

Tesco Bank Car Insurance Cover

Policy Booklet



Inside you'll find full details of your:

- Tesco Bank Car Insurance

Car Insurance

TESCO Bank

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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 underwritten by Tesco Underwriting Ltd. and is arranged by Tesco Personal Finance plc (trading as Tesco Bank), acting on behalf of Tesco Underwriting Ltd. **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 team on **0345 677 3377**. 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. These meanings do not apply to Section M – Motor Legal Protection, there is a separate table setting out the meaning of words used in that sections only.

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-8pm, Saturday to Sunday 9am-2pm).
Certificate of Motor Insurance	The proof of the motor insurance you need by law. The Certificate of Motor Insurance shows: <ul style="list-style-type: none">• 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.
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 .

Excess	The part of a claim you must pay. Sometimes more than one excess can apply, in which case we add them together.
Geographical limits	Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while the car is being transported between any of these places.
Hazardous goods	Goods or substances referred to in the European Agreement concerning the International Carriage of Dangerous Goods by Road, such as: explosive substances and articles, gases, flammable liquids, flammable solids, self-reactive substances and solid desensitised explosives, substances liable to spontaneous combustion, substances which, in contact with water, emit flammable gases, oxidising substances, organic peroxides, toxic substances, infectious substances, radioactive material and corrosive substances.
Insured incident	An event that results in a valid claim under this policy.
Market value	The cost of replacing the car with one of similar age, type, specification, mileage and condition, immediately before the loss or damage happened.
Partner	Your husband, wife, civil partner or partner living at the same address as you and sharing financial responsibilities.
Period of insurance	The length of time that the contract of insurance applies for. This is shown in the Schedule .
Schedule	The latest Schedule we have issued to you . This forms part of the contract of insurance. It gives details of the period of insurance , the sections of the policy that apply, the premium you have to pay, the car which is insured and details of any excesses or endorsements .
Statement of Fact	The form that shows the information that you gave us , or was given to us on your behalf. This forms part of the contract of insurance.
The car	Any motor vehicle that you have given us details of and for which we have issued a Certificate of Motor Insurance . The car's registration number will be shown on your latest Certificate of Motor Insurance . Accessories, including child seats, spare parts and the charging cables and batteries for electric or hybrid vehicles are included in the definition of the car when they are with the car or locked in your own garage.
Van	A vehicle designed to carry goods and four or less passengers. The vehicle must weigh less than 3.5 tonnes GVW (Gross Vehicle Weight). If your vehicle is a van , all references in the policy to the or your car also mean your van , unless we specifically state otherwise.
We, our, us	Tesco Underwriting Ltd.
You, your	The person shown under 'Policyholder details' on the Schedule .

Contract of insurance

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

Apart from Section M all of this policy is underwritten by the insurer that is named on both **your Schedule** and **your Certificate of Motor Insurance**. Section M – Motor Legal Protection is underwritten by AmTrust Europe Limited. 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 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**. Please note that the **geographical limits** for Section M are more extensive than the rest of **your** policy and are defined in the relevant meaning of words table.

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 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 N excluding 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**.

*How to claim for section M, Tesco Legal Guard, can be found on page 25.

5. Dealing with claims under sections A to N excluding 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.

**Dealing with claims for section M, Tesco Legal Guard, can be found on pages 25 to 28.

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** can not 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.

You can opt out of automatic renewal at any time by contacting the **administrator**.

If **your** policy is not set to renew automatically, **you** will need to contact the **administrator** to complete **your** renewal, and make payment, otherwise **your** policy will not be renewed and **you** will no longer be insured.

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 31-32.)

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 **computervirus**.

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:
 - **you** 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

- **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**.

Current NCD	NCD at renewal after 1 claim in current year	NCD at renewal after 2 claims in current year	NCD at renewal after 3 claims in current year
0-2 Years	0 Years	0 Years	0 Years
3 Years	1 Year	0 Years	0 Years
4 Years	2 Years	0 Years	0 Years
5+ Years	3 Years	1 Years	0 Years

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.

Current NCD (with Protection)	NCD at Renewal after 1 claim in 3 year period	NCD at Renewal after 2 claims in 3 year period	NCD at Renewal after 3 claims in 3 year period	NCD at Renewal after 4 claims in 3 year period	NCD at Renewal after 5 claims in 3 year period
4 years	4 years	4 years (protection lost)	2 years	0 years	0 years
5+ years	5+ years	5 years (protection lost)	3 years	1 years	0 years

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 – Motor Legal Protection (Tesco Legal Guard)

This section of **your** policy provides **you** with cover for legal costs and expenses to pursue a claim for compensation in respect of uninsured losses or personal injury arising from a **road traffic accident** for which another party is at fault.

Meaning of words

Throughout this Section M of the Policy Booklet certain words and phrases are printed in **bold**. These have the meanings set out below.

Action	The pursuit of civil proceedings following a road traffic accident .
Adviser	Our specialist panel of solicitors or their agents appointed by us to act for you , or, where agreed by us , another legal representative nominated by you .
Advisers' costs	Legal fees and costs incurred by the adviser , that do not exceed the amount of damages you are claiming in the legal action. Third party's costs shall be covered if awarded against you .
Conditional fee agreement	An agreement between you and the adviser or between us and the adviser which sets out the terms under which the adviser will charge you or us for their own fees.
Geographical limits	The United Kingdom, the European Union, the Channel Islands and the Isle of Man.
Insured incident	A road traffic accident involving the vehicle that takes place within the geographical limits which results in you suffering uninsured losses or personal injury or death.
Period of insurance	The length of time that the contract of insurance applies for. This is shown in your Schedule .
Road traffic accident	A traffic accident in the geographical limits involving the vehicle occurring during the period of insurance for which you are not at fault and for which another party is at fault.
Standard advisers' costs	The level of advisers' costs that would normally be incurred by underwriters in using a nominated adviser of our choice. If you nominate your own adviser , we will tell you what the standard advisers' costs are that apply at that time.
Underwriters	AmTrust Europe Limited.
Vehicle	The motor vehicle covered by your Certificate of Motor Insurance including a caravan or trailer whilst attached to it.
We/us/our	Arc Legal Assistance Ltd or as otherwise notified to you by the administrator , acting with good reason (such as where they or the underwriters appoint another third party to administer this section M of your policy).
You/your	The policyholder named in the schedule to which this cover attaches. This is extended to include the authorised driver and passengers.

Who provides your cover

This section of **your** insurance policy is managed and provided by Arc Legal Assistance Limited and is underwritten by AmTrust Europe Limited, on whose behalf **we** act.

The insurance covers **advisers' costs** up to £100,000 where:

- a) The **insured incident** takes place within the **period of insurance** and within the **geographical limits**, and
- b) The **action** takes place in the **geographical limits**.

Once **your** claim has been accepted on the terms set out in this Section M of **your** policy, **we** will appoint one of **our** panel of solicitors, or their agents, to handle **your** case. Should **you** wish to appoint **your** own **adviser**, **you** can only do so once court proceedings are issued or a conflict of interest arises but **you** must obtain approval from **us** before proceeding. If **you** do not obtain **our** approval **your** claim will be rejected. Where **we** agree to **your** own choice of **adviser**, **you** will be liable to pay any **advisers' costs** over and above **our standard advisers' costs**.

How to make a claim

Call the Claims helpline as shown in **your** Policy **Schedule**.

Conditions

1. Claims

- a) **You** must notify **us** as soon as possible and within a maximum of 180 days once **you** become aware of the **insured incident**. If **you** do not do so there will be no cover under this policy if, as a result of the delay, **your** prospects of succeeding in the case fall to 50% or less, or **our** costs increase above the level that would otherwise be the case. To report a claim **you** must follow the instructions under the 'How to make a claim' section above.
- b) **We** shall appoint the **adviser** to act on **your** behalf.
- c) **You** must supply all of the information which **we** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a conflict of interest arises and **you** wish to nominate a legal representative to act for **you**, **you** may do so. Where **you** have elected to use a legal representative of **your** own choice **you** will be responsible for any **advisers' costs** in **excess** of **our standard advisers' costs**. The **adviser** must represent **you** in accordance with **our** standard conditions of appointment which are available on request.
- d) If **you** do not accept an offer or payment into court and the amount of the offer or payment into court is not bettered by the amount **you** eventually recover, the **underwriters** shall not be liable for any further **advisers' costs** unless upon being notified of the offer or payment into court **we** agreed to the claim continuing. **We** shall not withhold such agreement without good reason.

- e) The **adviser** must:
 - i) Keep **us** fully advised of all developments and provide such information as **we** may reasonably require
 - ii) Keep **us** regularly advised of **advisers' costs** incurred as required by **us**
 - iii) Submit bills for assessment or certification by the appropriate body (for example, the court) if requested by **us**
 - iv) Where possible, attempt recovery of costs from third parties.
- f) **Underwriters** shall only be liable for costs for work expressly authorised by **us** in writing and undertaken while there are reasonable prospects of success.
- g) **You** shall supply all information reasonably requested by the **adviser** and **us**.
- h) **You** are responsible for any **advisers' costs** if **you** withdraw from the **action**, unless **we** both agree that there is good reason to do so. If **we** do not agree, any costs already paid under this insurance must be reimbursed by **you**.
- i) **You** must instruct the **adviser** to provide **us** with all information that **we** reasonably ask for and report to **us** as **we** direct.

2. Disputes

Any disputes between **you** and **us** in relation to **our** assessment of **your** prospects of success in the case or nomination of solicitor may, where **we** both agree to arbitration, who shall be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration shall be binding and carried out in accordance with the Arbitration Act. The costs of the arbitration shall be paid by the person against whom the decision is made.

3. Prospects of success

At any time **we** may, but only when supported by independent legal advice, form the view that **you** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **we** may decline support or any further support. Examples of a positive outcome are:

- a) Being able to recover the amount of money at stake
- b) Being able to enforce a judgment
- c) Being able to achieve an outcome which best serves **your** interests.

Cover

Uninsured loss recovery & personal injury

What is insured

You are covered for **advisers' costs** to pursue damages claims arising from a **road traffic accident**:

- a) Whilst **you** are in, boarding or alighting the **vehicle** against those whose negligence has caused **your** injury or death, and/or
- b) Against those whose negligence has caused **you** to suffer loss of **your** insurance policy **excess** or other out of pocket expenses. The **adviser** will help **you** identify what these are, but examples of such losses include but are not limited to:
 - Loss of earnings
 - Damage to personal items
 - Alternative travel costs

If the **action** is going to be decided by a court in England or Wales and the damages **you** are claiming are above the small claims court limit, the **adviser** must enter into a **conditional fee agreement** which waives their own fees if **you** fail to recover the damages that **you** are claiming in the **action** in full or in part. If the damages **you** are claiming are below the small claims court limit **advisers' costs** will be covered provided they do not exceed the amount claimed.

What is not insured

Claims relating to an agreement **you** have entered into with another person or organisation.

General exclusions

There is no cover:

- a) Where the **insured incident** occurred before **you** purchased this insurance.
- b) Where **you** fail to give proper instructions to **us** or the **adviser** or fail to respond to a request for information or attendance by the **adviser**.
- c) Where **advisers' costs** have not been agreed in advance or exceed those for which **we** have given **our** prior approval.
- d) For any claim arising from racing, rallies, competitions or trials.
- e) For appeals without **our** prior written consent.
- f) Prior to the issue of court proceedings, for the costs of any legal representative other than those of the **adviser** unless a conflict of interest arises.
- g) For any **action** that **we** reasonably believe to be false, fraudulent, exaggerated or where **you** have made mis-representations to the **adviser**.
- h) Where at the time of the **insured incident**, **you** were disqualified from driving, did not hold a licence to drive (unless **you** previously held a licence and are allowed to have one by law) or the **vehicle** did not have a valid MOT certificate.

- i) For disputes between the **adviser** and any other party which is only over the level of **advisers' costs**.
- j) For any interim disbursements or fees.

Authorisation

We are authorised and regulated by the Financial Conduct Authority. **Our** registration number is 305958.

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

You can check this on the Financial Services Register by visiting the website www.fca.org.uk/firms/systems-reporting/register or by contacting the PRA on 0207 601 4878.

Financial Services Compensation Scheme

We and the **underwriters** are covered by the Financial Services Compensation Scheme (FSCS). If **we** or the **underwriters** cannot meet **our** liabilities, **you** may be entitled to compensation from the scheme. **You** can get more information on the Financial Services Compensation Scheme at www.fscs.org.uk or by calling **0800 678 1100** or **0207 741 4100**.

European legal and UK tax helpline

Use the 24 hour advisory service for telephone advice on any private legal or taxation problem of concern to **you** or any member of **your** household. The helpline will advise on any matter that can realistically be dealt with over the telephone. For example if documentation needs to be reviewed this could not be achieved on the telephone.

Simply telephone **0345 030 3181** and quote 'Tesco Legal Guard'.

Section N – Additional Cover Features

This section of cover only applies if section N 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 N, 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 N, 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 N;
- 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 except Section M.

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 insurer 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-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 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.

Customer Services Line

0345 673 0000

Lines are open Mon–Fri 8am–8pm
Sat and Sun 9am–2pm

Claims

You can register your claim using our claims portal at <https://carclaims.tescobank.com/> or call us on **0345 677 3377**.

Tesco Glass Line

(for damage to windscreens and other window glass)

0345 677 8888

Lines are open 24 hours

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.

We could help you save on other insurance

Home Insurance

0345 301 0940

Lines are open between 8am and 8pm Monday to Friday, 9am to 2pm on Saturdays and Sundays.

Pet Insurance

0345 078 3801

Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays.

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

Tesco Bank 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 Pet Insurance is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc.

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.

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.

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