not enough to replace these items with new ones of the same quality and type, **we** may refuse to pay a claim under these sections of cover or only pay part of a claim.
5. **We** will not pay for the cost of replacing any undamaged items solely because they form part of a set, suite, group or collection of items of a uniform design, nature or colour.
6. **We** will not pay for any drop in the market value of **your buildings** and/or **contents** resulting from reinstating, repairing or replacing as a result of an **incident**.
7. **We** may appoint **our** approved supplier to act on **our** behalf. **We** may use **our** approved supplier to further validate **your** claim and provide a quotation, repair or replacement.
8. **Your contents** total replacement value will not be reduced as a result of **us** paying a claim.
9. Any amount **we** pay to settle a claim will be reduced by the total amount of any applicable **excesses** shown in **your schedule**.
10. If **you** are insured for **your buildings** and **your contents** under the same policy, **we** will deduct all applicable compulsory and voluntary **excesses** if **you** make a claim under both covers for the same **incident**. Please refer to **your schedule** to see applicable **excesses**.
11. All repairs carried out by **our** appointed suppliers are guaranteed for one year.
12. If **your buildings** have not been kept in a good state of repair, **we** may deduct from any payment an appropriate amount in respect of the poor condition of **your buildings** prior to the **incident** for which **you** are claiming.
13. In dealing with any claim under the terms of this policy, either before or after **we** pay **your** claim, **we** may:
 - carry out the defence or settlement of any claim and choose the solicitor who will act in any legal action and arrange for payment of any associated costs and/or expenses; and
 - take any legal action in **your** name or the name of any other person covered by this policy.**We** can do any of these in **your** name or in the name of any other person claiming under this policy.
14. If **you** make a claim that is covered by any other insurance policies for the same loss, damage or liability as this policy, then **we** will only pay **our** share of the claim. If **your** claim is more specifically covered by another policy, **we** will not provide cover for the loss, damage or liability.
15. If the decision is made not to proceed with **your** claim, the **incident** will be recorded on **your** policy as a notification of loss.

We have updated the following sections of your Policy Booklet, to clarify the cover provided under your Tesco Bank Home Insurance policy. Please read this document to ensure the new cover continues to meet your needs.

| Key Changes | Old Policy | New Policy | What this means to you |
|--|--|---|---|
| Contract of Insurance | Please check all documents carefully to make sure that they give you the cover you want. | Please check all documents carefully to make sure that the cover meets your needs. | New wording to make it clear that you must check the cover provided is sufficient. |
| Dealing with others on your behalf | | | |
| Dealing with others on your behalf | | <p>Dealing with others on your behalf</p> <p>If you require additional support to access or service your policy, the administrator can allow others to deal with your policy on your behalf.</p> <p>You can nominate a representative, to deal with your policy on your behalf. A nominated representative will be able to do everything that you can do under the policy (including, for example, update personal information, make changes to the policy cover, and take decisions on your behalf). However a nominated representative cannot cancel the policy – only you will be able to do this.</p> <p>Any person dealing with your policy on your behalf will still need to be able to answer the administrator's security questions. As the administrator will treat any instruction from a nominated person as if it has come from you, please give careful consideration to who you wish to nominate to act on your behalf.</p> <p>If you would like to appoint a representative, remove the authority for any person to deal with your policy, or would like further information, please contact the administrator on 0345 673 000 (Lines are open Monday to Friday 8am-9pm, Saturday to Sunday 9am-5pm).</p> <p>Please note, the administrator will share information about you and your policy with anyone dealing with your policy on your behalf.</p> | We have added this section, on page 3 of your Policy Booklet, to clarify who you can nominate to deal with your policy on your behalf and what they will be able to do under your policy. |
| Meaning of words – Previously on Pages 3-6, now on Pages 4-6 of your Policy Booklet | | | |
| Accidental damage | Sudden, unexpected and visible damage which has not been caused deliberately. | Sudden, unexpected physical damage which has not been caused deliberately. | We have updated this definition to provide clarity of what is considered to be accidental damage. |
| New definition | | Endorsement An agreed change to the terms of the policy as shown in your policy Schedule . | We have added a new defined term for endorsement under Meaning of Words. |

| Key Changes | Old Policy | New Policy | What this means to you |
|--|--|--|--|
| Personal possessions | <p>This covers items that you or your family wear or normally carry around with you including baggage, clothing, jewellery, watches, binoculars, sports equipment, musical and photographic equipment and furs. Personal possessions are included within the meaning of contents within your home where you have not selected the personal possessions cover extension (see page 30). Where you have selected the personal possessions cover extension your personal possessions will be in addition to your contents total replacement value and be covered for loss or damage anywhere in the UK (including within your home) and for up to 60 days when you are abroad during the period of insurance.</p> | <p>This covers items that you or your family wear or normally take around with you including handbags, baggage, clothing, jewellery, watches, prams, binoculars, portable medical equipment, sports equipment, musical and photographic equipment and furs. Personal possessions are included within the meaning of contents within your home where you have not selected the personal possessions cover extension (see page 29). Where you have selected the personal possessions cover extension, the value of your personal possessions will be in addition to your contents total replacement value and be covered for loss or damage anywhere in the UK (including within your home), and for up to a total of 60 days in any period of insurance, when you and/ or your family are abroad.</p> | <p>We have updated this wording to clarify our definition for Personal Possessions includes handbags, prams and portable medical equipment, and the cover provided abroad.</p> |
| General exclusions that apply to your policy (excluding Home Emergency or Family Legal Guard) – Previously on Pages 10-11, now on Pages 9-10 of your Policy Booklet | | | |
| You are not covered for: | <ul style="list-style-type: none"> • loss or damage caused by wear and tear or reduction in value; | <ul style="list-style-type: none"> • loss, damage or reduction in value as a result of a lack of general maintenance to your home; | <p>We have updated this wording to clarify what is excluded if you do not keep your buildings in a good state of repair.</p> |
| You are not covered for: | <ul style="list-style-type: none"> • loss or damage caused by moths, vermin, insects, parasites, woodworm, rot, fungus or poisoning; | <ul style="list-style-type: none"> • loss or damage caused by moths, vermin, insects, parasites, woodworm, fungus or poisoning; • damage caused directly or indirectly by wet or dry rot; | <p>We have created a new exclusion to clarify what is excluded due to rot.</p> |
| You are not covered for: | <ul style="list-style-type: none"> • loss or damage that would not have arisen if there had not been a failure to deal with existing damage which you should have noticed and/or where there has been an unreasonable delay in starting to deal with the damage; | <ul style="list-style-type: none"> • loss or damage that would not have arisen if there had not been a failure to deal with existing damage that would have been noticeable, you were aware of and/or where there has been an unreasonable delay in starting to deal with the damage; | <p>We have updated this wording to clarify what is excluded if you do not keep your buildings in a good state of repair.</p> |
| You are not covered for: | <ul style="list-style-type: none"> • loss or damage more specifically covered by another policy of insurance; | | <p>This exclusion has been removed from this section and is now listed as a condition under “How we settle your claim”.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|---------------------------------|--|--|--|
| You are not covered for: | <ul style="list-style-type: none"> any criminal or deliberate act by you or your family. | <ul style="list-style-type: none"> loss or damage caused by any criminal or deliberate act by you or your family. | <p>We have updated this wording to clarify that all loss or damage is excluded if caused by a criminal or deliberate act by you or someone permanently living at the property.</p> |
| We will not pay for: | <p>(Page 19 in your current policy booklet): Buildings optional cover – Accidental damage</p> <p>What is not covered</p> <ul style="list-style-type: none"> The cost of maintenance and routine redecorating. | <p>(Page 9 of your new Policy Booklet): General exclusions</p> <ul style="list-style-type: none"> The cost of maintenance and routine re-decorating unless required under an insured event; | <p>We have removed an exclusion from the Buildings Optional cover – Accidental Damage section, previously on page 19 of the Policy Booklet. A new general exclusion has been added on Page 9 of your new Policy Booklet to clarify that we will not pay the costs of maintenance and routine redecorating, unless required under an insured event, under any section of this policy.</p> |
| We will not pay for: | | <ul style="list-style-type: none"> costs associated with general maintenance to your home such as defective rendering, repointing chimneys or general roof maintenance; | <p>We have added this exclusion to provide clarity that the costs of general building maintenance is excluded under all covers.</p> |

Key Changes

Old Policy

New Policy

What this means to you

Policy conditions – Previously on Pages 11-13, now on Pages 10-12 of your Policy Booklet

1. Changes you must tell us about

You must tell us about any change to the information **you** have previously provided to **us**. Please remember that if **you** do not tell **us** about changes, **we** may refuse to pay a claim, or pay only part of a claim under this policy. Making a false statement, misrepresenting or withholding information from the **administrator** could result in **your** policy being voided, as if the policy never existed.

As a result all claims under **your** policy will be refused and all premiums that **you** have paid may be retained. 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. If there are any errors on **your** statement of fact or **schedule**, or the information is not correct, **your** policy may be voided.

Please contact **our** customer services line immediately if **you** are in any doubt that the information contained within **your** statement of fact and **schedule** is correct and up to date to ensure that **you**, and any other individual covered by **your** policy, continue to have the full protection of **your** policy. Some examples of changes **you** must tell about are as follows:

- change of address;
- change of occupation;
- additions to, or increases in the value of, **your contents, valuables** or jewellery;
- **your home** becoming, or **you** intending for **your home** to become, **unoccupied**;
- **you** plan to let or rent out **your home**;
- **you** plan to use the **home** for any business use, with the exception of childminding and clerical work;
- planned building work; and
- **you** or any person usually living with **you** has any unspent criminal convictions, has been declared bankrupt and/or has any unsatisfied County Court judgements.

As a result of the change, **your** premium may increase or decrease and the terms of **your** policy may be amended, depending on what the change is. Following any changes the **administrator** will advise **you** of any adjustment (if applicable) to **your** premium or any changes to the terms.

You must tell **us** or the **administrator** about any change to the information **you** have previously provided to **us**.

Please contact the customer services line immediately if **you** are in any doubt that the information contained within **your statement of fact** and **schedule** is correct and up to date to ensure that **you**, and any other individual covered by **your** policy, continue to have the full protection of **your** policy.

Some examples of changes **you** must tell **us** or the **administrator** about are as follows:

- change of address;
- any building work;
- **your home** becoming, or **you** intend for **your home** to become, **unoccupied**;
- **you** plan to let or rent out **your home**;
- change of occupation;
- additions to, or increases in the value of, **your contents, valuables** or jewellery;
- **you** plan to use the **home** for any business use, with the exception of childminding, clerical or administrative work;
- **you** or any person usually living with **you** has any unspent criminal convictions, has been declared bankrupt and/or has any unsatisfied County Court judgements.
- any loss or **incident** that may cause a claim (even if **you** are not making a claim in respect of that loss or **incident** under the policy).

As a result of the change, **your** premium may increase or decrease and the terms of **your** policy may be amended, depending on what the change is. Following any changes the **administrator** will advise **you** of any adjustment (if applicable) to **your** premium or any changes to the terms.

Please remember that if **you** do not tell **us** or the **administrator** about changes, **we** may refuse to pay a claim, or pay only part of a claim under this policy.

Making a false statement, misrepresenting or withholding information from **us** or the **administrator** could result in **your** policy being voided, as if the policy never existed.

As a result all claims under **your** policy will be refused and all premiums that **you** have paid may be retained. 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. If there are any errors on **your statement of fact** or **schedule**, or the information is not correct, **your** policy may be voided.

Whilst you hold insurance with us, you must keep your details up to date or we may refuse to pay a claim. We have updated this section to make it clear what changes you must tell us about, including any loss or incident that may cause a claim (even if you are not making a claim), and any building work.

| Key Changes | Old Policy | New Policy | What this means to you |
|--------------------------|---|---|--|
| 2. Cancelling the policy | | For your full cancellation rights for Family Legal Guard please refer to page 37-38, and for Home Emergency refer to page 58-59. You can cancel these optional covers at any time, but no refund will be due unless you cancel within the cooling off period and have not made any claims on the policy. If you cancel your home insurance, these optional covers will automatically be cancelled. | We have added wording to the Home Insurance cancellation section to clarify your rights to cancel Optional extras and the refund due. We have also clarified that if you cancel your Home Insurance policy, your optional extras will also be cancelled. |
| 2. Cancelling the policy | We will cancel the policy with immediate effect if any claim or part of any claim is made fraudulently or falsely. | | This wording has been removed from this condition and replaced by a new Policy Condition (7) Fraud. |
| 4. Automatic renewal | <p>4. Automatic renewal</p> <p>Tesco Bank will send you details of your Home 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 home 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.</p> <p>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.</p> <p>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.</p> <p>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.</p> | <p>4. Renewal</p> <p>The administrator will send you details of your Tesco Bank Home 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 the administrator to complete your renewal. This may include placing your Tesco Bank Home Insurance with a different home insurer selected from the administrator's range of insurance providers, from the renewal date of your existing policy. If this happens, the administrator will let you know within your renewal invitation.</p> <p>If the administrator is unable to renew your policy they will contact you approximately 21 days before your policy comes to an end, so that you can arrange alternative insurance.</p> <p>If your policy renews automatically, you will not need to do anything. The administrator will automatically renew your policy and all of your chosen optional extras. If you do not want to renew your policy, or your details have changed, you will need to let the administrator know on the phone number provided in your renewal pack before your renewal date. If you do not contact the administrator, payment will be automatically taken 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.</p> <p>If your policy does not renew automatically, you will need to contact the administrator on the number which will be provided in your renewal pack, otherwise your policy will not be renewed.</p> | We have updated this wording to make it clear who is performing these actions. |

| Key Changes | Old Policy | New Policy | What this means to you |
|-----------------------------|------------|--|--|
| 7. Fraud (new condition) | | <p>7. Fraud</p> <p>We will not pay any claim which is in any way fraudulent, false or exaggerated. If you, any person insured under this policy, or anyone acting for you makes, or attempts to make a fraudulent, false or exaggerated claim, we will cancel your policy, reject the claim and any subsequent claims and retain any premiums paid.</p> <p>If there has been fraudulent activity to secure cover or benefits under this policy or secure cover at a lower price, this will result in your contract of insurance being voided (as if the policy never existed), all claims under your policy being refused and all premiums that you have paid being retained.</p> <p>We may also notify the relevant authorities, so that they may consider criminal proceedings.</p> | We have added a new Policy Condition to clarify the consequences of fraudulent activity. |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|---|---|--|
| Buildings cover – Previously on Pages 14-18, now on Pages 13-17 of your Policy Booklet | | | |
| 4. Collision with the buildings What is not covered | 4. The most we will pay for any one claim under the relevant section (or its extension) as shown in your schedule . If the limits shown in your schedule are not enough, please contact the administrator . | 4. Loss or damage caused by domestic animals or pets. The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged your buildings . Damage caused by cutting down all or part of a tree. | Clarification of what is not covered under Buildings collision and reference to limits have been removed as they are shown elsewhere in your policy book. |
| 8. Water or oil escaping from any fixed domestic water or heating installation, or from any domestic appliance What is not covered | 8. Loss or damage: <ul style="list-style-type: none"> • when the home is unoccupied; • that happens gradually over a period of time; • to the fixed domestic water or heating installation; • caused by subsidence, heave or landslip (this damage is covered by section 9); or • if the water or heating installation is outside or in a stand alone outbuilding. | 8. Loss or damage: <ul style="list-style-type: none"> • when the home is unoccupied; • that happens gradually over a period of time; • to the fixed domestic water or heating installation; • caused by subsidence, heave or landslip (this damage is covered by section 9); or • caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding. | Clarifies that only escape of water damage is excluded if the water or heating installation is outside or in a stand alone outbuilding. Escape of oil outside is still covered. |
| 10. Plumbing installation What is not covered | 10. Loss or damage: <ul style="list-style-type: none"> • caused by rust or corrosion; • if the water or heating installation is outside or in a stand alone outbuilding; or • caused when your home is unoccupied. | 10. Loss or damage: <ul style="list-style-type: none"> • caused by rust or corrosion; • caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding; or • caused when your home is unoccupied. | Clarifies that only escape of water damage is excluded if the water or heating installation is outside or in a stand alone outbuilding. Escape of oil outside is still covered. |
| 12 Trace and access What is covered | 12. Trace and access We will pay the costs you have to pay to find where the water or oil is leaking from, including the cost of removing and replacing any part of the walls, roof or ceiling. | 12. Trace and access We will pay the costs you have to pay to find where the water or oil is leaking from, including the cost of removing and replacing any part of the walls, floors, roof or ceiling. | We have clarified that we will also pay the cost to remove and replace floors in the event of a claim under this section. |
| 12 Trace and access What is not covered | 12. The costs you have to pay if the heating installation is outside or in a stand alone outbuilding. | 12. The costs you have to pay to locate an escape of water if the water or heating installation is outside or in a stand alone outbuilding. | Clarifies that only costs to locate an escape of water are excluded if the water or heating installation is outside or in a stand alone outbuilding. Trace and access for the escape of oil outside is still covered. |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|---|---|---|
| <p>16. Alternative accommodation and rent</p> <p>What is covered</p> | <p>16. Alternative accommodation and rent.</p> <p>We will pay the rent that you would have received or are responsible for paying while the buildings cannot be lived in as a result of damage insured under this cover.</p> <p>We will also pay the costs of alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this cover.</p> | <p>16. Alternative accommodation and rent.</p> <p>We will pay the costs of alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this cover.</p> <p>If you rent out part of your home or are a tenant, we will pay the rent that you should have received or are responsible for paying while the buildings cannot be lived in as a result of damage insured under this cover.</p> | <p>Clarification of alternative accommodation provided in the event of a claim.</p> |
| <p>20. Glass and sanitary ware permanently fitted to your home</p> <p>What is covered</p> | <p>20. Glass and sanitary ware permanently fitted to your home. We will pay for accidental breakage to:</p> <ul style="list-style-type: none"> • fixed glass in windows, doors and roofs; • fixed ceramic hobs; • fixed sanitary fittings in your home; and • solar panels. | <p>20. Glass and sanitary ware permanently fitted to your home. We will pay for accidental breakage to:</p> <ul style="list-style-type: none"> • fixed mirrors • fixed glass in windows, doors and roofs including conservatories and greenhouses; • fixed ceramic hobs; • fixed sanitary fittings in your home; and • solar panels. | <p>Clarification that fixed mirrors and glass in conservatories and greenhouses are covered.</p> |
| <p>21. Plants in the garden</p> <p>What is not covered</p> | <p>21. Loss or damage:</p> <ul style="list-style-type: none"> • caused by gradually operating causes such as light or atmospheric conditions; • caused by frost and/or snow; • caused by smoke and bonfires; • caused by domestic animals or pets; or • caused when your home is unoccupied. | <p>21. Loss or damage:</p> <ul style="list-style-type: none"> • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by frost and/or snow; • caused by smoke and/or bonfires; • caused by domestic animals or pets; or • caused when your home is unoccupied. | <p>Grammatical update and clarification of gradual causes.</p> |
| <p>23. Your liability as the owner of the property</p> <p>What is covered</p> | <p>We will pay all amounts you or a member of your family (as owners of the home) legally have to pay for causing:</p> <ul style="list-style-type: none"> • accidental death or bodily injury; and/or • accidental loss of or damage to property owned by a third party; which occurs as a result of an accident within the boundary of the home during the period of insurance, or which occurs at any time as a result of faulty work carried out by you or your family at the home during the period of insurance. Any claim arising as a result of faulty work must be notified to us within seven years from the date your policy ends or is cancelled. <p>If you die, we will extend the cover you would have received under this section to your legal representatives provided they observe the terms and conditions of this policy.</p> | <p>We will pay the amount you or a member of your family (as owners of the home) legally have to pay for causing:</p> <ul style="list-style-type: none"> • accidental death or bodily injury; and/or • accidental loss of or damage to property owned by a third party; which occurs as a result of an accident within the boundary of the home during the period of insurance, or which occurs at any time as a result of faulty work carried out by you or your family at the home during the period of insurance. Any claim arising as a result of faulty work must be notified to us within seven years from the date your policy ends or is cancelled. <p>If you die, we will extend the cover you would have received under this section to your legal representatives provided they observe the terms and conditions of this policy.</p> | <p>We have updated the wording to clarify that we will pay you the amounts you or a member of your family have to pay under this section.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|--|--|--|---|
| Buildings Optional cover – Accidental Damage – Previously on Page 19, now on Page 18 of your Policy Booklet (this cover only applies if shown in your schedule) | | | |
| <p>24. Accidental damage to your buildings</p> <p>What is not covered</p> | <p>Loss or damage:</p> <ul style="list-style-type: none"> caused by gradually operating causes such as light or atmospheric conditions; | <p>Loss or damage:</p> <ul style="list-style-type: none"> that happens gradually over time as a result of causes such as light or atmospheric conditions; | <p>Grammatical update and clarification of gradual causes.</p> |
| Contents cover – Previously on Pages 20-28, now on Pages 19-27 of your Policy Booklet | | | |
| <p>4. Collision with the buildings or contents</p> <p>What is not covered</p> | <p>Loss or damage to the aerials, aerial fittings, satellite dishes or masts, wind turbines and solar panels.</p> | | <p>We have removed this exclusion from Contents cover. Loss or damage to aerials and satellite dishes that you own or are legally responsible for would be covered as a content.</p> <p>Solar panels and wind turbines are not considered contents so removed from this section.</p> <p>Loss or damage to solar panels and wind turbines that are permanently fitted to your home would be covered if you have Buildings cover with us.</p> <p>We have also updated the section to include cover for collision with contents.</p> |
| <p>6. Theft or attempted theft</p> <p>What is not covered</p> | <p>6. Theft or attempted theft:</p> <ul style="list-style-type: none"> by you or any member of your family; when your home is occupied by someone who is not a member of your family unless forcible and violent entry is used to get into your home; when your home is unoccupied; by deception other than deception used solely to enter into your home; or of money and valuables from garages and outbuildings. | <p>6. Theft or attempted theft:</p> <ul style="list-style-type: none"> by you or any member of your family; when your home is occupied by someone who is not a member of your family unless forcible and violent entry is used to get into your home; when your home is unoccupied; by deception, unless deception is only used to gain entry to the home; or of money and valuables from garages and outbuildings. | <p>Clarification of what is not covered for theft.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|--|---|---|--|
| <p>8. Water or oil escaping from any fixed domestic water or heating installation, or from any domestic appliance</p> <p>What is not covered</p> | <p>Loss or damage:</p> <ul style="list-style-type: none"> if the water or heating installation is outside or in a stand alone outbuilding; | <p>Loss or damage:</p> <ul style="list-style-type: none"> caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding; | <p>Clarifies that only escape of water damage is excluded if the water or heating installation is outside or in a stand alone outbuilding. Escape of oil outside is still covered.</p> |
| <p>10. Plants in the garden</p> <p>What is not covered</p> | <p>Loss or damage:</p> <ul style="list-style-type: none"> caused by gradually operating causes such as light or atmospheric conditions; | <p>Loss or damage:</p> <ul style="list-style-type: none"> that happens gradually over time as a result of causes such as light or atmospheric conditions; | <p>Grammatical update and clarification of gradual causes.</p> |
| <p>14. Home entertainment equipment</p> <p>What is not covered</p> | <p>14. Loss or damage:</p> <ul style="list-style-type: none"> caused by gradually operating causes such as light or atmospheric conditions; caused by scratching or denting; caused by mechanical or electrical faults or breakdowns; caused by computer viruses; to hand-held games consoles; to digital cameras, video camera and any recording or digital imaging equipment that is primarily designed to be handheld; or to mobile phones, smart phones and hand held multi-media players such as MP3/4 players. | <p>14. Loss or damage:</p> <ul style="list-style-type: none"> that happens gradually over time as a result of causes such as light or atmospheric conditions; caused by scratching or denting; caused by mechanical or electrical faults or breakdowns; caused by computer viruses; to hand-held games consoles; to digital cameras, video camera and any recording or digital imaging equipment that is primarily designed to be handheld; or to mobile phones, smartphones, smartwatches, health and fitness bands and portable media players such as MP3/4 players. | <p>We have updated this wording to clarify that smartwatches, health and fitness bands are excluded. We have also provided clarification of gradual causes.</p> |
| <p>15. Alternative accommodation and rent</p> <p>What is covered</p> | <p>15. Alternative accommodation and rent.</p> <p>We will pay the rent that you would have received or are responsible for paying while the buildings cannot be lived in as a result of damage insured under this section.</p> <p>We will also pay the costs of alternative accommodation for you, your family and your domestic pets and the costs of temporarily storing the contents of your home if the buildings cannot be lived in because of damage insured by this cover.</p> | <p>15. Alternative accommodation and rent.</p> <p>We will pay the costs of alternative accommodation for you, your family and your domestic pets and the costs of temporarily storing the contents of your home if the buildings cannot be lived in because of damage insured by this cover.</p> <p>If you rent out part of your home or are a tenant, we will pay the rent that you should have received or are responsible for paying while the buildings cannot be lived in as a result of damage insured under this cover.</p> | <p>Clarification of alternative accommodation provided in the event of a claim.</p> |
| <p>16. Metered oil and metered water</p> <p>What is not covered</p> | <p>Loss of metered oil/ water outside or in a standalone outbuilding.</p> | | <p>We have removed this wording to clarify that loss of metered oil and water outside or in an outbuilding is not excluded.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|---|---|--|
| <p>17. Locks on outside doors</p> | <p>17. Locks on outside doors. We will pay the cost of replacing and fitting locks on outside doors of any of the buildings or to any safe or alarm system in your home if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen; or • they are damaged inside the home by an incident insured under this cover. | <p>17. Replacement locks We will pay the cost of replacing and fitting locks on outside doors of any of the buildings or to any safe or alarm system in your home if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen; or • they are damaged inside the home by an incident insured under this cover. | <p>Grammatical update - changed title of this section to make it clearer that replacement locks for safe and alarm systems are also covered.</p> |
| <p>22. Legally downloaded information</p> <p>What is covered</p> | <p>We will pay for loss or damage covered under this section to information that you have legally bought and stored on your home entertainment equipment or mobile phone if it is lost or damaged.</p> | <p>We will pay for loss or damage covered under this section to information that you have legally bought and stored on your home entertainment equipment, mobile phone, smartphone, smartwatch, portable media player or hand-held games consoles if it is lost or damaged.</p> | <p>Clarification on the devices that legally bought information can be stored on and which we will cover.</p> |
| <p>24. Occupier's and personal liability</p> <p>What is covered</p> | <p>We will pay all amounts you or a member of your family legally have to pay for causing:</p> <ul style="list-style-type: none"> • accidental death or injury; or • accidental loss of or damage to property; which is caused by an accident happening during the period of insurance and arising: • from your occupation (but not ownership) of the buildings; or • in a private role not connected with owning the buildings. <p>If you die, we will extend the cover you would have received under this section to your legal representatives provided they observe the terms and conditions of this policy.</p> | <p>We will pay the amount you or a member of your family legally have to pay for causing:</p> <ul style="list-style-type: none"> • accidental death or injury; or • accidental loss of or damage to property; which is caused by an accident happening during the period of insurance and arising: • from your occupation (but not ownership) of the buildings; or • in a private role not connected with owning the buildings. <p>If you die, we will extend the cover you would have received under this section to your legal representatives provided they observe the terms and conditions of this policy.</p> | <p>We have updated the wording to clarify that we will pay you the amounts you or a member of your family have to pay under this section.</p> |
| <p>25. Employer's liability</p> <p>What is covered</p> | <p>We will pay all amounts which you become legally liable to pay for accidental death or injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance. Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands.</p> | <p>We will pay the amount which you become legally liable to pay for accidental death or injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance. Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands.</p> | <p>We have updated the wording to clarify that we will pay you the amounts you have to pay under this section.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|--|---|---|--|
| <p>26. Tenant's liability</p> <p>What is covered</p> | <p>We will cover you for your legal liability as a tenant for all amounts you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the sections 1 to 9 under contents cover of this policy; • the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home; • accidental breakage to fixed sanitary fittings and bathroom fittings; and • accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses and conservatories. | <p>We will cover you for your legal liability as a tenant for the amount you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the sections 1 to 9 under contents cover of this policy • the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home; • accidental breakage to fixed sanitary fittings and bathroom fittings; and • accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses and conservatories. | <p>We have updated the wording to clarify that we will pay you the amounts you have to pay under this section.</p> |

| Contents Optional covers –Previously on Pages 29-32, now on Pages 28-31 of your Policy Booklet (these covers only apply if shown in your schedule) | | | |
|--|---|---|---|
| <p>Contents optional cover – Accidental Damage</p> <p>What is not covered</p> | <p>28. Any event already covered or anything listed as not covered under the contents cover sections 1-13 and 15-23.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> • caused by gradually operating causes such as light or atmospheric conditions; • caused by mechanical or electrical faults or breakdowns; • caused by domestic animals or pets; • caused by computer viruses; • caused by frost; • when your home is unoccupied; • to bicycles; • to corneal or contact lenses; • to money; • to food and drink; • to documents and securities such as share or bond certificates; or • to clothing, including furs (apart from motorbike helmets and motorbike clothing). | <p>28. Any event already covered or anything listed as not covered under the contents cover sections 1-13 and 15-23.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by mechanical or electrical faults or breakdowns; • caused by domestic animals or pets; • caused by computer viruses; • caused by frost; • when your home is unoccupied; • to bicycles; • to corneal or contact lenses; • to money; • to sports equipment when it is being used; • to food and drink; • to documents and securities such as share or bond certificates; or • to clothing, including furs (apart from motorbike helmets and motorbike clothing). | <p>We have updated the wording in this section to clarify that sports equipment is not covered whilst in use. We have also provided clarification of gradual clauses.</p> |
| <p>Contents optional cover – Personal possessions</p> <p>What is covered</p> | <p>Your or your family's personal possessions, money, credit cards and mobile phones are covered for loss, theft and damage anywhere in the UK (including in your home) and for up to 60 days when you and/ or your family are abroad in any period of insurance.</p> | <p>Your or your family's personal possessions, money, credit cards and mobile phones are covered for loss, theft and damage anywhere in the UK (including in your home), and for up to a total of 60 days in any period of insurance, when you and/ or your family are abroad.</p> | <p>Grammatical update and clarification that 60 days applies in any period of insurance.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|--|---|--|
| <p>Contents optional cover – Specified items</p> <p>What is not covered</p> | <p>Loss or damage:</p> <ul style="list-style-type: none"> caused by gradually operating causes such as light or atmospheric conditions; | <p>Loss or damage:</p> <ul style="list-style-type: none"> that happens gradually over time as a result of causes such as light or atmospheric conditions; | <p>Grammatical update and clarification of gradual causes.</p> |
| <p>Contents optional cover – Specified items</p> <p>What is covered</p> | <p>Your or your family’s personal possessions, money, credit cards and mobile phones are covered for loss, theft and damage anywhere in the UK (including in your home) and for up to 60 days when you and/ or your family are abroad in any period of insurance.</p> | <p>Your or your family’s personal possessions, money, credit cards and mobile phones are covered for loss, theft and damage anywhere in the UK (including in your home), and for up to a total of 60 days in any period of insurance, when you and/ or your family are abroad.</p> | <p>Grammatical update and clarification that 60 days applies in any period of insurance.</p> |
| <p>Contents Optional cover – Bicycles</p> <p>What is not covered</p> | <p>Theft or attempted theft of an unattended bicycle away from the home unless the bicycle is either:</p> <ul style="list-style-type: none"> in a locked building; or immobilised by a security device. | <p>Theft or attempted theft of an unattended bicycle away from the home unless the bicycle is either:</p> <ul style="list-style-type: none"> in a locked building; or securely locked to a permanent fixture, car, van, caravan or motorhome. | <p>Clarification of how an unattended bicycle must be secured.</p> |
| <p>Contents Optional cover – Bicycles</p> <p>What is not covered</p> | <p>Loss or damage:</p> <ul style="list-style-type: none"> caused by gradually operating causes such as light or atmospheric conditions; | <p>Loss or damage:</p> <ul style="list-style-type: none"> that happens gradually over time as a result of causes such as light or atmospheric conditions; | <p>Grammatical update and clarification of gradual causes.</p> |

Financial Services Compensation Scheme – Tesco Bank Home Insurance – Previously on Page 33, now on Page 32 of your Policy Booklet

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|---|--|---|--|
| <p>Financial Services Compensation Scheme</p> | <p>We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers 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.</p> | <p>We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our liabilities you may be entitled to compensation under the scheme. For further information see www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.</p> | <p>The Financial Services Compensation Scheme has changed the cover provided in the event of a company’s financial failure in certain scenarios. The detailed limits can now be found on-line or by calling the FSCS directly.</p> |
| <p>What to do if you have a complaint – Previously on Page 64, now on Page 65 of your Policy Booklet</p> | | | |
| <p>What to do if you have a complaint</p> | <p>Where possible we will always aim to resolve your complaint when you first contact us, however, some complaints may take longer to resolve. If for any reason you remain dissatisfied with our written response or you have not received a final response within 8 weeks, you should escalate the matter as outlined in Step 2.</p> | <p>Where possible we will always aim to resolve your complaint when you first contact us, however, some complaints may take longer to resolve. If for any reason you remain dissatisfied with our written response or you have not received a final response within 8 weeks, you may escalate the matter as outlined in Step 2.</p> | <p>Grammatical update.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|--|---|---|
| Optional cover – Home Emergency Previously on Pages 44-60, now on Pages 43-59 of your Policy Booklet (this cover only applies if shown in your schedule) | | | |
| Home Emergency-optional cover Internal plumbing and drainage What is covered | Hotel accommodation • If your home is uninhabitable for more than 48 hours as a result of a claim under this section of your policy, we will reimburse you for hotel costs (room only) up to £200. This is in addition to the claims limit. | Alternative accommodation • In the event of your property becoming uninhabitable and remaining so because of a covered event, we will contribute up to £200 inc. VAT towards the cost of your (including your pets) accommodation including transport, on a reimbursement basis; | We have removed the 48hr restriction on being able to claim for alternative accommodation under this section and we will also contribute towards transport costs, within the £200 incl VAT limit. |
| Home Emergency-optional cover External drainage What is covered | Hotel accommodation • If your home is uninhabitable for more than 48 hours as a result of a claim under this section of your policy, we will reimburse you for hotel costs (room only) up to £200. This is in addition to the claims limit. | Alternative accommodation • In the event of your property becoming uninhabitable and remaining so because of a covered event, we will contribute up to £200 inc. VAT towards the cost of your (including your pets) accommodation including transport, on a reimbursement basis; | We have removed the 48hr restriction on being able to claim for alternative accommodation under this section and we will also contribute towards transport costs, within the £200 incl VAT limit. |
| Home Emergency-optional cover Electrical emergency What is covered | Hotel accommodation • If your home is uninhabitable for more than 48 hours as a result of a claim under this section of your policy, we will reimburse you for hotel costs (room only) up to £200. This is in addition to the claims limit. | Alternative accommodation • In the event of your property becoming uninhabitable and remaining so because of a covered event, we will contribute up to £200 inc. VAT towards the cost of your (including your pets) accommodation including transport, on a reimbursement basis; | We have removed the 48hr restriction on being able to claim for alternative accommodation under this section and we will also contribute towards transport costs, within the £200 incl VAT limit. |
| Home Emergency-optional cover Electrical emergency definition | Electrical emergency: failure of the electricity supply affecting all sockets and lighting on one or more electrical circuits within your home. | Electrical emergency: failure of the electricity supply affecting all sockets and lighting on one or more electrical circuits within your property . | Property is a defined word under the Home emergency policy, updated to reflect this. |
| Home Emergency-optional cover Electrical emergency What is not covered | a) any electrical breakdown or failure that does not leave one or more electrical circuits totally without electricity in your home ; | a) any electrical breakdown or failure that does not leave one or more electrical circuits totally without electricity in your property ; | Property is a defined word under the Home emergency policy, updated to reflect this. |
| Home Emergency-optional cover Electrical emergency What is not covered | e) all non permanent wiring within the home ; | e) all non permanent wiring within your property ; | Property is a defined word under the Home emergency policy, updated to reflect this. |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|---|--|--|
| Home Emergency-optional cover Security Additional information | Flats and Apartments – If you live in a flat or apartment, cover is only limited to the inside of your flat/apartment which is solely owned by you . | Flats and Apartments – If you live in a flat or apartment, cover is limited to the security of external doors and windows which are solely owned by you . | We have clarified the extent of cover provided if you live in a flat or apartment and there is damage to doors and windows which leave your property unsecure. |
| Home Emergency-optional cover Security What is covered | Examples of claims covered <ul style="list-style-type: none"> Boarding up broken glazing in order to make the property secure Repair of a garage door to make the property secure Making the property secure in the event of loss of keys for external doors that are your responsibility. | Examples of claims covered <ul style="list-style-type: none"> Boarding up broken glazing in order to make the property secure Repairing or making the property secure in the event of damage to external or garage doors that are your responsibility. | We have clarified the cover provided under this section where there is damage to doors and windows which leave your property unsecure. |
| Home Emergency-optional cover Pest What is not covered | e) any pest infestation where you have not taken reasonable hygiene measures to prevent a pest contamination, where recommendations have previously been made by us . | e) any pest infestation where appropriate hygiene measures to prevent a pest infestation have been recommended by us previously and you have failed to take those measures. | We have clarified that we will not provide cover where measures have previously been recommended and you have not taken those measures. |
| Home Emergency-optional cover Pest What is covered | Contamination by pests inside your property including an attached garage/outbuilding that are your responsibility. | Pest infestation inside your property including an attached garage/outbuilding that are your responsibility. | Pest infestation is a defined term under this section, updated words to illustrate this. |
| Home Emergency-optional cover Pest What is not covered | c) any pest contamination where you are not able to confirm to us the type of pest concerned. | c) any pest infestation where you are not able to confirm to us the type of pest concerned. | Pest infestation is a defined term under this section, updated words to illustrate this. |
| Home Emergency-optional cover Gas central heating breakdown What is not covered | | v) Intermittent faults, or faults which do not result in the total failure of the boiler and/or heating system; w) Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers' instructions; | We have added two new exclusions to this section to make it clear when we will not provide cover for gas central heating breakdown. |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|---|--|---|
| <p>Home Emergency-optional cover</p> <p>Oil fired heating breakdown</p> <p>What is not covered</p> | | <p>t) Intermittent faults, or faults which do not result in the total failure of the boiler and/or heating system;</p> <p>u) Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers' instructions;</p> | <p>We have added two new exclusions to this section to make it clear when we will not provide cover for oil fired heating breakdown.</p> |
| <p>Home Emergency-optional cover</p> <p>C. Policy information</p> <p>General definitions</p> <p>Emergency/ies</p> | <p>Emergency/ies: sudden and unforeseen damage to something in your property covered by your policy, which immediately:</p> <p>a) exposes you to a risk to your health or;</p> <p>b) creates a risk of loss or damage to your property;</p> <p>c) makes the buildings uninhabitable.</p> | <p>Emergency/ies: A sudden and unforeseen incident in your property which immediately;</p> <p>a) exposes you or a third party to a risk to health or;</p> <p>b) creates a risk of loss or damage to your property and/or any of your contents or;</p> <p>c) makes your property uninhabitable.</p> | <p>We have improved our definition of an emergency by increasing the scope of the definition.</p> |
| <p>Home Emergency-optional cover</p> <p>General definitions</p> <p>Property</p> | <p>Property: the private home, garage and domestic outbuildings (excluding sheds, greenhouses, non-permanent structures) within the property boundary at the address shown on your Policy Schedule. The extent of your property will be that which is wholly within your control and you are wholly responsible for. In the case of a policy which is for a flat, the property is defined as the area within your property boundary, excluding the communal or service duct areas.</p> | <p>Property: the house or flat shown on your Policy Schedule, its integral (built-in) garages, all used for domestic purposes only, in the United Kingdom. The extent of your property will be that which is wholly within your control and you are wholly responsible for. It does not include detached garages, sheds, greenhouses and other buildings.</p> | <p>We have amended our definition of property to clarify what is covered under Home Emergency. We have made it clearer that detached garages, sheds, greenhouses and other buildings aren't included.</p> |
| <p>Home Emergency-optional cover</p> <p>General Exclusions</p> | <p>h) any defect, damage or breakdown caused by malicious or wilful action, negligence, misuse or third party interference, including any attempted repair or modification to the elements covered by this policy, which does not comply with British Standards;</p> | <p>h) Any defect, damage or failure caused by:</p> <p>i) modification or attempted repair to all or any part of your property by you or your own contractor which results in damage to that or another part of your property;</p> <p>ii) your or your contractor's failure to comply with recognised industry standards;</p> <p>iii) your or your contractor's malicious or wilful action, misuse or negligence.</p> | <p>We have clarified what is not covered under this exclusion to Home Emergency cover.</p> |
| <p>Home Emergency-optional cover</p> <p>General Exclusions</p> <p>New exclusion</p> | | <p>s) We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p> | <p>We have added this new exclusion to the provision of Home Emergency cover.</p> |

| Key Changes | Old Policy | New Policy | What this means to you |
|---|---|---|--|
| <p>Home Emergency-optional cover</p> <p>Compensation scheme</p> | <p>Inter Partner Assistance SA and AXA Assistance (UK) Ltd are covered by the Financial Services Compensation Scheme (FSCS). If Inter Partner Assistance SA or AXA Assistance (UK) Ltd cannot meet their obligations you may be entitled to compensation under the scheme. For this type of policy the scheme covers 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.</p> | <p>Inter Partner Assistance SA and AXA Assistance (UK) Ltd are covered by the Financial Services Compensation Scheme (FSCS). If Inter Partner Assistance SA or AXA Assistance (UK) Ltd cannot meet their obligations you may be entitled to compensation under the scheme. For further information see www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.</p> | <p>The Financial Services Compensation Scheme has changed the cover provided in the event of a company's financial failure in certain scenarios. The detailed limits can now be found on-line or by calling the FSCS directly.</p> |
| <p>Home Emergency-optional cover</p> <p>Cancellation</p> | <p>We or the administrator can cancel this insurance at any time, for a valid reason or if there are serious grounds to do so, by giving you seven days' written notice to your last known address.</p> <p>Examples of valid reasons or serious grounds may include, but are not limited to:</p> <ul style="list-style-type: none"> • Non payment of premium (including missed direct debit payments) that is not resolved following our reminders. • Failing to comply with the policy conditions, as outlined in the policy booklet. • You make or try to make a fraudulent claim under your policy; • You are abusive or threatening towards our staff; • Failing to cooperate and/or provide the necessary information required to enable us, or the administrator, to administer your policy, claim or investigate fraud. <p>We will continue to honour any claims made before cancellation. If we or the administrator do cancel this insurance you will receive a refund of a proportion of the premium for the rest of the period of insurance.</p> | <p>We or the administrator can cancel this insurance at any time, for a valid reason or if there are serious grounds to do so, by giving you seven days' written notice to your last known address.</p> <p>Examples of valid reasons or serious grounds may include, but are not limited to:</p> <ul style="list-style-type: none"> • Non payment of premium (including missed direct debit payments) that is not resolved following the issuing of 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. • If you refuse to allow us reasonable access to your home in order to provide the services you have asked for under this policy or if you fail to co-operate with our agents, representatives or authorised contractors. <p>We or the administrator may cancel this policy with immediate effect if:</p> <ul style="list-style-type: none"> • You make or try to make a fraudulent claim under your policy; • You are abusive or threatening towards our staff; • You repeatedly or seriously break the terms of this policy. <p>We will continue to honour any claims made before cancellation. If we or the administrator do cancel this insurance you will receive a refund of a proportion of the premium for the rest of the period of insurance. We reserve the right to refuse renewal of any individual policy.</p> | <p>We have clarified the cancellation procedure of Home Emergency as an Optional extra to your Home insurance policy and also added further examples of valid reasons or serious grounds.</p> |
| <p>Home Emergency-optional cover</p> <p>The law that applies to this policy</p> | <p>This agreement is governed by the laws of England.</p> | <p>This agreement is governed by the laws of England and Wales.</p> | <p>Clarification of the laws governing this Home Emergency cover.</p> |

Important changes to the Data Protection Notice

We have updated the Data Protection notice, previously outlined on Pages 61-63 of your Policy Booklet, which outlines how we and our insurers use your and other policy holder's information.

These changes have been made to ensure that we are clear about how Tesco Bank and its partners use personal data. We have also updated how we may use your Clubcard data to help Tesco Bank make more appropriate offers and decisions for you and your Tesco Home Insurance Policy.

This new section is presented below in full and is now titled Privacy Notice. This new section is presented below in full and is now titled Privacy Notice and can be found on Pages 60-64 of your Policy Booklet.

Privacy Notice

Please read this privacy notice carefully as it explains how we use your personal information.

In this privacy notice, “**we**”, “**us**” and “**our**” refers to Tesco Personal Finance plc, trading as Tesco Bank (part of the Tesco group) and the insurers who underwrite **your** policy (as named in **your** current Schedule) and any holding companies, subsidiaries or linked companies of those insurers, unless otherwise stated. Each of **us** is responsible under the Data Protection Act for the data we process about **you**.

This privacy notice will apply to anyone covered under **your** policy or who you nominate to act on **your** behalf or who pays **your** premium. **You** must ensure that **you** have shown them this notice and have their permission before giving **us** their personal information.

What sort of information do we hold?

We collect and retain **your** information when **you** access **our** website, complete an application or request a quotation either directly from **us** or via a price comparison website, or provide information to **us** either at quotation, renewal or during or after the term of the policy. **You** should let **us** know whenever **your** personal details change.

We may supplement and validate the information **we** hold about **you** with information from third parties such as, but not limited to, the wider Tesco group, credit reference agencies, Claims and Underwriting Exchange (CUE) and publicly available sources to perform checks, assess the accuracy of the information **we** hold about **you** and provide **you** with relevant offers.

We will retain and use information relating to anyone insured under **your** policy, paying **your** premiums or occupying the home.

We will also retain information **you** provide to **us** relating to anyone **you** nominate to act on **your** behalf to allow **us** to complete security questions before they can make any changes to **your** policy.

We monitor and record calls to and from **our** customer service centres to improve **our** service and to prevent and detect fraud.

If **you** contact **us** electronically (eg by email or Internet), **we** may collect **your** electronic identifier such as **your** internet protocol address. When **you** visit **our** website, **we** collect information about your browsing habits using cookies. Further information is available in the privacy and cookie policy on **our** website www.tescobank.com.

How do we use the information provided?

At quotation, renewal and if **you** make any changes during the **period of insurance**, **we** will use the information **you** provide **us** relating to anyone insured under **your** home insurance policy, to:

- assess **your** financial and insurance risks;
- provide **you** with quotations and any additional terms of cover;
- maintain and update **your** policy;

- record and process claims;
- understand **our** customers' needs and requirements;
- develop and test products and services;
- carry out research and analysis about **our** products and services;
- prevent and detect crime, including fraud.

Tesco Bank will also use any information provided to:

- recover debt; and
- provide **you** with tailored information and offers about products and services that may be of interest to **you**.

To validate the information **you** have provided, **we** may obtain information about **you**, all policyholders, any person occupying the home and anyone who may be paying **your** premiums, from third parties such as credit reference agencies (including publicly available data, previous searches and full electoral register), fraud prevention agencies and other databases. **We** may also check **your**, any other policyholder or occupant's credit status, identity and claims history from other sources including but not limited to the Claims and Underwriting Exchange (CUE). Under the conditions of **your** policy, **you** must tell **us** about any **incident**, whether or not **you** think it is likely to give rise to a claim (such as an accident or theft). When **you** tell **us** about an **incident**, **we** will pass information relating to that **incident** to these registers. 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.

How do we use data to prevent fraud?

When **we** process **your** request for insurance cover, assess the terms on which cover may be offered, maintain **your** policy or when **you** make a claim or tell **us** about an **incident**, **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**. This information may be shared with the Claims and Underwriting Exchange register (CUE) 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.

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. **We** may research, collect and use data about **you**, any person covered by your policy, any person paying your premiums, any person occupying the home or any person nominated by you to manage your policy, from publicly available sources, including social media and networking sites for the purposes of fraud detection or prevention.

How do we use your Clubcard information?

Tesco Bank will use the name and contact details **you** have provided in **your** application to search for a Clubcard number linked to **your** household. Tesco Bank uses this Clubcard information (including shopping purchases) to generate a risk profile for **your** household, which is used to calculate the level of Clubcard discount Tesco Bank and its insurers may offer **you**. This risk profile may be shared with **our** select panel of insurers in order for any discount to be applied. Tesco Bank does not share transactional Clubcard data (including shopping purchases) with its insurers. The Clubcard discount is only ever used to improve the price of **your** premium.

Clubcard information is used in this way whenever **you** are given a quote, including at renewal and if **you** make any changes to **your** policy and when selecting offers which may be of interest to **you**.

Tesco Bank may also use Clubcard information to confirm the details **you** have submitted to protect from identity theft, misrepresentation, fraud and to inform lending decisions. Clubcard information will only be used where it will have a positive impact.

Who do we share information with?

We will share **your** information:

- where **we** are required to do so by law;
- with statutory bodies and regulatory authorities; or
- with third party agencies including but not limited to, credit reference agencies and fraud prevention agencies for the purposes explained in this notice;
- in other circumstances where we have your permission.

The insurer(s) shown on **your Schedule** may also share **your** information:

- with the Claims and Underwriting Exchange (CUE) for the purposes explained in this notice;
- with Tesco Bank to update **your** claims history;
- with other companies that help **us** to provide **our** services;
- with other insurers or reinsurers.

Tesco Bank may also share **your** information:

- with the insurers shown in **your Schedule**;
- with its panel of insurers to enable them to return a quotation to **you**, when **you** complete an application, request a quotation and at renewal.
- with anyone **you** nominate to act on **your** behalf;
- for aggregated market research purposes where **you** will not be identifiable;
- with other companies that help **us** to provide **our** services including companies that provide or may provide funding or services to **us** or help **us** recover debt;
- with other lenders or companies to whom **we** transfer or may transfer **our** rights and obligations under **our** agreement with **you**;
- with the wider Tesco Group in connection with the operation of **your** Clubcard account, for example to allocate points or discounts, or where **you** have agreed to receive marketing, but **we** don't share more information than **we** need to.

Do we process sensitive personal data?

We may occasionally use data which the Data Protection Act 1998 defines as “sensitive personal data” where necessary, for example where you tell **us** that **you** have a medical condition which requires special treatment or where **we** have to use information relating to criminal convictions in connection with **your** insurance policy.

How will we contact you?

We may contact **you** by phone or post and, if **you** provide **us** with an email address or mobile phone number, **we** may send **you** emails or text messages about **your** application or account. As texts and emails can be intercepted, **we** will keep confidential information to a minimum and **you** should never send **us** any confidential information via text or email.

Will we send you marketing information?

If **you** agree to receive marketing, **we** may use **your** information and data obtained from third parties such as credit reference agencies to provide **you** with tailored offers and quotations and to keep **you** informed of products and services that may be of interest to **you** by post, telephone, text and email. The agencies may record **our** enquiries. This will not affect **your** credit rating.

You can opt out of marketing during the quotation process or at any time by using the unsubscribe options when **we** contact **you** or by calling the customer services line shown on **your** policy documents and on **our** website.

We may provide **you** with tailored marketing information through other channels such as at tills when **you** shop in Tesco, but only where **you** are opted into receive marketing communications.

Will we send the information provided to other countries?

We might do this, for example where **our** service provider has a data centre overseas, but only when **we** can be sure **your** information will be adequately protected. **Your** information may be accessed by law enforcement agencies and other authorities. They do this to prevent and detect crime, or to comply with other legal obligations.

How long will we keep information provided?

We keep **your** information for as long as **we** need to for the purposes as outlined in this notice. **We** will retain **your** information for these purposes after **your** policy has come to an end.

What will happen if we change how information is used?

If **we** think **you** would not expect this change, **we** will write and tell **you** about it. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

Can you see the information we hold about you or find out more about how we use your 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 an insurer or service provider listed in **your** **Schedule** or if **you** would like to receive further details of the fraud prevention and other databases **we** access or contribute to, please contact the Data Protection Officer of the insurer at the relevant address shown on **your** Schedule.

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

Freeport RSJB-RYLK-JKUX
Tesco Bank Data Protection Officer
P.O. Box 277
Newcastle Upon Tyne
NE12 2BU

In all cases please give **your** name, address and (if **you** have one) **your** insurance policy number. **You** may be charged an administrative fee of up to £10. Details will be provided at the date of request. **We** will respond within 40 days of receiving the request, fee and any details required to locate **your** information or verify your identity. If any of the details are incorrect, let **us** know and we'll amend them.

We have made some grammatical and typographical changes throughout the Policy Booklet, these are detailed below for your Home Insurance policy.

| Key Changes | Old Policy | New Policy | What this means to you |
|--|--|--|---|
| Meaning of words | Throughout this policy booklet some words are in bold. The meanings of these words are shown below. These meanings do not apply to the optional cover sections for Family Legal Guard and Home Emergency cover, which both contain a section setting out the meanings of words used in that section only. Please note that from page 34 onwards, a wider definition of 'we', 'us' and 'our' applies. | Throughout this policy booklet some words are in bold. The meanings of these words are shown below. These meanings do not apply to the optional cover sections for Family Legal Guard and Home Emergency cover, which both contain a section setting out the meanings of words used in that section only. Please note that from page 33 onwards, a wider definition of 'we', 'us' and 'our' applies. | The page numbers have been updated to reflect the re-pagination in the new Policy Booklet and bold formatting has been updated. |
| Exclusions that apply to your policy | Exclusions that apply to your policy | General exclusions that apply to your policy | We have updated this title to ensure consistency across the Policy wording. |
| Exclusions that apply to your policy | <p>We will not pay for:</p> <ul style="list-style-type: none"> the radioactive, poisonous, explosive or any other dangerous properties of any nuclear equipment or nuclear part of that equipment; or war, invasion, revolution or any similar event. | | <i>Typographical error. Sentence goes onto a separate line when it does not need to.</i> |
| Policy conditions 2. Cancelling the policy | <p>Bullet point 2:</p> <ul style="list-style-type: none"> Failing to comply with the policy conditions, as outlined in the policy booklet. | <p>Bullet point 2:</p> <ul style="list-style-type: none"> Failing to comply with the policy conditions. | We have made a grammatical improvement to this wording. |
| Buildings cover 21. Plants in the garden | <p>We will pay for loss or damage to trees, shrubs, plants and lawns that you own, while in the open and within the boundaries of your home, as a result of loss or damage insured under sections 1 to 9 of this cover.</p> | | <i>Typographical error. Sentence goes onto a separate line when it does not need to.</i> |
| Buildings optional cover – Accidental damage | <p>What is not covered:</p> <p>24. Any incident already covered in a building section or anything listed as not covered under buildings cover sections 1-19, 21 and 22.</p> | <p>What is not covered:</p> <p>24. Any incident already covered in the building section or anything listed as not covered under buildings cover sections 1-19, 21 and 22.</p> | We have made a grammatical improvement to this wording. |
| Contents cover 11. Contents temporarily removed from your home | <p>What is not covered:</p> <ul style="list-style-type: none"> caused by theft or attempted theft from a hotel room, motel room, bed-and-breakfast or other similar temporary lodging unless there is visible signs that forcible and violent entry was used to get into or out of the room; | | <i>Typographical error. Sentence goes onto a separate line when it does not need to.</i> |

| Key Changes | Old Policy | New Policy | What this means to you |
|--|---|---|--|
| Contents cover 19. Wedding and civil partnership gifts | 19. Wedding and civil partnership gifts. Your contents total replacement value is increased by the individual limit shown on your schedule for 4 weeks before and 4 weeks after your or any member of your family's wedding day or civil partnership ceremony day, to cover the gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, we will insure the gifts against loss or damage when they are: <ul style="list-style-type: none"> • in your home; • in the building where the wedding reception or civil partnership reception is held; or • being transported between your home and the reception. | | <i>Typographical error. Sentence goes onto a separate line when it does not need to.</i> |
| Buildings cover Footer on pages 13-18 referencing general exclusions applicable to all sections | * Should be read in conjunction with the general exclusions covered on pages 10 and 11. | * Should be read in conjunction with the general exclusions covered on pages 9 and 10. | The page numbers have been updated to reflect the re-pagination in the new Policy Booklet. |
| Contents cover Footer on pages 19-31 referencing general exclusions applicable to all sections | * Should be read in conjunction with the general exclusions covered on pages 10 and 11. | * Should be read in conjunction with the general exclusions covered on pages 9 and 10. | The page numbers have been updated to reflect the re-pagination in the new Policy Booklet. |
| What to do if you have a complaint | If you have experienced a problem in relation to your Tesco Bank Insurance policy, we will aim to sort it out as quickly and fairly as possible. | If you have experienced a problem in relation to your Tesco Bank Home Insurance policy, we will aim to resolve it as quickly and fairly as possible. | We have made a grammatical improvement to this wording. |
| What to do if you have a complaint | We have the following complaint procedure which you can follow if you are dissatisfied with the service you have received. | We have the following complaints procedure which you can follow if you are dissatisfied with the service you have received. | We have made a grammatical improvement to this wording. |
| What to do if you have a complaint | Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR | Financial Ombudsman Service Exchange Tower London E14 9SR | We have updated the Financial Ombudsman address. |

We have made some grammatical and typographical changes throughout the Policy Booklet, these are detailed below for your Family Legal Guard cover (this only applies if shown in your schedule).

| Key Changes | Old Policy | New Policy | What this means to you |
|--------------------|---|---|--|
| Family Legal Guard | Throughout this section of the policy booklet certain words and phrases are printed in bold . These have the meanings set out on pages 35-36 of this policy booklet. | Throughout this section of the policy booklet certain words and phrases are printed in bold . These have the meanings set out on pages 34-35 of this policy booklet. | The page numbers have been updated to reflect the re-pagination in the new Policy Booklet. |

We have made some grammatical and typographical changes throughout the Policy Booklet, these are detailed below for Optional Home Emergency cover (this only applies if shown in your schedule).

| Key Changes | Old Policy | New Policy | What this means to you |
|--|--|--|---|
| Home Emergency Security what is covered | In the event of a security incident , | In the event of a security incident , | We have bolded this as a defined term. |
| Home Emergency Gas central heating breakdown Additional notes | Additional Information Beyond Economical Repair – If upon making a claim your boiler is deemed to be beyond economic repair, the underwriter will pay an amount towards the cost of a new boiler. If your existing boiler is less than 6 years old we will pay you £250 including VAT. If your boiler is between 6 and 10 years old we will pay you £100 including VAT. As soon as we declare your boiler beyond economic repair, we will no longer be able to cover your boiler and/or system. Your whole policy will continue without gas central heating breakdown cover. | | We have relocated this wording from “what is not covered” to “what is covered” for clarity. |
| Home Emergency Oil fired heating breakdown | Additional Information Beyond Economical Repair – If upon making a claim your boiler is deemed to be beyond economic repair, the underwriter will pay an amount towards the cost of a new boiler. If your existing boiler is less than 6 years old we will pay you £250 including VAT. If your boiler is between 6 and 10 years old we will pay you £100 including VAT. As soon as we declare your boiler beyond economic repair, we will no longer be able to cover your boiler and/or system. Your whole policy will continue without gas central heating breakdown cover. | | We have relocated this wording from “what is not covered” to “what is covered” for clarity. |
| Home Emergency Oil fired heating breakdown What is not covered | i) any part of the boiler and/ or system (including pipes and ducts) which are too difficult to access safely, or it are impossible or impractical to maintain because of their position; | i) any part of the boiler and/ or system (including pipes and ducts) which are too difficult to access safely, or are impossible or impractical to maintain because of their position; | We have corrected a grammatical error. |
| Home Emergency definition of we/ us/our | We/us/ our AXA Assistance (UK) Limited will arrange for you to receive the Home Emergency services described in this Policy using authorised contractors. | We/us/ our AXA Assistance (UK) Limited will arrange for you to receive the Home Emergency services described in this policy using authorised contractors. | We have corrected a grammatical error. |

If you would like to speak to us about the changes to your policy, please give us a call on **0345 674 6666**. 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.

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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We may monitor and record calls for training purposes to improve the quality of our service and to detect and prevent fraud.