Inside you’ll find full details of your:

- Tesco Bank Car Insurance
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Welcome to your Tesco Bank Car Insurance policy

Thank you for choosing Tesco Bank Car Insurance. Tesco Bank Car Insurance is arranged by Tesco Personal Finance plc (trading as Tesco Bank), acting on behalf of the insurers, or Lloyd’s syndicate, specified in your Schedule. Our aim is to provide you with car insurance cover that is clear and easy to understand, providing you with peace of mind when it comes to looking after you and your car.

You must read this Policy Booklet along with your Schedule, Certificate of Motor Insurance and Statement of Fact, as together they form your policy documents and give you full details of your cover and show which sections of the policy are applicable to the policy cover you have. If you have any questions about your policy documents, any details are incorrect on any of the documentation you have received, or if you wish to make a change to your policy, please call the Customer Services Line.

This Policy Booklet relates to car insurance products provided under Tesco Bank Car Insurance. Depending on the type of product you have selected, your insurance will cover you for different things. Check your policy Schedule to see which Sections of this Policy Booklet apply to you.

Important – Are your details correct?

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers’ Bureau (MIB). The MID and the data stored on it may be used by the Police to identify whether a vehicle has valid insurance by checking its registration number against the database.

It is vital that the MID holds the correct registration number. If it is incorrectly shown on the MID you are at risk of receiving a fine or, ultimately, having your vehicle seized by the Police. Check your policy documents carefully to ensure that the registration number is correct.

Stay Insured, Stay Legal – Penalties for uninsured motor vehicles

It is a legal requirement to have continuous insurance in place for your vehicle and if there is no record on the MID showing the vehicle is insured, and you have not declared it as ‘off road’ by completing a SORN (Statutory Off Road Notification), you may receive a letter from the DVLA advising that you could face a fine or prosecution, and the vehicle could also be clamped, seized and ultimately, destroyed.

This law applies in England, Scotland & Wales. It does not apply in Northern Ireland, the Channel Islands and the Isle of Man, although it is still a legal requirement to be insured for any vehicle you drive.

You can check that the details held about your vehicle on the MID are correct by visiting www.askmid.com
Here are some quick and handy tips

If you have had an accident

Follow these steps if your car is involved in an accident:

1. Stop if there has been injury to a person, animal, vehicle or property at the roadside.
2. Make sure both you and your passengers are safe and out of danger.
3. Call 999 for emergency help or if the accident has left a dangerous situation.
4. If another driver is involved, please ask for their details – name, address, telephone number, insurance company and car registration details.
5. Do not admit blame or liability for the accident – we suggest you say you have to discuss it with your insurer.

Make a note of what happened in case you need it later on. We suggest you:

• note the time, name of the road and location.
• make a note of how many passengers were in the other vehicles involved.
• draw a diagram of the position of all vehicles involved.
• write down the driving conditions i.e. raining, dark.
• take photos of damage or evidence.
• try and get witness statements and their contact details.

Report the accident to us as soon as you can on the telephone number highlighted on your Schedule, even if you do not want to claim.

Making a claim: overview

We know how stressful it can be if your car is involved in an incident, however the sooner you report it, the sooner we can help you. You must tell us within 7 days of becoming aware of any incident that may result in a claim under this policy, even if you do not intend claiming for your own car.

Call our 24-hour UK-based claims line highlighted on your Schedule. It will be useful if you have your policy number and details of the incident.

Once you have called we will:

• register your claim.
• give you a Claims Number to quote.
• talk you through the process, including confirming what you're covered for.
• arrange next steps.
Getting your car repaired: overview

If your car is covered for repairs following an insured incident, we can help take the hassle away if you choose to get it repaired through one of our approved repairers. Doing this means that:

- you do not need to organise estimates.
- we will pay the repairer directly (you just pay the excess to the repairer).
- all repair work is guaranteed for 3 years.

Alternatively, you can organise estimates and repairs through a garage of your choice. We will talk you through the process so you know what to do.

Keeping your car safe

Help protect your car by following these handy hints:

1. Do not leave items on display, even if they are not valuable.
2. If you have got a garage, please use it. If you do not, park in a well-lit area.
3. Buy a steering wheel lock – a great deterrent for thieves.
4. Get your registration number etched onto all windows and mark your car stereo and other equipment.
5. Never leave your keys unattended in or on your vehicle.
6. Never leave your vehicle documents in your vehicle.
7. Keep car keys and vehicle documents out of sight in your home as these are often targeted in burglaries.
8. Keep your car in good working order and ensure that the wheels, tyres, bodywork and windows meet the legal requirements, and that if required, it has a valid MOT.

Driving other cars

Please check whether your Certificate of Motor Insurance allows you to drive other motor cars. If you are allowed to drive other motor cars, you will only have cover for damage you cause to other people or their property. It does not provide cover for damage to or loss of the vehicle you are driving. You are not covered to drive any other vehicle owned or registered to you and there must be a current and valid policy of insurance covering the vehicle you are driving. You should refer to Section H of this policy booklet for full details of the terms and conditions that apply to this cover. Please note that if you have this cover it only applies to you, it does not apply to any other drivers named on the policy or Certificate of Motor Insurance.

Multiple changes of vehicle

We may refuse to continue cover if you make more than three changes of vehicle during a period of insurance and if we do continue cover you may be asked to provide evidence that you are the owner and/or the registered keeper of the vehicle.
Dealing with others on your behalf

If you require additional support to access or service your policy, we can allow others to deal with your policy on your behalf. You can nominate a representative to deal with your policy on your behalf. Additionally, where your spouse or partner is a named driver, we will deal with them as if they were a nominated representative. 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 including changing the vehicle details, and take decisions on your behalf such as deciding to add or remove named drivers), with the exception of cancelling the policy – only you will be able to cancel the policy.

Any person dealing with your policy on your behalf will still need to be able to answer security questions. As we 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. 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 us on 0345 673 0000 (Lines are open Monday to Friday 8am-9pm, Saturday to Sunday 9am-5pm).

Meanings of Words

Certain words in this policy are printed in bold. These words have particular meanings which are shown below.

| Administrator | Tesco Personal Finance plc (trading as ‘Tesco Bank’)  
2 South Gyle Crescent  
Edinburgh  
EH12 9FQ  
Customer Services Line 0345 673 0000 (Lines are open Monday to Friday 8am-9pm, Saturday to Sunday 9am-5pm). |
| Certificate of Motor Insurance | The proof of the motor insurance you need by law. The Certificate of Motor Insurance shows:  
• what car is covered;  
• who is allowed to drive the car; and  
• what the car can be used for.  
If your Certificate of Motor Insurance allows driving by any driver, please refer to your Schedule for any restrictions that may apply. |
<p>| Computer virus | Any type of malicious software that can perform an attack on a computer or electronic system including deletion of data and/or theft of data and/or enable malicious users access to the computer or electronic system and/or activate and spread other computer viruses and/or to cause physical damage or loss of property or data. |
| Endorsement | A clause that alters the standard cover provided by the policy. If any endorsements apply to your policy they will be shown on your policy Schedule. |</p>
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<td><strong>Statement of Fact</strong></td>
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<tr>
<td><strong>The car</strong></td>
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<tr>
<td><strong>Van</strong></td>
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<td><strong>We, our, us</strong></td>
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**Contract of insurance**

This policy together with the **Schedule** and **Statement of Fact** form a contract of insurance between you and the insurers named in your **Schedule** and your **Certificate of Motor Insurance**.

This policy is underwritten by the insurer that is named on both your **Schedule** and your **Certificate of Motor Insurance**. This Policy Booklet contains important information about what is covered and what is not covered under this policy. Your **Schedule** will show the details of your cover, including which sections of the policy apply and any **excesses** that apply if you make a claim.

In return for you paying or agreeing to pay the premium, the relevant insurer will provide cover, under the terms and conditions of this policy, the **Statement of Fact** and the **Schedule** for (where applicable under the terms of your policy):

(i) third party liability;
(ii) accidental injury, loss and damage

which occur during the **period of insurance** within the **geographical limits**.

Making a false statement or misrepresenting or withholding information from the **administrator** could 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. 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**, **Schedule** or **Certificate of Motor Insurance** or the information is not correct your policy will be voided. It is an offence under the Road Traffic Act to make a false statement or to misrepresent or withhold information for the purposes of obtaining a **Certificate of Motor Insurance**.

Please contact our Customer Services Line immediately if you are in any doubt that your policy details are not correct to ensure you, and any other driver covered by your policy, continue to have the full protection of your policy.

English law will apply to this contract unless agreed otherwise in writing with the relevant insurer. (If you live in Jersey, the law of Jersey will apply to this contract and the Jersey courts will have exclusive jurisdiction over disputes in relation to it).

The contractual terms and conditions and other information relating to this contract will be in the English language.

Except as otherwise provided for by law or expressly stated in this policy, no third party shall have any rights under this policy or the right to enforce any part of it.

Please check all documents carefully to make sure that the cover meets your requirements.

Thank you for choosing Tesco Bank Car Insurance.
Policy conditions

1. Cancelling your policy

If you cancel within the cooling-off period

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to notify the administrator if you want to cancel your policy. This is known as the ‘cooling-off period’. You can cancel by phoning the administrator and cancellation can take effect immediately or from a later date, although it cannot be backdated to an earlier date. If cover has not yet started, the administrator will refund any premium paid in full. If cover has started, the administrator will refund your premium for the time that was left on your policy as long as no claims have been made against the policy.

If a claim has been made in the cooling-off period, you must pay the full annual premium and you will not be entitled to any refund.

If you cancel outside the cooling-off period

After the cooling-off period, you can cancel this policy by phoning the administrator and cancellation can take effect immediately or from a later date, although it cannot be backdated to an earlier date.

If no claims have been made during the current period of insurance, the administrator will refund your premium for the time that was left on your policy, less its cancellation charge, the details of which can be found in your Terms of Business Agreement.

If any claim has been made during the current period of insurance, you must pay the full annual premium, plus a cancellation charge, and you will not be entitled to any refund.

If we cancel

We, or the administrator, can cancel this policy, for a valid reason or on serious grounds, by sending you seven days’ notice of cancellation by your preferred delivery method and also by post, to your last known address. Examples of a valid reason or serious grounds may include, but are not limited to:

- Non-payment of premium (including missed direct debit payments) that is not resolved following our reminders.
- Not providing proof of no claim discount 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 fraud is suspected.
- 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.
If no claims have been made during the current period of insurance, the administrator will refund your premium for the time that was left on your policy, less its cancellation charge, the details of which can be found in your Terms of Business Agreement.

If any claim has been made during the current period of insurance, you must pay the full annual premium, plus a cancellation charge, and you will not be entitled to any refund.

Non-payment of premium

If, for any reason, the premium for your time on cover under the policy has not been paid, the administrator will contact you for payment of the unpaid amount. If payment is not received we, or the administrator, may:

• cancel your policy if you are still on cover and apply a cancellation charge; and/or
• require you to pay for your cover up to the date of cancellation of your policy.

The administrator may take action against you to recover any amount outstanding, and may refer the matter to a debt collection agency if you do not pay.

Premium or credit payment by instalments

Cancelling your Direct Debit does not mean that you have cancelled your policy. If you are paying your premium in instalments or your premium is funded by a loan provided under a credit agreement with the administrator and the administrator or we have been unable to collect all due payments, your policy will continue and the administrator or we will contact you for payment. If payment is not received the administrator on our behalf, may cancel your policy.

If your policy is cancelled for non-payment of premium or credit, the administrator will require you to pay for your cover up to the date of cancellation, plus a cancellation charge.

If any claim has been made during the current period of insurance, the full annual premium is due and you must continue to pay your monthly instalments of premium or credit until they have all been paid. If it is no longer possible to continue paying by Direct Debit, you must pay the administrator the outstanding balance in full.

2. Changes you must tell the administrator

You must tell the administrator about any changes to the information detailed on your Statement of Fact, Schedule or Certificate of Motor Insurance. Please remember that if you do not tell the administrator about any changes this could 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. You must tell the administrator about any of the following changes before cover is required to start and the administrator must have accepted these changes and issued updated documentation for you to be covered by your policy:

• You sell the car, change the car or its registration number, or you get another car.
• There is any change of drivers.
• You change the purpose the car is used for.
• There is a change of main user of the car.
• The owner or the registered keeper of the car changes.
• The car is changed from the manufacturer’s original specification, (excluding manufacturer’s optional extras fitted to the car from new), such as modifications made to the car which alter its value, performance or appearance. This includes, but is not restricted to, changes to the engine, engine management or exhaust system, changes to the wheels or suspension, changes to the bodywork, such as spoilers or body kits or changes to the windows, such as tinting.

You must tell the administrator as soon as possible if any of the following details change:
• You change your address or the address where you keep the car.
• Anyone who drives the car changes job, starts a new job, including any part-time work, or stops work.
• Anyone who drives the car passes their driving test or has their driving licence revoked.
• Anyone who drives the car gets a motoring conviction (including fixed penalty offences) or is convicted of a criminal offence.
• There is a change to your estimated annual mileage.
• Anyone who drives the car develops a health condition, which requires notification to the DVLA. Please contact the DVLA if you require information on what health conditions need to be notified.
• The details in your Schedule change.
• The car is involved in an accident or fire, or someone steals, damages or tries to break into it.

You must tell the administrator before the next renewal date (or at the time you are making any of the changes already mentioned) if:
• Anyone who drives the car is involved in any accident or has a vehicle damaged or stolen.
• Anyone who drives the car has insurance refused, cancelled or had special terms put on.
• You or any other driver covered by your policy cease to be a permanent UK resident.

This is not an exhaustive list and should you be in any doubt please contact your administrator.

You must tell the administrator if any information on the Statement of Fact changes. 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.

3. Looking after your car

Anyone covered by this policy must take all reasonable steps they can to protect the car, and anything in or attached to it, against loss or damage. This includes making sure that the car has all its windows, doors, roof openings and hood closed and locked and all keys or devices are kept securely away from the car when left unattended by you or the person authorised to use the car.

The car must be kept in good working order, including having a valid MOT if required, and ensuring that items such as the wheels, tyres, bodywork and windows meet the legal requirements. We may examine the car at any time. If we need to do this, we will contact you in advance to make suitable arrangements.
4. How to claim under sections A to M

Call the claims telephone number highlighted on your Schedule. It will be useful if you have your policy number and details of the incident. You must tell us within 7 days of becoming aware of any incident resulting in death, injury, damage or loss, irrespective of whether this may lead to a claim under your policy. You must send us any letter, claim, writ or summons as soon as you receive it. You must also let us know straight away if you or your legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy. Failure to notify us of an incident within 7 days of you becoming aware of it may result in additional costs being incurred which you may be liable for and we may recover these costs from you.

5. Dealing with claims under sections A to M

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless you have our written permission.

In dealing with any claim under the terms of this policy we may:

• carry out the defence or settlement of any claim and choose the solicitor who will act for you in any legal action; 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 person claiming under this policy.

Anyone who makes a claim under this policy must give us any reasonable information we ask for that is relevant to your claim.

6. Other insurance

We will not pay any claim if any loss, damage or liability covered under this policy is also covered wholly or in part under any other insurance.

This does not apply to claims under Section H – Liabilities to third parties.

7. Keeping to the terms of the policy

We will only pay claims if:

• any person claiming cover has met with all the terms of the policy, as far as they apply; and
• the declaration and information shown on the Statement of Fact is complete and correct as far as you know.
8. Fraud

We will not pay any claim which is in any way fraudulent such as false or exaggerated. If you, any person insured under this policy, or anyone acting for you makes, or attempts to make a fraudulent claim, we will cancel your policy from the date of the fraudulent act, reject the claim and any subsequent claims and retain any premiums paid (if paying by instalments), or refund any premium unused for the number of days left on your policy (if you paid in full). We will notify you if we do this.

If we have to make any payments to a third party for any loss or damage you have caused to them or their property, we have the right to recover those costs from you.

Additionally, if we have made any payments to you in respect of the fraudulent claim you must repay that sum to us. However, these provisions will not affect any valid claim occurring before the fraudulent claim.

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.

We may also notify the relevant authorities, so that they may consider criminal proceedings. Additionally, if we have made any payments to you in respect of any claim prior to us identifying the fraud, you must repay that sum to us.

9. Payments made under compulsory insurance regulations and our right of recovery

If we are required to pay a claim under road traffic law or the law of any country in which this policy operates, which we would not otherwise be liable to pay had the law not existed, we shall be entitled to recover such payments we make from you if you or any other insured person:

- caused the loss directly or indirectly; or
- caused or permitted the vehicle to be driven by an uninsured driver; or
- through act or omission, caused this insurance to be invalid.

10. Renewal

Approximately 21 days before your Tesco Bank Car Insurance policy comes to an end the administrator will send either:

- your insurance renewal invitation confirming the details of your next year’s premium, any changes to the terms and whether you need to contact the administrator to complete your renewal; or
- confirmation that the administrator is unable to renew your policy, so that you can arrange alternative insurance.
If your policy renews automatically and your details have changed or you do not wish to renew your policy or any of your optional extra covers, you must inform the administrator before your renewal date, otherwise your policy will be renewed on the terms described in your renewal invitation. If your policy renews automatically but the administrator is unable to automatically renew any part of your Tesco Bank Car Insurance policy such as an optional extra cover you held during the previous period of insurance, they will let you know within your renewal invitation and will confirm the steps you need to take to complete your renewal of that part of your policy. If the administrator does not receive your required confirmation before your renewal date, the specific part of your policy that the administrator cannot automatically renew will end on the date noted on your schedule, however the rest of your policy (including optional extras that the administrator is able to automatically renew without further steps from you) will be renewed.

For automatic renewals, payment will be 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.

If your policy does not renew automatically, you will need to contact the administrator to complete your renewal, and make payment, otherwise your policy will not be renewed.

If the administrator places your Tesco Bank Car Insurance with a different insurer, selected from the administrator’s range of insurance providers, from the renewal date of your existing policy, they will let you know within your renewal invitation.

11. Claims as a result of drink or drugs

If a claim occurs whilst you, or any person named on your Certificate of Motor Insurance, is driving the car illegally due to exceeding the legal limit of alcohol or the use of drugs, or the failure to supply a specimen, or provide permission, for alcohol or drug analysis, then there will be no cover under this policy. We will withhold any claim settlement during the police investigation and/or criminal proceedings.

12. Documents and information you may need to send us

If we request them, you must send us any document or provide us with information we may reasonably require to help us validate your named drivers and/or your vehicle’s details.

Examples of documents or information we may require include your and your named drivers driving licence, driving licence number, your vehicle registration documents, proof of MOT, no claim discount or proof of your address. If you do not provide us with the requested documents, we will cancel your policy.
Your cover*

(* to be read in conjunction with the policy exclusions on page 26-27.)

Section A – Damage to the car

What is covered

We will pay for damage to the car caused by accidental or malicious damage, or vandalism.

See page 16 for details of how we settle claims.

What is not covered

- Loss of or damage to the car caused by malicious damage or vandalism when no one is in the car unless all its windows, doors, roof openings and hood are closed and locked and all keys or devices are kept securely away from the car by you or the person authorised to use the car.
- The excesses shown in the Schedule under Section A.
- Loss of or damage to the car caused by fire, by theft or by attempted theft.
- Loss of use of the car.
- Wear and tear.
- Loss of or damage to tools of trade, personal belongings, documents or goods.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
- Damage to your tyres caused by braking, punctures, cuts or bursts.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits.
- Any amount over the cost shown in the manufacturer’s latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- The car losing value after, or because of, repairs.
- Loss of or damage to the car resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
- The car being confiscated or destroyed by or under order of any government or public or local authority.
- Loss of or damage to any audio, entertainment, phone, radar detection or satellite navigational equipment.
- Loss of or damage to the car if, at the time of the incident, it was being driven or used without your permission by someone in your family or someone who is living with you.
- Deliberate damage to the car by anyone insured under your policy.
- Loss or damage to the car caused by an inappropriate type or grade of fuel being used, or by contaminated fuel.
- The cost of replacing keys, locking devices or locks if the keys or locking device are lost or stolen.
- Loss or damage to the car caused by a cyber attack or computer virus.
**Section B – Windscreen cover**

**What is covered**

If the windscreen or a window in the car is chipped or broken during the period of insurance we will pay the cost of repairing or replacing it and also pay for scratching to the paintwork caused by the broken glass from the windscreen or window, as long as there has not been any other loss or damage. If an incident occurs involving the breakage of multiple items of glass we will only pay for one piece of glass under this section, whichever has the highest replacement cost. This does not affect your rights to seek reimbursement for other replacement glass from ‘Section A – Damage to the car’ of your policy.

If you phone Tesco Glass Line on 0345 677 8888 to arrange for the glass to be repaired or replaced, and use one of our chosen glass companies, cover is unlimited. If you do not, the most we will pay is £125 for replacement or £40 for repair after deducting the excess shown in the Schedule under Section B.

If the car is fitted with Advanced Driver Assistance Systems (ADAS) and you use one of our chosen glass companies to repair the windscreen, we will also pay for the recalibration of cameras or sensors fitted to the windscreen to operate these systems, if necessary.

A claim under this section only will not affect your no claim discount.

The repairer can use parts, including recycled parts, that compare in quality to those available from the manufacturer.

**What is not covered**

- The excesses shown in the Schedule under Section B.
- Loss of use of the car.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits.
- Any amount over the cost shown in the manufacturer’s latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages.
- Repair or replacement of any windscreen or window unless it is made of glass.
- Repair or replacement of broken or damaged sunroofs, fixed or moveable glass roof panels and the associated mechanisms.
- The hood or roof structure of a convertible or cabriolet vehicle and the associated mechanisms.
- Deliberate damage caused by anyone insured under your policy.
- Any amount greater than the market value of the car.
Section C – Fire and theft

What is covered

We will pay for loss of or damage to the car caused by fire, theft or attempted theft.

See page 16 for details of how we settle claims.

What is not covered

• Loss of or damage to the car when no-one is in the car unless all its windows, doors, roof openings and hood are closed and locked and all keys or devices are kept securely away from the car by you or the person authorised to use the car.

• The excess shown in the Schedule under Section C.

• Loss of use of the car.

• Wear and tear.

• Loss of or damage to tools of trade, personal belongings, documents or goods.

• Mechanical, electrical, electronic and computer failures or breakdowns or breakages.

• Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits.

• Any amount over the cost shown in the manufacturer’s latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.

• The car losing value after, or because of, repairs.

• Loss of or damage to the car resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.

• Loss of or damage to the car if, at the time of the incident, it was being driven or used without your permission by someone in your family or someone who is living with you.

• Deliberate damage to the car by anyone insured under your policy.

• The car being confiscated or destroyed by or under order of any government or public or local authority.

• Loss arising from the car being returned to its legal owner, where it is established that you are not the legal owner.

• Loss of or damage to any audio, entertainment, phone, radar detection or satellite navigational equipment.

• Loss or damage to the car caused by an inappropriate type or grade of fuel being used.

• The cost of replacing keys, locking devices or locks if the keys or locking device are lost or stolen.

• Loss or damage to the car caused by a cyber attack or computer virus.
How we will settle your claim under sections A or C

We will choose whether to repair the car or pay you a cash amount equal to the cost of the loss or damage. If the car cannot be driven because of damage that is covered under this policy, we will arrange and pay for the car to be protected and taken to the nearest approved repairer.

We will replace any child seats which are fitted to the car at the time of an insured incident, even if there is no apparent damage, up to and not exceeding a value of £300 per incident.

If the car is fitted with Advanced Driver Assistance Systems (ADAS) we will pay for the recalibration of cameras or sensors fitted to the car to operate these systems, if necessary, following an insured incident under Sections A or C.

If the car is economically repairable

If the car is repaired by one of our approved repairers you do not need to get any estimates, and repairs can begin immediately after we have authorised them.

We will arrange for one of our repairers to contact you to arrange to collect the car. Repairs made by our approved repairers are guaranteed for three years from the date of the repair.

We will also pay the costs of delivering the car back to the address shown on your current Schedule, when the damage has been repaired by one of our approved repairers.

If you do not want to use one of our approved repairers, you will need to send us an estimate for us to authorise and we may need to inspect the car. We reserve the right to ask you to obtain alternative estimates.

You will have to pay any policy excess direct to the repairer.

We will not pay any part of a repair or replacement which improves your car beyond its condition before the loss or damage took place unless you have agreed to pay the additional cost prior to any work commencing.

The repairer can use parts, including recycled parts that compare in quality to those available from the manufacturer.

If the car is a total loss

Once an approved engineer has inspected and assessed the market value of the car, we will send you an offer of payment.

If the car is currently on a hire purchase or finance agreement (except leasing) we will settle the claim by paying the legal owner. We will only pay you any remaining balance if ownership of the car is to be transferred to you at the end of the hire purchase or finance agreement.

If the car is on a leasing agreement, we will settle the claim by paying the legal owner.

Any payment we make for total loss will be after we have taken off any policy excess. When you accept our offer for total loss the car will belong to us.

In the event of your car being written off or declared a total loss, your policy will usually come to an end. However, we may allow the policy to continue for a period of up to 28 days from the date you receive settlement to allow you to put a replacement car on the policy.
If the car is written off or declared a total loss we will not refund any premium. If you are paying by instalments your full annual premium remains payable.

By purchasing this policy you agree that we can handle your claim in this way.

Replacement car

We will not pay more than the market value of the car unless:

- the car is not more than one year old at the time of the loss or damage; and
- you or your partner are its first and only registered keeper; and
- you or your partner have owned the car (or it has been hired to you under a hire-purchase or leasing agreement) since it was first registered as new; and
- the cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the UK list price including taxes); and
- the car was supplied as new within the geographical limits.

In these circumstances, if you agree, we will replace the car (and pay delivery charges to the address shown on your current Schedule or any other address we agree with you) with a new car of the same make, model and specification.

We will only do this if:

- a car is available within the geographical limits; and
- anyone else who has an interest in the car, such as a hire purchase or leasing company, agrees.

If we cannot replace the car with one of the same make, model and specification, we will pay the most recent new list price, including VAT (where appropriate), for that specification of car.

Section D – Courtesy Car

What is covered

To keep you mobile, within the geographical limits only, we will offer you a small courtesy car (typically a small city car), while the car is being repaired by one of our approved repairers following an insured incident that has resulted in a claim under your policy.

Once we have decided that the car can be economically repaired by one of our approved repairers and if it cannot be driven, we will provide the courtesy car on the next working day for as long as the repairs take.

If the car can still be legally driven (in other words, it is roadworthy), we will deliver the courtesy car when the car is collected for repairs.

The approved repairer may, with your agreement, provide an alternative solution more suitable to your requirements.
Your car insurance policy will automatically be extended to cover the courtesy car for the period it is provided to you while your car is being repaired. All terms, conditions and exclusions of this policy, including the excesses shown on your policy Schedule, will apply to the courtesy car. If you have to make a claim for the loss of or damage to the courtesy car this will show on your claims history and your no claim discount or other features of your policy may be revised at your next renewal.

What is not covered

- Claims under Section B – Windscreen cover.
- A courtesy car will not be provided if your vehicle is declared a total loss.
- A courtesy car will not be provided if the vehicle being repaired is a van.
- A courtesy car will not be provided if you do not use one of our approved repairers.
- A courtesy car will not be provided if your vehicle is stolen, unless it is subsequently recovered and is repaired by one of our approved repairers.

Section E – Personal accident

What is covered

If you or your partner are accidentally killed or injured while getting into, travelling in or getting out of the car (or any other private car that you do not own), we will pay the following:

- For death – £5,000.
- For total and permanent loss of sight in one eye – £5,000.
- For total and permanent loss (at or above the wrist or ankle) of one hand or one foot – £5,000.

We will only pay these amounts if the death or loss happens within three months of the accident.

What is not covered

- Death or injury caused by suicide or attempted suicide.
- Death of or injury to any person driving illegally due to exceeding the legal limit of alcohol or the use of drugs at the time of the accident.
- Death of or injury to any person not wearing a seat belt when they have to by law.
- More than £10,000 for any one accident.
- More than £5,000 to any one person for any one accident.
- If you or your partner, have more than one motor policy with us, we will only pay under one policy.

Section F – Medical expenses

What is covered

If you or anyone in the car is injured in an accident involving the car, we will, at your request, pay up to £100 in medical expenses for each injured person.
Section G – Personal belongings

What is covered

If you make a claim under Section A (Damage to the car) or Section C (Fire and theft), we will cover personal belongings in the car that are lost or damaged following an accident, fire or theft involving the car.

You are covered for the cost of the item, less an amount for any wear and tear or loss of value through depreciation.

What is not covered

- More than £200 for each incident.
- Any goods, tools or samples that are carried as part of any trade or business.
- Money, stamps, tickets, documents and securities (such as share or bond certificates).
- Loss or damage when no one is in the car unless all its windows, doors, roof openings and hood are closed and locked and all keys or devices are kept securely away from the car by you or the person authorised to use the car.
- Loss of or damage to any audio, entertainment, phone, radar detection or satellite navigational equipment.

Section H – Liabilities to third parties

What is covered

We will cover legal liability incurred by you (or by other people as set out in this section H) for the death of or injury to any person and damage to property caused by or arising out of:

Cover for you

- You using the car.
- Goods falling from the car.
- Loading and unloading the car.
- You using a motor car* not belonging or loaned to you nor hired to you nor leased to you under a leasing agreement, provided that:
  - your current Certificate of Motor Insurance allows you to do so; and
  - you have the owner’s permission to do so; and
  - you still have the car and it is taxed and has a current MOT if required; and
    - it has not been damaged beyond economical repair; and
    - it has not been stolen and not recovered; and
    - it has not been declared as off the road using a Statutory Off Road Notification (SORN); and
    - the motor car* is registered within the geographical limits; and
    - you are not using the motor car* outside of the geographical limits; and
Section H – Liabilities to third parties

– you are not insured under any other insurance to drive the motor car*; and
– there is a current and valid policy of insurance held for that motor car* in accordance with the Road Traffic Acts.

*Motor car includes vans not exceeding 3.5 tonnes GVW (Gross Vehicle Weight).

• You using the car to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward.

Cover for other people

• Any person driving the car with your permission (as long as your Certificate of Motor Insurance shows that he or she is allowed to drive the car). The person driving must not be excluded from driving the car by any endorsement, exception or condition.

• Any person using (but not driving) the car, with your permission, for social, domestic and pleasure purposes.

• Any passenger in, getting into or getting out of the car.

• Any person using the car, with your permission, to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward.

We will also pay

• Solicitors’ fees for representation at any coroner’s inquest, fatal accident inquiry or magistrates court (including a court of similar status in any country within the geographical limits);

• Legal costs for defending a charge of manslaughter (including a similar charge in any jurisdiction within the geographical limits) or causing death by dangerous or careless driving caused by an accident covered under this policy.

We must agree to all legal costs and/or expenses beforehand. If we agree to pay such legal costs and/or expenses, we will advise you as to the extent of any assistance we will give;

• Any costs and expenses for which your employer or business partner is legally liable as a result of you using the car for their business;

• Any other costs and expenses for which we have given our written permission; and

• Charges set out in the Road Traffic Acts.

If anyone who is insured by this section dies while they are involved in legal action, we will give the same cover as they had to their legal personal representatives.

What is not covered

• Any solicitor’s fees or legal costs, unless you have provided us with a written estimate which we have authorised in writing prior to any costs being incurred.

• Death of or injury to any of your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy.

• Loss of or damage to property owned by or in the care of the person who is claiming cover under this section.

• Any loss of or damage to a vehicle, trailer, trailer caravan or broken-down vehicle covered by this policy.
• Any amount for any one claim or series of claims arising from one event that causes loss of or damage to property while the car is being used to carry hazardous goods.

• Any loss or damage caused by loading or unloading the car when it is not on a public road or other public place.

• Any loss or damage caused by using the car, or any machinery attached to it, as a tool of trade.

• Loss of or damage to any bridge, weighbridge, viaduct, road or surface which the car is being driven on, or anything under the road surface, caused by vibration or by the weight of the car or its load.

• Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.

• Any amount over £1.2 million for one pollution or contamination event. This amount is inclusive of all costs and expenses up to £250,000.

• Any amount over £20 million for any one claim or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage. This amount is inclusive of all costs and expenses up to £5 million.

• Any loss or damage if the person insured can claim under another policy. However, we will provide the minimum cover needed under compulsory motor insurance legislation.

Section I – Using your car abroad

What is covered

We will cover your minimum legal liability to others while you or any permanent driver covered by this policy and named on your current Certificate of Motor Insurance are using the car within the European Union and any other country which the Commission of the European Communities is satisfied has made arrangements under Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.

Currently these countries are:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino & the Vatican City), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.

This cover is the minimum required to comply with the laws on compulsory insurance for motor vehicles. You do not need an International Motor Insurance Card (Green Card) for visits to these countries.

We will also provide the cover shown on your Schedule for up to a total of 90 days in any period of insurance while you or any permanent driver covered by this policy and named on your current Certificate of Motor Insurance are using the car within the countries referred to above, provided your main permanent residence is in the United Kingdom. We will provide the cover shown on your Schedule in the Republic of Ireland as long as the car does not remain there for more than 90 consecutive days at any one time.

What is not covered

If your Certificate of Motor Insurance allows you to drive any other vehicle, that cover does not apply outside of the geographical limits.
Section J – No claim discount

As long as a claim has not been made during the period of insurance, we will increase your no claim discount by one year (up to a maximum of 9 years) and a discount for this will be included in your renewal premium.

If a claim is made during the period of insurance, the discount will be reduced in accordance with our step back scale shown in the table below. You may also have to pay a higher excess on renewal, this will be reflected in your Schedule.

<table>
<thead>
<tr>
<th>Current NCD</th>
<th>NCD at renewal after 1 claim in current year</th>
<th>NCD at renewal after 2 claims in current year</th>
<th>NCD at renewal after 3 claims in current year</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2 Years</td>
<td>0 Years</td>
<td>0 Years</td>
<td>0 Years</td>
</tr>
<tr>
<td>3 Years</td>
<td>1 Year</td>
<td>0 Years</td>
<td>0 Years</td>
</tr>
<tr>
<td>4 Years</td>
<td>2 Years</td>
<td>0 Years</td>
<td>0 Years</td>
</tr>
<tr>
<td>5+ Years</td>
<td>3 Years</td>
<td>1 Years</td>
<td>0 Years</td>
</tr>
</tbody>
</table>

If we make a full recovery of the claims cost from a third party your no claim discount will be reinstated. Claims made under Section B – Windscreen cover (your policy Schedule shows if you have this cover) will not affect your no claim discount.

Section K – No claim discount protection

If you have chosen to protect your no claim discount, it will not be reduced in the event of a claim provided you have no more than two claims in the first policy year.

If you renew your Tesco Bank Car Insurance policy the terms of your no claim discount protection will change. Full details can be found in the table below.

<table>
<thead>
<tr>
<th>Current NCD (with Protection)</th>
<th>NCD at Renewal after 1 claim in 3 year period</th>
<th>NCD at Renewal after 2 claims in 3 year period</th>
<th>NCD at Renewal after 3 claims in 3 year period</th>
<th>NCD at Renewal after 4 claims in 3 year period</th>
<th>NCD at Renewal after 5 claims in 3 year period</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 years</td>
<td>4 years</td>
<td>4 years (protection lost)</td>
<td>2 years</td>
<td>0 years</td>
<td>0 years</td>
</tr>
<tr>
<td>5+ years</td>
<td>5+ years</td>
<td>5 years (protection lost)</td>
<td>3 years</td>
<td>1 years</td>
<td>0 years</td>
</tr>
</tbody>
</table>

The protection provided under this section only applies to your no claim discount. It does not protect your premium and you may have to pay a higher premium and excess if any claims are made.

Your no claim discount will not increase in any years in which you have a claim.
Section L – In Car Entertainment Equipment

What is covered

We will pay the cost of repairing or replacing the car’s audio, navigational, telephone and entertainment equipment caused by accidental or malicious damage, vandalism, fire, theft or attempted theft up to the following amounts:

a) Unlimited cover for equipment fitted as original equipment by the manufacturer; or
b) £1,000 for any other equipment provided this equipment is permanently fitted to the car.

What is not covered

• Loss of or damage to equipment when no one is in the car unless all its windows, doors, roof openings and hood are closed and locked and all keys or devices are kept securely away from the car by you or the person authorised to use the car.

• The excesses shown in the Schedule under Section A in respect of claims for accidental or malicious damage or vandalism.

• The excesses show in the Schedule under Section C in respect of claims for fire, theft or attempted theft.

• Loss of use.

• Wear and tear.

• Mechanical, electrical, electronic and computer failures or breakdowns or breakages.

• Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits.

• The car losing value after, or because of, repairs.

• Loss of or damage resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.

• The car being confiscated or destroyed by or under order of any government or public or local authority.

• Loss of or damage caused by a member of your immediate family, or a person living in your home.

• Loss of or damage to any radar detection equipment.

• Loss or damage caused by a cyber attack or computer virus.
Section M – Additional Cover Features

This section of cover only applies if section M appears on your Schedule.

Onward Travel

What is covered

If you or any driver shown on the Certificate of Motor Insurance is unable to complete a journey as a result of an incident that gives rise to a valid claim under Section A or C of your policy, we will refund:

• up to £150 in total towards the costs of travel of the occupants of the car to the planned destination or to your home.

The travelling expenses will be refunded up to the limit shown above once valid receipts are provided to us for reimbursement.

What is not covered

• Incidents outside of the Geographical Limits;
• The costs of fuel or other fluids, meals, drinks, newspapers or telephone calls.

Uninsured Driver Promise

What is covered

If you make a claim for an accident that is not your fault and the driver of the motor vehicle or motor cycle that hits your car is not insured to drive that vehicle, your no claim discount will be reinstated and we will refund your excess, provided:

• we establish that the accident is not your fault and the driver of the other vehicle has been identified and is not insured; and
• you give us the make, model and registration number of the vehicle that hit you; and
• you supply the other driver’s name and address, if possible; and
• you supply the names and addresses of any independent witnesses to help confirm who is at fault, if possible.

When you claim, you may initially have to pay your excess. Also, if investigations are still ongoing when your renewal is due, you may lose your no-claim discount temporarily.

However, once we are satisfied that the accident was the fault of the identified uninsured driver, we will refund your excess, reinstate your no claim discount and refund any extra premium you have paid to us for any temporary loss of your no claim discount.
Theft of Keys

This cover is to help reduce the risk of your vehicle being stolen as a direct result of the theft of the car keys.

What is covered

We will refund up to £500 in total, after deducting the excess shown in the Schedule under Section M, towards the cost of replacing:

• the locks for the door, boot, ignition and steering; and

• the car keys, transmitter, immobiliser or entry card or device,

if the car keys, transmitter or entry card or device have been stolen, provided there is a valid reason to believe the person who has the keys knows the location of the car.

We will pay no more than £500, after deducting the excess shown in the Schedule under Section M, once valid receipts are provided to us for reimbursement.

What is not covered

We will not pay:

• the excess shown in the Schedule under Section M;

• if the keys, transmitter or entry card were in or on your vehicle at the time of the theft;

• if the theft of the keys, transmitter or entry card or device is not reported to us and the police within 24 hours of discovering it, and you have not obtained a crime reference number;

• if the keys, transmitter or entry card are lost;

• if you make a statement to the police that the entry device was taken with your permission;

• more than the market value of your vehicle.
Policy exclusions

These policy exclusions apply to all sections of the policy.

1. We will not pay claims arising directly or indirectly from any of the following:
   • **The car** being driven by, or being in the charge of, someone who is not described in your Certificate of Motor Insurance as entitled to drive. This includes any person you, or any person acting for you, have hired the car out to.
     However, this exclusion will not apply while the car is with a member of the motor trade for servicing or repair. The policy excesses as shown on your Schedule will apply.
   • **The car** being driven, by anyone who does not hold a driving licence or is disqualified from driving.
   • **The car** being driven by someone who does not meet all the conditions of their driving licence. For Provisional licence holders, these conditions include displaying ‘L’ plates and being accompanied at all times by a qualified driver aged over 21, who holds a Full UK/EU/EEA driving licence for the type of vehicle being driven. The accompanying person must not use a mobile phone while supervising the driver and must be seated next to the driver so they can assist with control at any time.
   • **The car** being used for a purpose that is not shown as covered in your Certificate of Motor Insurance.
   • **The car** being used for any form of merchandise delivery, courier service or hot/fast food delivery, renting out, peer to peer hire schemes (including when the hirer is using your car) or used for taxiing, chauffeuring or any other form of hire or reward.
   • **The car** being used by you, someone insured under this policy or anyone using the car, to deliberately cause loss, damage, injury, death, fear of injury or death, or liability.

2. If you receive any payment for giving people lifts in the car, the policy is not valid if:
   • **The car** is made or altered to carry more than eight people including the driver;
   • **You** are carrying the passengers as part of a business of carrying passengers; or
   • **You** are making a profit from the payments you receive.

3. We will not pay claims arising directly or indirectly from any of the following:
   • Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel.
   • The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.
   • Pressure waves caused by aircraft (and other flying objects) travelling at any speed.
   • War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.
• Acts of terrorism, such as:
  (i) use or threat of force and/or violence; and/or
  (ii) harm or damage to life or to property (or the threat of such harm or damage)
  including, but not limited to, harm or damage by nuclear and/or chemical and/or
  biological and/or radiological means;
  caused or occasioned by any person(s) or group(s) of persons in whole or in part for political,
  religious, ideological or similar purposes, or is claimed to be caused or occasioned in whole or
  in part for such purposes;
  and/or any action taken in controlling, preventing, suppressing or in any way relating
  to (i) and/or (ii) above.

4. We will not pay claims arising directly or indirectly from earthquakes, riots or civil disturbances
   outside Great Britain, the Isle of Man or the Channel Islands.

5. We will not pay for any liability you accept under an agreement or contract, unless you would
   have been legally liable anyway.

6. Any decision or action of a court which is not within the relevant geographical limits is not
   covered by this policy unless the proceedings are brought or a judgement is given in a foreign
   court because the car was used in that country and we had agreed to cover it there.

7. We will not pay claims arising directly or indirectly from any motor car being in a place used for
   the take-off, landing, parking or movement of aircraft, including the associated service roads,
   refuelling areas, ground equipment parking areas and the parts of passenger terminals of
   international airports which come within the Customs examination area or any part of airport
   premises to which the public does not have vehicular access.

8. We will not pay claims for loss or damage resulting from the use of the car for racing, either
   formally or informally, against another motorist, pacemaking, competitions, rallies, track
   days, trials or tests, speed trials or speed tests, either on a road, track, or at an off-road event
   or at any event during which the car may be driven on a motor racing track, de-restricted toll
   road, airfield or at an off road event or on the Nürburgring Nordschleife.
Financial Services Compensation Scheme

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. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.
What to do if you have a complaint

In this complaints section we, us and our, mean the administrator as specified in this Policy Booklet, as well as the Insurers or Lloyd’s syndicate, named in your current Schedule and any holding companies, subsidiaries or linked companies.

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

Step 1: Let us know

If you have a complaint about your policy:

- Telephone Tesco Bank on 0345 673 0000 or 0113 820 9992 if calling from a mobile; or
- Write to Tesco Bank at the address shown below:

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

If you have a complaint about your claim:

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

Where possible we will always aim to resolve your complaint 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 letter within eight weeks, you may escalate the matter as outlined in Step 2.

Step 2: Contact the Financial Ombudsman Service

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:

Financial Ombudsman Service
Exchange Tower, London E14 9SR

www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your legal rights.

What to do if you have a complaint Online Dispute Resolution (ODR)

Online Dispute Resolution (ODR)

If you purchased your policy with us online you may also be eligible to complain using the ODR service. Further information on ODR can be obtained at http://ec.europa.eu/odr or on the “Make a complaint” section of the Tesco Bank website. Please note that using the ODR service will not mean that your complaint is resolved more quickly than if you complain to us directly.
For your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

Tesco Bank Car Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and are 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: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

We could help you save on other insurance

**Home Insurance**
0345 301 0940
Lines are open between 8am and 9pm Monday to Friday, 9am to 5pm on Saturdays and Sundays.

**Pet Insurance**
0345 078 3801
Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and Sundays.

If you have difficulties with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers above.

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For further information: tescobank.com

For your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

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