

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.

KEY CHANGES	OLD POLICY	NEW POLICY	What this means to you
Meaning of words – Pages 3-6			
Buildings	(2nd bullet): • sheds, greenhouses, conservatories and garages that have permanent foundations or bases. (5th bullet) • patios, terraces, drives, paths and carports.	(2nd bullet): • greenhouses, conservatories and garages that have permanent foundations or bases. (5th bullet) • sheds, patios, terraces, drives, paths and carports.	Clarity of cover – sheds are covered under Buildings section even if they do not have permanent foundations or bases.
Flood (new definition)		Flood Water external to the home entering the home at, or below ground level.	New meaning of words – definition of Flood .
Claims conditions – Page 8			
Claims conditions – what you need to do	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 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).	If you make a claim, we may require proof of ownership and/or proof of loss.
How we settle your claim – Page 9			
How we settle your claim	11. All our repairs are guaranteed for one year.	11. All repairs carried out by insurer appointed repairers are guaranteed for one year.	Your insurer's repair network is owned by them, not by Tesco Bank. This update is just for your information. Repairs are still guaranteed for one year.

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Policy conditions – Page 12			
Policy conditions 2. Cancelling the policy	We or the administrator can cancel this policy at any time, for a valid reason or if there are serious grounds to do so, by sending you seven days notice in writing. We will send the notice to the last known address we have for you . We will refund your premium for the time that was left on your policy as long as you have not made a claim.	We or the administrator can cancel this policy at any time, for a valid reason or if there are serious grounds to do so, by sending you seven days notice in writing. We will send the notice to the last known address we have for you . We will refund your premium for the time that was left on your policy as long as you have not made a claim. Examples of valid reasons or serious grounds may include, but are not limited to: <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. • Failing to cooperate and/or provide the necessary information required to enable us, or the administrator, to administer your policy, claim or investigate fraud. • Where threatening, abusive or offensive behaviour has been used towards us or the administrator. • Where any change you tell us about occurring during the term of your policy that alters the information on your policy documents resulting in us no longer being able to continue cover. 	We have provided for you some examples of why we may be required to cancel your policy.

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Policy conditions – Page 12–13			
Policy conditions 4. Automatic renewal	Automatic renewal saves you the worry of remembering to renew your policy before it ends. If you have chosen, and we have accepted, for your policy to renew automatically, the administrator will write to you before your policy ends with full details of your next year's premium and policy conditions. If you do not want to renew your policy, all you need to do is call the customer services line to let the administrator know.	<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>	We have updated our policy wording to provide you with clearer information regarding both the automatic and manual renewal processes. This includes the fact that we may place your home insurance policy with another insurer from the renewal date. You can contact us if you would like more information on who those insurers are.
Buildings cover – Page 16-18			
12. Trace and access	We will pay the costs you have to pay to find where water or oil is leaking from, including the cost of removing and replacing any part of the walls, roof or ceiling, to find and repair the source of the escape of water or oil.	We will pay the costs you have to pay to find where water or oil is leaking from, including the cost of removing and replacing any part of the walls, roof or ceiling.	We will only pay for the costs to find the leak, not to repair it. You may find that the repair of the pipe is covered under another section.

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16. Alternative accommodation and rent	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.	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.	We used to call incidents that you could claim for 'perils' and Buildings and Contents were referred to as Sections. We now call the incidents 'sections' and the sections are now called 'covers'. Your new policy wording now reflects this but what you are covered for has not changed.
21. Plants in garden	Vandalism or malicious acts caused by you or any person lawfully allowed to be in your home .		Plants in the garden will also now be insured under Buildings cover against this sort of damage.
Buildings Optional cover – Accidental Damage – Page 19 (this cover only applies if shown in your schedule)			
24. Accidental damage to your buildings	24. Any incident already covered in a building section or anything listed as not covered under buildings cover.	24. Any incident already covered in a building section or anything listed as not covered under buildings cover sections 1-19, 21 and 22.	Accidental damage to window or door frames, and damage caused by scratching or denting to glass and sanitary wear is now covered.
Contents cover – Pages 22-24			
12. Contents at university/ college	<p>12. Loss of money.</p> <p>Loss or damage caused by theft, attempted theft, malicious damage or vandalism unless there is evidence that forcible and violent entry took place.</p> <p>Loss or damage to any contents not in halls of residence or any other term time accommodation in the UK.</p>	<p>12. Loss or damage caused by:</p> <ul style="list-style-type: none"> • theft, attempted theft, malicious damage or vandalism unless there is evidence that forcible and violent entry took place. <p>Loss or damage to any contents not in halls of residence or any other term time accommodation in the UK.</p> <p>Loss of money.</p>	Reordered to clarify this relates to loss or damage of contents .
18. Religious festival increase	If you make a claim for religious festival increase, you cannot also make a claim for the same incident under wedding and civil partnership gifts and/or birth and adoption increase.	This paragraph has been relocated from "what is covered" to "what is not covered" within the Policy Booklet	Moved to "what is not covered" as you are unable to make multiple claims for the same incident . What you are covered for has not changed.

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19. Wedding and civil partnership gifts	If you make a claim for wedding and civil partnership gifts, you cannot also make a claim for the same incident under religious festival increase and/or birth and adoption increase.	This paragraph has been relocated from “what is covered” to “what is not covered” within the Policy Booklet.	Moved to “what is not covered” as you are unable to make multiple claims for the same incident . What you are covered for has not changed.
Optional cover – Home Emergency – Pages 44-60 and back page (this cover only applies if shown in your schedule)			
Home Emergency cover	Home Emergency cover is arranged and administered by Tesco Personal Finance plc (trading as Tesco Bank) and is underwritten by Inter Partner Assistance SA (IPA). Claims are handled by HomeServe Membership Ltd (HomeServe). IPA is authorised by The National Bank of Belgium and is regulated by the Financial Conduct Authority (FCA) in the United Kingdom. IPA is registered with the FCA, registration number 202664.	This policy is provided by Tesco Personal Finance (trading as Tesco Bank) and is underwritten by Inter Partner Assistance S.A. (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.
	A breakdown of the boiler and/or system. Claims will be dealt with by a HomeServe approved oil engineer who will repair or replace the relevant part or parts of your central heating system.	A breakdown of the boiler and/or system. Claims will be dealt with by an AXA Assistance (UK) Ltd approved oil engineer who will repair or replace the relevant part or parts of your central heating system.	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.
	Engineer(s): the person(s) employed and/or authorised by HomeServe to deal with your incident .	Engineer(s): the person(s) employed and/or authorised by AXA Assistance (UK) Ltd to deal with your incident .	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.
	Underwriter: the company we have chosen to provide the insurance cover on your policy. For this policy it is: Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. IPA is a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which has a branch office in the UK regulated by the FCA (FCA register number 202664). IPA’s registered address in the UK is The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No. FC008998.	Underwriter: This policy is provided by Tesco Personal Finance (trading as Tesco Bank) and is underwritten by Inter Partner Assistance S.A. (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.
	We/us/our: HomeServe, its authorised agents and engineers, unless otherwise stated.	We/us/our: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR and/or its service provider AXA Assistance (UK) Ltd, of the same address. AXA Assistance (UK) Ltd will arrange for you to receive the Home Emergency services described in this Policy using authorised contractors.	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.

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	j) any parts not supplied by us (HomeServe use standard replacement parts). Our engineer is able to fit suitable alternative parts supplied by you at the time of the visit (so long as it is covered within the claim and policy coverage);	j) any parts not supplied by us . Our engineer is able to fit suitable alternative parts supplied by you at the time of the visit (so long as it is covered within the claim and policy coverage);	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.
	Compensation Scheme Both IPA and HomeServe are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if we or the underwriter are unable to meet our liabilities. You may be entitled to compensation in these circumstances depending on the details of any claim. If entitled to compensation you would be covered for 90% of the claim, without any upper limit. Further information about the scheme arrangement is available from the FSCS.	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.	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.
	If you have any queries, please call the administrator on the customer services number 0845 674 6666.	If you have any queries, please call the administrator on the customer services number 0845 674 6666 or AXA Assistance (UK) Ltd on 0330 123 1963.	New telephone number for Home Emergency Cover.
	HomeServe: The company chosen to handle Home Emergency Cover claims is HomeServe Membership Limited, Fulwood Park, Preston PR2 9NZ. Registered in England, No 02648297. HomeServe is responsible for appointing an authorised agent/engineer.	AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, United Kingdom. AXA Assistance (UK) Ltd is the claims handler and is responsible for appointing the authorised repairer or contractor.	Home Emergency Cover claims handler is changing to AXA Assistance Group (UK) Ltd.
	Home Emergency Helpline 0845 155 2371 Lines are open 24 hours.		Home Emergency helpline no longer available for customers who have not purchased Home Emergency Cover.
		If you have a complaint about your Home Emergency Cover you can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK or telephone 01737 815913 or e-mail: homeemergencycomplaints@axa-assistance.co.uk	Complaints information for Home Emergency Cover.

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		<p>If you are not satisfied with our final decision regarding your complaint or you have not received our final decision within eight weeks, you can write to:</p> <p>Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR</p> <p>Following the complaints procedure does not affect your legal rights.</p>	
	If an incident occurs at your property, which is covered by your policy, please call the claims number on 0845 850 0350 and we will arrange for the incident to be dealt with in accordance with the terms and conditions of your policy.	If an incident occurs at your property, which is covered by your policy, please call the claims number on 0330 123 1963 and we will arrange for the incident to be dealt with in accordance with the terms and conditions of your policy.	New telephone number for Home Emergency Cover.
	repairing a boiler which is beyond economic repair.	repair or replacement of your boiler if this has been deemed to be beyond economic repair;	Clarity of cover – boilers which are deemed beyond economic repair will not be repaired or replaced.

Data Protection notice – Page 61-63

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How we use your personal information	<p>How we use your personal information</p> <p>We will use personal information which has been given to us to manage your insurance policy, other Tesco Bank products and associated services, including handling underwriting and claims and issuing policy renewal documents to you. These activities may involve us releasing personal information to other insurers, regulatory authorities or agents providing services to us or on our behalf. Some of these agents may be based outside the EEA but we will make provision for your personal information to be protected whilst being transferred to and processed in these countries.</p> <p>We may use your personal information and the information about your use of our products and services to carry out research and analysis about our products and services, as well as to service your needs in connection with your policy. We may use e-mail, telephone, post or other means to do this.</p>	<p>How we use your personal information</p> <p>We will use personal information which has been given to us to manage your insurance policy, other Tesco Bank products and associated services, including handling underwriting and claims and issuing policy renewal documents to you. These activities may involve us releasing personal information to other insurers, regulatory authorities or agents providing services to us or on our behalf. Some of these agents may be based outside the EEA but we will make provision for your personal information to be protected whilst being transferred to and processed in these countries.</p> <p>We will also use the information you have provided including name, address and Clubcard number to search our records to find a Clubcard number for you. We may access and use information (including transactional information) from your Tesco Clubcard to allow us and your insurer to assess your premium at quotation and on renewal. This will only be used to have a positive impact on your premium.</p>	We have updated our policy wording to provide you with clearer information on how we use your personal information to provide you with personalised quotes and more relevant offers.

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		<p>We may use your personal information, the information about your use of our products and services and data obtained from third parties such as credit reference agencies to carry out research and analysis about our products and services, as well as to service your needs in connection with your policy. We may use e-mail, telephone, post or other means to do this.</p> <p>To provide you with quotations and assess your insurance application and the terms on which cover may be offered, and to process claims and maintain your policy during the period of insurance and at renewal we may obtain information about you from third parties such as credit reference agencies. The agencies may record our enquiries. This will not affect your credit rating.</p>	
	To assess your insurance application and the terms on which cover may be offered we may obtain information about you from credit reference agencies to check your credit status and identity. The agencies will record our enquiries. This will not affect your credit standing.		
Marketing purposes and Sharing your information	<p>Marketing purposes</p> <p>If you would like to change your marketing preference please call the customer services line shown on your policy documents. You may contact us at any time to give notice to stop data being used for marketing purposes.</p> <p>We may release your personal information to others:</p> <ol style="list-style-type: none"> 1. if we need to do this to manage your policy with us (as set out above) 2. in connection with any research or analysis that we are carrying out (as mentioned above). 3. where we need to do so in order to prevent fraud (as mentioned below). 4. if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority). 5. in other circumstances where you have given your permission. <p>If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.</p>	<p>Marketing purposes</p> <p>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. The agencies may record our enquiries. This will not affect your credit rating. We will retain your information for this purpose for a reasonable time, which may be after your policy has lapsed.</p> <p>If you would like to change your marketing preference please call the customer services line shown on your policy documents and on our website. You may contact us at any time to give notice to stop data being used for marketing purposes.</p> <p>Sharing your information</p> <p>We may release your personal information to others:</p> <ol style="list-style-type: none"> 1. if we need to do this to manage your policy with us (as set out above). 2. in connection with any research or analysis that we are carrying out (as mentioned above). 3. where we need to do so in order to prevent fraud (as mentioned below). 4. if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority). 5. in other circumstances where you have given your permission. 	If you have agreed to receive marketing from us 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 .

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		If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.	
Further information	In all cases please give your name, address and (if you have one) your insurance policy number. You may be charged a small administration fee. Details will be provided at the date of request.	In all cases please give your name, address and (if you have one) your insurance policy number. You may be charged an administration fee of up to £10. Details will be provided at the date of request. We will respond within 40 calendar days of receiving your request.	We have provided more information on the charges we make for a copy of the information we hold on you and how long this may take.
What to do if you have a complaint – Page 64			
What to do if you have a complaint	Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR	Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR	The Financial Ombudsman Service changed their registered address.

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.