

## Insurance Product Information Document

### Company: Tesco Bank    Product: Driver Injury Cover Policy

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.

This is a summary of cover and exclusions available under Driver Injury Cover. It does not include the full policy benefits, limits and exclusions. The full terms and conditions can be found in the Driver Injury Cover Policy Booklet which can be found at [www.tescobank.com](http://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?

Driver Injury Cover is an optional enhancement of the Personal Accident benefit contained within your Tesco Bank Car Insurance Policy. This insurance provides financial support if you, or any named driver, are hurt in an accident while driving the insured car, regardless of whether the accident is your fault or not. It provides a lump sum payment, up to a maximum specified limit, to help support rehabilitation or expense in the event of a serious injury or death.



#### What is insured?

##### Benefit amount for condition resulting from the accident

- ✓ Loss of limb or limbs – £100,000;
- ✓ Paraplegia – £120,000;
- ✓ Quadriplegia – £140,000;
- ✓ Loss of speech – £60,000;
- ✓ Loss of hearing (one ear/both ears) £30,000/£60,000;
- ✓ Loss of use of a shoulder, elbow, hip, knee, ankle or wrist – £50,000;
- ✓ Loss of or loss of use of:
  - a hand or foot – £50,000;
  - each finger – £10,000;
  - each thumb – £20,000;
  - each big toe – £20,000;
  - each other toe – £10,000.
- ✓ Loss of sight (one eye/both eyes) £50,000/£75,000;
- ✓ Death – £50,000;
- ✓ Fractures (arm/leg/skull) – £300/£500/£650;
- ✓ Hospitalised benefit – Maximum 100 nights (£2,500) in a UK, Isle of Man and Channel Island hospital, £25 per night;
- ✓ Physiotherapy benefit, £50 per session (Maximum £300); and
- ✓ Medical expenses following an eligible claim up to £3,000.



#### What is not insured?

- ✗ Drivers aged 71 or over, temporary drivers added to the policy and passengers;
- ✗ Injuries caused by any event prior to this policy being in force;
- ✗ No cover if your car is being driven illegally due to excess levels of alcohol or the use of drugs;
- ✗ Injuries arising as a result of use of a vehicle for a criminal or unlawful act;
- ✗ No cover for injuries arising as a result of use of a vehicle for track days or off road activity;
- ✗ Benefits are not payable if the injured driver was not wearing a seat belt;
- ✗ Medical conditions that do not appear in the benefits table.



#### Are there any restrictions on cover?

- ! Cover is dependent on there being a valid claim for the insured vehicle on your Tesco Bank Car Insurance policy and the injury being sustained as a direct result of the same event;
- ! If cover is reduced to third party, fire and theft, or third party only, under the car insurance policy all cover under this policy will be cancelled;
- ! There is an overall total limit of £100,000 during any one period of insurance. The overall limit is increased to £120,000 where one of the claims is for paraplegia, or £140,000 where one of the claims is for quadriplegia;
- ! Once we have paid out the overall limit during one period of insurance, no further benefits will be payable during that period of insurance;
- ! If this cover is added during the Tesco Bank Car Insurance policy year, it does not operate for the first 24 hours.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man and the Channel Islands. You also benefit from full cover in European Union countries, as listed in your Tesco Bank Car Insurance Policy booklet, for up to 90 consecutive days.



## 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. Please contact Customer Services if you are in any doubt that your policy details are correct.
- You must tell us as soon as is practically possible of any changes to the information you have provided which is detailed in your Statement of Fact, Schedule and Certificate of Motor Insurance.
- 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.
- If you want to make a claim, you must call us as soon as reasonably possible after the incident occurs. Following any injury that results in a claim under this policy, the insured person must:
  - place themselves under the care of a medical practitioner;
  - if we request it, undergo a medical examination; and
  - provide us with any reports, certificates, information and evidence that we ask for.



## 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 Car Insurance policy is cancelled at any time, this policy will automatically terminate.



## How do I cancel the contract?

You can cancel your Driver Injury Cover 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 Car Insurance policy is cancelled at any time, this policy will automatically terminate.