

Tesco Personal Finance plc (trading as Tesco Bank) registered in the UK, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank's Financial Services Register number is 186022. Tesco Bank Home Emergency is underwritten by Inter Partner Assistance SA UK Branch (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. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. Registered in the United Kingdom.

This is a summary of cover and exclusions available under your Home Emergency Policy. It does not include the full policy benefits, limits and exclusions. The full terms and conditions can be found in the Home Insurance Policy Booklet which can be found at www.tescobank.com and will be provided at the conclusion of the contract. This should be read in conjunction with your Policy Schedule and Statement of Fact.

What is this type of insurance?

Home Emergency is insurance that provides assistance in the event of certain home emergencies, which impact the safety and security of your home, potentially rendering it uninhabitable.



What is insured?

Central Heating

- ✓ Heating or hot water failure;
- ✓ Breakdown of the boiler and/or system;
- ✓ Loss of water pressure within the boiler due to a fault with the boiler;
- ✓ The inability to manually switch off your boiler.

Internal plumbing and drainage

- ✓ Plumbing problems related to leaking pipes, blocked drains or leaking radiators.

External drainage

- ✓ Blockages in toilet waste pipes and blocked drains.

Electrical emergency

- ✓ Failure of the domestic electrical wiring;
- ✓ Breakdown of a fuse box.

Electric, gas, or oil fired central heating breakdown

- ✓ Heating and hot water failure.

Security

- ✓ Repairing or making the property secure in the event of damage to external doors;
- ✓ Boarding up of broken windows to make the property secure.

Pests

- ✓ Pest infestations inside your property.



What is not insured?

Internal plumbing and drainage

- ✗ Replacement of water tanks, radiators, shower units, sanitary ware, flexible hoses, cesspits and septic tanks;
- ✗ Frozen pipes that have not resulted in a leak.

External drainage

- ✗ Shared water/drainage facilities.

Electrical Emergency

- ✗ Temporary power cuts.

Electric, gas or oil fired central heating breakdown

- ✗ Boilers over 10 years of age and/or with an output over 60 Kw/hr;
- ✗ LPG and dual purpose boilers e.g. Aga, Rayburn, etc.

Security

- ✗ Replacement locks as a result of theft or loss of keys.

Pests

- ✗ Infestations outside your property e.g. outbuildings and garages.



Are there any restrictions on cover?

- ! Home Emergency cover limited to £1,000 per claim;
- ! We won't cover issues occurring before the policy began;
- ! If upon making a claim your boiler is deemed beyond economical repair we will pay a specified amount towards the cost of your new boiler, this is detailed in your policy book;
- ! As soon as we declare your boiler beyond economic repair, we will no longer cover your boiler or system under the policy;
- ! We won't cover issues caused by general wear or tear;
- ! The property must not be left unoccupied for more than 60 days;
- ! The cost of trace and access is not covered under this policy.



Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man and the Channel Islands.



What are my obligations?

- 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. You must check all documents carefully to make sure that the cover meets your needs. If there are any errors on your Statement of Fact or Schedule, or the information is not correct, your policy may be voided. You must contact customer services if you are in any doubt that your policy details are correct.
- You must tell Tesco Bank as soon as is practically possible of any changes to the information you have provided which is detailed in your Statement of Fact and Schedule.
- If you choose to pay for your insurance by monthly instalments, you will need to sign and return a Consumer Credit Agreement form in the pre-addressed envelope which will be in your welcome pack.
- Your home should be properly maintained.
- Your heating system should be properly maintained in accordance with manufacturers' instructions.
- You should call us as soon as you are aware of the emergency.
- You must provide receipts for any reimbursement based claims.



When and how do I pay?

You can pay your premium in full by credit or debit card or we may provide the option to pay monthly instalments by Direct Debit.

If you choose to pay by monthly instalments you may need to pay a deposit using your debit or credit card, followed by monthly payments by Direct Debit, spread across the policy term. By paying monthly you will enter into a Consumer Credit Agreement and interest will be chargeable at the rate shown in your quote.



When does the cover start and end?

This is an annual insurance policy.

If your Tesco Bank Home Insurance policy is cancelled at any time, this policy will automatically terminate.



How do I cancel the contract?

You can cancel your Home Emergency at any time by contacting Tesco Bank.

You have a 14 day cooling-off period from the receipt of your policy booklet to cancel cover. To exercise your right to cancel during the cooling-off period please contact Tesco Bank, who will also arrange a refund of your premium provided you have not already made a claim under your policy.

If you cancel your policy after 14 days, Tesco Bank will refund any premium paid for the remaining insured period, as long as no claims have been made in the current insured period.

If your Home Insurance policy is cancelled at any time, this policy will automatically terminate.