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Home Insurance

Policy Summary

Inside you'll find a summary of Tesco Value
Home Insurance and Tesco Legal Guard Cover

tescobank.com

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Tesco Value Home Insurance Policy Summary

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This is a summary of cover available under Tesco Value Home Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the Policy Booklet, a copy of which is available from Tesco Bank.

Tesco Bank Home Insurance is underwritten by Allianz Insurance plc acting through Towergate Underwriting Household which is a trading name of Towergate Underwriting Group Limited. Towergate Underwriting Group Ltd is authorised and regulated by the Financial Conduct Authority. Tesco Bank acts as an insurance intermediary. Tesco Bank Home Insurance is an annual contract.

Depending on whether you choose Buildings and/or Contents cover the different sections or extensions of cover available are:

Core Cover	Optional Extensions
Buildings	Accidental damage cover
Contents	Accidental damage cover
	Unspecified personal possessions
	Specified personal possessions

The sections and extensions of cover you choose and the maximum claims limits will be shown on your Policy Schedule.

Main benefits

Some of the key causes which are insured are set out in the table overleaf. For a full list you should refer to the Policy Booklet.

Buildings Cover

If you have chosen Buildings cover, the house, bungalow, flat or maisonette which is situated at your home and in which you or your family live and any other permanent structure within the boundary of your home will be covered against loss or damage from specific causes (for example – fire or malicious damage). All the insured causes will be detailed in your Policy Booklet.

Contents Cover

If you have chosen Contents cover, your household goods, valuables, money, credit cards, personal possessions, aerials and satellite dishes that you or your family own or are legally responsible for will be covered against loss or damage from specific causes (for example – fire or malicious damage). All the insured causes will be detailed in your Policy Booklet.

Buildings Cover

The causes covered	Policy Limits	Where to find information in your Policy Booklet
Buildings	The maximum claim limit will be shown on your Policy Schedule.	Section 1 – Buildings
Liability as owner of the property	£2 million	Section 1 – Buildings
Alternative accommodation and rent	£15,000	Section 1 – Buildings
Accidental damage to underground drains, pipes, cables and tanks	Up to the maximum claim limit for Buildings shown on your Policy Schedule.	Section 1 – Buildings
Fees and clearance costs	Up to the maximum claim limit for Buildings shown on your Policy Schedule.	Section 1 – Buildings

Contents Cover

The causes covered	Policy Limits	Where to find information in your Policy Booklet
Contents	The maximum claim limit will be shown on your Policy Schedule.	Section 2 – Contents
Occupier's and personal liability	£2 million	Section 2 – Contents
Employer's liability	£10 million	Section 2 – Contents
Tenant's liability	10% of the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents
Liability to others	£1 million	Section 2 – Contents
Alternative accommodation and rent	15% of the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents
Valuables in the home	30% of the maximum claim limit for Contents shown on your Policy Schedule.	Section 2 – Contents
Money	£350	Section 2 – Contents
Credit cards	£400	Section 2 – Contents
Freezer food	£500	Section 2 – Contents
Loss or damage to contents during removal by a professional removal firm	Up to the maximum claim limit for Contents shown in your Policy Schedule.	Section 2 – Contents

Optional Covers available

	The causes covered	Policy Limits	Where to find information in your Policy Booklet
Optional Cover	Accidental damage cover to Buildings and/or Contents	Up to the Buildings or Contents maximum claim limit shown on your Policy Schedule.	Section 1 – Buildings Section 2 – Contents
	Unspecified personal possessions cover (Contents only): 365 days cover for personal possessions in the British Isles	Your choice (up to 30% of the maximum claim limit for Contents shown on your Policy Schedule). Single article limit £500. Limit of £400 for any one mobile phone.	Section 2 – Contents
	Specified personal possessions (Contents only)	Your choice (Up to £2,500).	Section 2 – Contents

Significant Exclusions

The following significant exclusions apply to the cover provided under the Tesco Value Home Insurance Policy. Details of all exclusions which apply are set out in the Policy Booklet.

Policy exclusions that apply to all sections of cover

- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by you or your family.
- Any reduction in the market value of any property following its repair or reinstatement.

See page 39 of your Policy Booklet for details of policy exclusions that apply to all sections of cover.

Exclusions relating to Buildings

- Storm or flood damage to gates, hedges or fences.
- Subsidence – loss or damage to the buildings or their foundations by settlement, unless the settlement is caused by subsidence of the site on which the buildings stand.
- Cover in respect of liability for death or bodily injury to you, your family or any domestic employee is excluded.
- Escape of water if the water or heating installation is outside or in a stand alone outbuilding.

See pages 16 to 22 of your Policy Booklet for the exclusions applied under the Buildings section.

Exclusions relating to Contents

- Theft or attempted theft when your home is occupied by someone who is not a member of your family unless force is used to get into your home.
- Storm or flood damage to property away from your home and not in a building.
- Loss of metered oil or metered water while the home is unoccupied or unfurnished.
- Escape of water if the water or heating installation is outside or in a stand alone outbuilding.
- Theft of valuables or money in the open or from garages and outbuildings.

Exclusions relating to optional unspecified and specified personal possessions cover

- Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
 - There is evidence that forcible and violent entry took place;
 - The item is kept in a locked glove or boot compartment;
 - All access points to the vehicle are closed and locked.

See pages 24 to 37 of your Policy Booklet for the exclusions applied under the Contents section.

Policy Excess

The following is a summary only of the standard excesses which will apply. Details of all excesses (the amount you must pay towards any claim) which apply will be set out in your Policy Booklet and Policy Schedule.

- £100 for every claim apart from claims under the sections covering your liability to third parties and cover for liability to others where there is no excess.
- The excess for subsidence, heave or landslip claims will either be £1,000 or £2,500. Please see your Policy Schedule. The excess is reduced to £100 if the main building of the home was built within the last 10 years.

Cancellation Procedure

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to notify Tesco Bank if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, your full premium will be refunded less the amount of any claim you have made.

You may cancel your policy any time after the cooling-off period by notifying Tesco Bank. Any premium paid for the remaining period of insurance will be refunded, less any cancellation charge applied by Tesco Bank, as long as you have not made any claim in the current period of insurance.

We 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:

- 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.

The policy will be cancelled with immediate effect if any claim or part of any claim is made fraudulently or falsely.

See page 9 of your Policy Booklet for the cancellation procedure.

How to make a claim

Call our 24-hour UK-based Claims Line on **0330 123 5543**.

See pages 3, 10-11, 23 and 38 of your Policy Booklet on how to make a claim and how we will deal with your claim.

What to do if you have a complaint

If you have experienced a problem in relation to your Tesco Value Insurance policy, we will aim to sort it out 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 674 6666; or
- Write to Tesco Bank at the address shown below:

Freepost RSJB-RYLK-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 8 weeks, you should 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 Claim complaint or you have not received our final decision within eight weeks, you can write to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your legal rights.

Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS). If the insurer cannot meet its obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

Tesco Legal Guard

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(Please refer to your Policy Schedule to see if you have this cover)

Household Legal Insurance Policy Summary

This is a summary of cover under Tesco Legal Guard – Household Legal Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the Policy Booklet, a copy of which is available from Tesco Bank.

Cover under this policy will continue for the period detailed on your household Policy Schedule.

Tesco Legal Guard – Household Legal Insurance

Tesco Legal Guard – Household Legal Insurance is a legal insurance contract underwritten by Ageas Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Tesco Legal Guard – Household Legal Insurance is suitable if you or your family need to:

1. Claim compensation for personal injury following an accident where someone else is to blame or;
2. Pursue and in some instances defend your legal rights in the event of any of the following disputes:
 - Employment
 - Contract
 - Property
 - Tax Investigation
 - Legal defence including a motoring prosecution
 - Inheritance

Tesco Legal Guard also covers you and any member of your family for unpaid salary whilst you attend Jury Service if this cannot be claimed back from the court or your employer.

Significant Features and Benefits and Significant Exclusions and Limitations

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Tesco Legal Guard will provide up to £100,000 of legal costs and expenses, including the cost of appeals, for claims occurring during the period of insurance for the following insured Events.</p>	<p>Cover is only available if you have a greater than 50% chance of pursuing and in some instances defending the claim and, where you are seeking damages or compensation, a greater than 50% chance of enforcing any judgement obtained.</p> <p>You always agree to use the Appointed Adviser nominated by us, prior to the issue of proceedings unless there is a conflict of interest.</p> <p>There is no cover for a dispute with Ageas Insurance Limited or Tesco Bank in relation to the cover provided by this policy.</p>	Your Policy Cover.
<p>Employment</p> <p>Tesco Legal Guard will cover you to pursue a dispute with a current, former or prospective employer relating to your contract of employment or related statutory rights.</p>	<p>There is no cover for any disciplinary investigatory or grievance procedure.</p>	What is not covered under Insured Event 1 Employment.
<p>Contract</p> <p>Tesco Legal Guard will cover a dispute arising out of an agreement or alleged agreement which you have entered into.</p> <p>Tesco Legal Guard will also cover a dispute with your landlord or site owner relating to your ownership of your home.</p>	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • The letting, leasing or licensing of land or buildings where you act as the landlord • The sale or performance of financial products and services • Your business, venture for gain, profession or employment • A breach of contract occurring before the start of this insurance • A settlement due under an insurance policy • Construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT. 	What is not covered under Insured Event 2 Contract.

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Property</p> <p>Tesco Legal Guard will cover you to pursue a dispute relating to your material property (as defined in your Policy Booklet) including your home following:</p> <p>a) an event which causes or could cause physical damage to your material property including your home</p> <p>b) a public or private nuisance or trespass</p>	A claim relating to any building or land other than your principal home.	What is not covered under Insured Event 3 Property.
<p>Personal Injury</p> <p>Tesco Legal Guard will cover an event causing you or any member of your family personal injury.</p>	Any claim relating to clinical negligence or medical malpractice.	What is not covered under Insured Event 4 Personal Injury.
<p>Tax</p> <p>Tesco Legal Guard will cover:</p> <ul style="list-style-type: none"> • A formal aspect or full enquiry into your personal tax affairs 	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • An investigation by the Special Investigation Section or the Special Compliance Office of HM Revenue and Customs • The submission of returns or accounts where the HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements • A tax avoidance or tax efficient scheme • A business or venture for gain <p>Cover is only provided where you have given HM Revenue and Customs the information they require and you have maintained proper, complete and truthful up to date records.</p>	What is not covered under Insured Event 5 Tax.

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal Defence</p> <p>Tesco Legal Guard will cover the defence of:</p> <ul style="list-style-type: none"> • Work related prosecutions including disciplinary hearings by a trade or regulatory body • Motoring prosecutions • Inheritance disputes 	<ul style="list-style-type: none"> • Driving without motor insurance or a valid driving licence • Parking offences • Assault, violence or dishonesty 	What is not covered under Insured Event 6 Legal Defence.
<p>Absence from Work</p> <ul style="list-style-type: none"> • Up to £100 per day, subject to a maximum of £1000, whilst you are absent from work to attend any court, tribunal, arbitration, disciplinary hearing or regulatory proceedings or whilst on Jury Service. 	None	Insured Event 7 Absence From Work.
<p>Legal Helpline</p> <p>Access to a 24 hours a day, 365 days a year Legal Helpline.</p>	Advice will not be put in writing. Advice will be restricted to personal legal matters.	Legal Helpline.

Procedures

Cancellation Procedure

14 day cooling-off:

You have 14 days from the receipt of your Policy Booklet to cancel cover under the policy. To exercise your right to cancel during the cooling-off period please contact Tesco Bank on **0345 674 6666**, who will arrange a full refund of your premium, subject to you having not made any claims under the policy.

This policy can be cancelled mid-term:

You may cancel this policy at any time by calling Tesco Bank on **0345 674 6666** or by writing to Tesco Bank at: Freepost RSJB-RZZY-HTJB, Tesco Bank Customer Service, P.O. Box 276, Newcastle Upon Tyne NE12 2BT. After the 14 day cooling-off period, you will receive a refund of a proportion of the premium for the remainder of the period of insurance. In the event that the home insurance policy sold in conjunction with this policy is cancelled, this policy will automatically be cancelled and if the cancellation takes place after the 14 day cooling-off period, you will receive a refund of a proportion of the premium for the remainder of the period of insurance.

Claims Procedure

Call the Claims Helpline as shown on your Policy Schedule – open 24 hours a day, 365 days a year.

What to do if you have a complaint

If you have experienced a problem in relation to your Tesco Value Insurance policy, we will aim to sort it out 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 674 6666; or
- Write to Tesco Bank at the address shown below:

Freepost RSJB-RYLK-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 8 weeks, you should 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 Claim complaint or you have not received our final decision within eight weeks, you can write to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your legal rights.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If Ageas cannot meet its obligations you may be entitled to compensation under the scheme. For this type of policy the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

If you have problems with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers in this booklet.

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. SC173199. 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.

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