

TESCO

Home Insurance

Important information about your policy

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

tescobank.com

TESCO Bank | *Every little helps*

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 on-line 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
If you need to make a claim - Page 3			
If you need to make a claim		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.	We have provided extra clarity if you wish us to pay your claim in cash.
Handy phone numbers – Page 4			
Handy phone numbers	Household Emergency Helpline. 0845 155 2371. Lines are open 24 hours.		Home Emergency helpline is no longer available for customers who have not purchased Home Emergency cover as Optional cover.
Policy conditions – Pages 9-12			
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.

Key Changes	OLD Policy	NEW Policy	What this means to you
4. How to make a claim	Co-operate with us fully, providing such assistance as may be required in relation to the claim.	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.
7. 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.	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. 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. 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. 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.	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.

Key Changes	OLD Policy	NEW Policy	What this means to you
Meaning of words – Page 13-14			
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.
Contents	but excluding: Motorised vehicles (apart from those already mentioned).	but excluding: Motorised vehicles (including parts and accessories) except domestic motorised vehicles and motorbike helmets and motorbike clothing.	Motor vehicle accessories such as car keys are no longer covered.
Flood (new definition)		Flood Water external to the home entering the home at, or below ground level.	New meaning of words – definition of Flood .
Buildings cover – Pages 18-22 and Page 25			
8. Water or oil escaping from any fixed domestic water or heating installation, including underground drains and pipes or from any domestic appliance.		What is not covered • if the water or heating installation is outside or in a stand alone outbuilding.	Plumbing that is outside or in an outbuilding is now not covered for Escape of water or oil, metered water or oil, burst pipes or trace and access.
10. Plumbing Installation. We will pay for damage to any part of the plumbing installation in the buildings caused by freezing or bursting.	What is not covered 10 Loss or damage: • caused by rust, corrosion or wear and tear; • caused when your home is unoccupied or unfurnished ; • caused by faulty workmanship; or Plumbing that is outside or in a shed or greenhouse.	What is not covered 10 Loss or damage: • caused by rust, corrosion or wear and tear; • caused when your home is unoccupied or unfurnished ; • caused by faulty workmanship; or • if the water or heating installation is outside or in a stand alone outbuilding.	The plumbing installation is now not covered if in any stand alone outbuilding, rather than just in sheds or greenhouses.
20. Trace and access What is covered	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.
20. Trace and access What is not covered		What is not covered 20. The costs you have to pay if the heating installation is outside or in a stand alone outbuilding.	Plumbing that is outside or in an outbuilding is now not covered for Escape of water or oil, metered water or oil, burst pipes or trace and access.

Key Changes	OLD Policy	NEW Policy	What this means to you
Basis of settling your buildings claims	1. We will pay for the cost of rebuilding, repairing or replacing that part of your buildings which are covered by this policy. We will decide whether to pay to rebuild, repair or replace. All our repairs are guaranteed for one year. If your buildings have not been kept in a good state of repair, we may deduct from any payment an amount for wear and tear.	1. We will pay for the cost of rebuilding, repairing or replacing that part of your buildings which are covered by this policy. We will decide whether to pay to rebuild, repair or replace. All repairs carried out by insurer appointed repairers are guaranteed for one year. If your buildings have not been kept in a good state of repair, we may deduct from any payment an amount for wear and tear.	Clarity that repairs carried out by insurer appointed repairers are guaranteed for one year. Other repairers will have their own guarantees.
Contents cover – Pages 26-31 and Page 44			
Contents cover First section What is not covered	What is covered Your and your family's contents are covered for loss or damage arising as a result of the insured causes listed below when they are in the buildings . The cover provided is subject to the excesses and maximum claim limits in the Schedule . Any specific limits listed in the Schedule form part of the maximum claim limit for contents .	What is not covered The total excess shown in the Schedule for every claim. Anything more specifically insured in another part of this policy. Any amount above the amount shown in the Schedule . Money and valuables in the open but within the boundary of the home .	Money and valuables stolen from garages and outbuildings or left outside are now not covered.
6. Theft or attempted theft What is not covered		What is not covered • of money and valuables from garages and outbuildings.	Money and valuables stolen from garages and outbuildings or left outside are now not covered.
8. Escape of water/oil What is not covered		What is not covered • if the water or heating installation is outside or in a stand alone outbuilding.	Plumbing that is outside or in an outbuilding is now not covered for Escape of water or oil, metered water or oil, burst pipes or trace and access.
15. Metered oil and metered water What is not covered		What is not covered Loss of metered oil/water outside or in a stand alone outbuilding.	Plumbing that is outside or in an outbuilding is now not covered for Escape of water or oil, metered water or oil, burst pipes or trace and access.
Basis of settling your contents claims	1. We will pay for the cost of rebuilding, repairing or replacing that part of your buildings which are covered by this policy. We will decide whether to pay to rebuild, repair or replace. All our repairs are guaranteed for one year. If your buildings have not been kept in a good state of repair, we may deduct from any payment an amount for wear and tear.	1. We will pay for the cost of rebuilding, repairing or replacing that part of your buildings which are covered by this policy. We will decide whether to pay to rebuild, repair or replace. All repairs carried out by insurer appointed repairers are guaranteed for one year. If your buildings have not been kept in a good state of repair, we may deduct from any payment an amount for wear and tear.	Clarity that repairs carried out by insurer appointed repairers are guaranteed for one year. Other repairers will have their own guarantees.

Key Changes	OLD Policy	NEW Policy	What this means to you
Policy exclusions that apply to all sections of cover – Page 45			
Policy exclusion	Consequential loss (that is, any loss which is not a direct result of or naturally resulting from an event for which you are insured).	Any loss or damage which results from the incident that caused you to claim, except as specifically provided for under this policy.	We have more clearly defined for you what consequential loss means.
Data Protection notice – Page 59-61			
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>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.</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> <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 or to 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>	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.

Key Changes	OLD Policy	NEW Policy	What this means to you
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. <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>	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 .
Sharing information to prevent fraud	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 (including the renewal of any policy which you have with us) with the Claims and Underwriting Exchange register, 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	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 (including the renewal of any policy which you have with us) with the Claims and Underwriting Exchange register, 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	Additional clarity as to how we share information to prevent fraud.

Key Changes	OLD Policy	NEW Policy	What this means to you
	<p>prevent fraudulent claims. When we process your request for insurance cover or when you make a claim, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft), whether or not you think it is likely to give rise to a claim.</p> <p>When you tell us about an incident, we will pass information relating to that incident to these registers.</p>	<p>to prevent or detect crime, including fraud. When we process your request for insurance cover or when you make a claim, we may search these registers. If you give inaccurate details or fraud is suspected 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 from publically available sources, including social media and networking sites. We may use this data for the purposes of fraud detection and prevention. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft), whether or not you think it is likely to give rise to a claim.</p> <p>When you tell us about an incident, we will pass information relating to that incident to these registers.</p>	
Further information	<p>In all cases please give your name, address and (if you have one) your insurance policy number.</p> <p>You may be charged a small administration fee. Details will be provided at the date of request.</p>	<p>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.</p>	<p>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.</p>
What to do if you have a complaint – Page 62			
What to do if you have a complaint	<p>Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR</p>	<p>Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR</p>	<p>The Financial Ombudsman Service changed their registered address.</p>
Home Emergency helpline (back page)			
Home Emergency helpline	<p>Household Emergency Helpline 0845 155 2371 Lines are open 24 hours.</p>		<p>Home Emergency helpline no longer available for customers who have not purchased Home Emergency cover as Optional cover.</p>

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](https://www.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.