

# Policy Summary

**Inside you'll find a summary of:**

- Tesco Bank Home Insurance
- Optional cover – Family Legal Guard
- Optional cover – Home Emergency

# Tesco Bank Home Insurance

## Policy Summary

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This is a summary of cover available under Tesco Bank Home Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the Policy Booklet, which should be read in conjunction with your Policy Schedule and Statement of Fact as together they give you full details of your cover.

Tesco Bank Home Insurance is underwritten by Royal & Sun Alliance Insurance plc. Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank acts as an insurance intermediary. Tesco Bank Home Insurance is an annual insurance contract.

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

Core Cover	Optional Cover
Buildings cover	Accidental damage
Contents cover	Accidental damage Personal possessions Specified items Bicycles

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

## Main benefits

Some of the key incidents 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, your house, bungalow, flat or maisonette which is situated at your address and in which you or your family live, and any other permanent structure within the boundary of your home, will be covered against the loss or damage detailed in the specific sections of your Policy Booklet. The sections that apply to you will be detailed on your Policy Schedule.

### Contents Cover

If you have chosen Contents cover, your household goods, valuables, home office equipment, money, credit cards, personal possessions in the home, aerials and satellite dishes that you or your family own or are legally responsible for will be covered against the loss or damage detailed in the specific sections of your Policy Booklet. The sections that apply to you will be detailed on your Policy Schedule.

# Buildings Cover

Cover (subject to specific restrictions/exclusions)	Policy Limits
Rebuilding your home as a result of fire, storm, flood, theft, escape of water and subsidence	Unlimited
Alternative accommodation and rent	£50,000
Protection against damage caused by the emergency services when gaining access to your home	£2,000
Theft or loss of keys	Unlimited
Trace and access to the source of a leak for escape of water or oil	£5,000
Repair of sewer pipe	£5,000
Accidental damage to underground drains, pipes, cables and tanks	Unlimited
Liability as owner of the property	£2 million
Plants in the garden	£2,500 (limit for any one tree, shrub, plant or lawn £250)

# Contents Cover

Cover (subject to specific restrictions/exclusions)	Policy Limits
Replacing or repairing your contents as a result of fire, storm, flood, theft and escape of water	The total replacement value as new will be shown on your Policy Schedule
Valuables in the main building of your home	The maximum for all items of valuables in the home will be shown on your Policy Schedule
Contents temporarily removed from your home	£10,000
Contents at university/college	£5,000
Visitors' personal effects	£1,000
Contents in the open but within the boundaries of the property	£1,500
Alternative accommodation and rent	£15,000
Increase in the total replacement value of contents for religious festivals, weddings, civil partnership ceremonies and births	£7,500
Legally downloaded information	£2,000
Home office equipment	£10,000
Money in the main building of your home	£500
Credit cards in the main building of your home	£500
Theft from garages/outbuildings of items other than money and valuables	£5,000
Freezer food	£1,000
Plants in the garden	£2,500 (limit for any one tree, shrub, plant or lawn £250)
Occupier's and personal liability	£2 million
Employer's liability	£10 million
Tenant's liability	£10,000

# Optional Covers available

	Cover (subject to specific restrictions/exclusions)	Policy Limits
Optional Cover	Accidental damage cover for Buildings	Unlimited for Buildings cover
	Accidental damage cover for Contents	Up to the total replacement value of your Contents cover (which will be shown on your Policy Schedule)
	Personal possessions (Cover available if Contents cover has been selected)	Your choice (in £1,000 bands to a maximum of £10,000) A single item limit of £2,000 Maximum limit for items left in an unattended road vehicle of £2,500
	Specified items (Cover available if Contents cover has been selected)	Your choice (from a minimum of £2,001 up to a maximum of £20,000) Maximum limit for items left in an unattended road vehicle of £2,500
	Bicycle cover (Cover available if Contents cover has been selected)	£1,000 per bicycle, £2,500 in total

# Significant Policy exclusions

The following significant exclusions apply to the cover provided under the Tesco Bank 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

### You are not covered for:

- Property more specifically covered by another policy of insurance;
- Loss or damage caused by any criminal or deliberate act by **you** or **your family**;
- Any reduction in the market value of any property following its repair or reinstatement;
- Loss, damage or reduction in value as a result of lack of general maintenance to your home;
- Loss or damage caused by moths, vermin, insects, parasites, woodworm, fungus or poisoning;
- Damage caused directly or indirectly by wet or dry rot;
- Loss or damage caused in connection with your trade, business or profession, other than home office equipment within your home for administration or clerical work;
- Loss or damage caused by faulty workmanship, faulty materials or faulty design.

Additionally, you will not be covered for certain incidents including theft, attempted theft, vandalism and malicious acts, escape of water or oil, and accidental damage when your home is not lived in, for a period of 60 days or more in a row. Visits to your home do not constitute it being lived in.

See pages 9 and 10 of your Policy Booklet for details of all general exclusions that apply to all sections of cover.

## Exclusions relating to Buildings cover

### You are not covered for:

- Storm or flood damage to gates, hedges or fences.
- 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.
- Liability as owner of the property for death or bodily injury to you, your family or any domestic employee.
- Loss or damage caused by escape of water, or costs you have to pay to locate an escape of water, if the water or heating installation is outside or in a stand alone outbuilding.

See pages 13 to 18 of your Policy Booklet for the exclusions applied under Buildings cover.

## Exclusions relating to Contents cover

### **You are not covered for:**

- Theft or attempted theft when your home is occupied by someone who is not a member of your family unless forcible and violent entry is used to get into your home.
- Loss or damage caused by anything downloaded illegally or from illegal websites.
- Loss of metered oil or metered water while the home is unoccupied.
- Loss or damage to contents away from your home and not in a building, other than household removal.
- Loss or damage caused by 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.

See pages 19 to 31 of your Policy Booklet for the exclusions applied under Contents cover.

## Exclusions relating to optional Personal possessions and Specified items covers

### **You are not covered for:**

- 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 concealed in a glove or boot compartment; and
  - all access points to the vehicle are closed and locked.

See pages 29 to 30 of your Policy Booklet for the exclusions applied under Personal possessions and Specified items cover.

## Policy Excess

Details of all excesses (the amount you must pay towards any claim) which apply will be set out in your Policy Schedule.

Your Policy will include any voluntary excess set by you and some specific compulsory excesses set by us. Please see your Policy Schedule for the amounts you will have to pay in the event of a claim.

# 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 the cooling-off period, 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.

Royal & Sun Alliance Insurance plc or Tesco Bank 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 such as false or exaggerated and no premium will be refunded. We will send you notice of the cancellation.

See page 11 of your Policy Booklet for the cancellation procedure.

For your full cancellation rights for Family Legal Guard please refer to page 37-38, and for Home Emergency refer to page 58-59 of your Policy Booklet. You can cancel these optional covers at any time, but no refund will be due unless you cancel within the cooling off period and have not made any claims on the policy. If you cancel your home insurance, these optional covers will automatically be cancelled.

## How to make a claim

**Call our 24-hour UK-based Claims Line on 0345 078 7535.**

It will be useful if you have your policy number to hand.

Once you have called we will register your claim, confirm what you are covered for and give you a claim number to quote. We will talk you through the next steps, confirm what excesses will apply (this is the amount you pay towards any claim) and, subject to the terms of the policy, we will either:

- arrange for repairs to be carried out;
- arrange to replace any lost, damaged and stolen items directly to you; or
- pay you the cash value of the lost, damaged or stolen items.

Where we have offered to repair or replace any item and you instead request for us to pay a cash value, we will not pay you more than the amount it would have cost for us to repair or replace the item.

See pages 7 to 8 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 Bank Home 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 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 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](http://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 further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

# Family Legal Guard

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(This cover only applies if shown in your Policy Schedule)

## Household Legal Insurance Policy Summary

This is a summary of cover under Family 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.

## Family Legal Guard – Household Legal Insurance

Family 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. Family 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

Family 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 and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Family 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>	<p>Your Policy Cover.</p>
<p><b>Employment</b></p> <p>Family 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>	<p>What is not covered under Insured Event 1 Employment.</p>
<p><b>Contract</b></p> <p>Family Legal Guard will cover a dispute arising out of an agreement or alleged agreement which you have entered into.</p> <p>Family 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"> <li>• The letting, leasing or licensing of land or buildings where you act as the landlord</li> <li>• The sale or performance of financial products and services</li> <li>• Your business, venture for gain, profession or employment</li> <li>• A breach of contract occurring before the start of this insurance</li> <li>• A settlement due under an insurance policy</li> <li>• Construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT.</li> </ul>	<p>What is not covered under Insured Event 2 Contract.</p>

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

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Legal Defence</b> Family Legal Guard will cover the defence of:</p> <ul style="list-style-type: none"> <li>• Work related prosecutions including disciplinary hearings by a trade or regulatory body</li> <li>• Motoring prosecutions</li> <li>• Inheritance disputes.</li> </ul>	<ul style="list-style-type: none"> <li>• Driving without motor insurance or a valid driving licence</li> <li>• Parking offences</li> <li>• Assault, violence or dishonesty.</li> </ul>	<p>What is not covered under Insured Event 6 Legal Defence.</p>
<p><b>Absence from Work</b></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>	<p>None</p>	<p>Insured Event 7 Absence From Work.</p>
<p><b>Legal Helpline</b> Access to 24 hours a day, 365 days a year Legal Helpline.</p>	<p>Advice will not be put in writing. Advice will be restricted to personal legal matters.</p>	<p>Legal Helpline.</p>

# 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. However unless it is cancelled within the 14 day cooling-off period there will be no refund in premium. In the event that the home insurance policy sold in conjunction with this policy is cancelled, this policy will automatically be cancelled.

## Claims Procedure

Call the Family Legal Guard 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 Bank 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 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 Family Legal Guard 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 Claim 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](http://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 further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

# Home Emergency Cover

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

## Home Emergency Policy Summary

This is a summary of cover under Home Emergency Cover. 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.

This policy provides assistance for homeowners who require insurance cover in the event of certain domestic emergencies and other incidents.

Home Emergency cover is arranged and administered by Tesco Personal Finance plc (trading as Tesco Bank) and is underwritten by Inter Partner Assistance SA. Claims are handled by AXA Assistance (UK) Ltd.

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

Significant Features and Benefits	Significant Exclusions or Limitations
<b>Internal Plumbing &amp; Drainage</b> <ul style="list-style-type: none"><li>✓ Repairs to your internal plumbing and drainage including where there is a total loss of water to your property</li><li>✓ Clearing blocked toilets and waste pipes</li><li>✓ Up to £1,000 per claim, no limit to the number of claims</li></ul>	<ul style="list-style-type: none"><li>X Showers including the shower unit, controls, outlet or shower head</li><li>X Replacement of water tanks/radiators, thermostatic radiator valves, hot water cylinders and sanitary ware (e.g. basins and toilet bowls)</li><li>X Smells and noises from pipework or drains</li></ul>
<b>External Drainage</b> <ul style="list-style-type: none"><li>✓ Clearing total blockages to your underground drainage pipes</li><li>✓ Repair of a totally collapsed underground external drain pipe</li><li>✓ Up to £1,000 per claim, no limit to the number of claims</li></ul>	<ul style="list-style-type: none"><li>X Flats and apartments are not eligible</li><li>X Shared drains</li><li>X External guttering, rainwater downpipes, rainwater drains and soakaways</li></ul>
<b>Electrical Emergency</b> <ul style="list-style-type: none"><li>✓ Electrical emergency/breakdown of the domestic electrical wiring that results in the failure of electricity supply affecting all sockets and lighting on one or more electrical circuits, including permanent damage caused by a power cut</li><li>✓ Breakdown of fuse box</li><li>✓ Up to £1,000 per claim, no limit to the number of claims</li></ul>	<ul style="list-style-type: none"><li>X Any electrical breakdown or failure that does not leave one or more electrical circuits totally without electricity in your home</li><li>X Any power cut to the property that has not caused permanent damage to your electrical supply system within the property</li><li>X All non permanent wiring, e.g. kettles, fairy lights or any other appliances with plugs</li></ul>



Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Security</b></p> <ul style="list-style-type: none"> <li>✓ Boarding up broken windows or external doors to make the property secure</li> <li>✓ Up to £1,000 per claim, no limit to the number of claims</li> </ul>	<ul style="list-style-type: none"> <li>✗ Internal doors and windows/doors which do not secure the property</li> <li>✗ Loss of keys for non permanent structures, greenhouses and sheds</li> <li>✗ Replacement of garage doors or replacement/repair of the electrical unit powering a garage door</li> </ul>
<p><b>Pest</b></p> <ul style="list-style-type: none"> <li>✓ Brown or black rats, house or field mice, squirrels, wasps and hornets nests inside your property, including an attached garage/ outbuilding that is your responsibility</li> <li>✓ Up to £1,000 per claim, no limit to the number of claims</li> </ul>	<ul style="list-style-type: none"> <li>✗ Any other pest not listed as covered</li> <li>✗ Rats and/or mice outside the property</li> <li>✗ Any damage caused by pests</li> <li>✗ Infestation in a garage/outbuilding not integral to your home</li> </ul>
<p><b>Gas Central Heating Breakdown</b></p> <ul style="list-style-type: none"> <li>✓ A leak within or breakdown of the 'natural gas' central heating boiler, the central heating system and its associated pipework</li> <li>✓ Drain down and isolate leaking water tanks, radiators and hot water cylinders</li> <li>✓ Up to £1,000 per claim, no limit to the number of claims</li> </ul>	<ul style="list-style-type: none"> <li>✗ Repair/replacement of boilers which have been declared beyond economical repair (i.e. if the cost of parts inc. VAT is more than 85% of the current retail price of the boiler)</li> <li>✗ Certain types of gas central heating, including; LPG systems, fan convector heating, under floor heating, warm air heating, combined heat and power systems, dual purpose boilers (e.g. AGA, Rayburn) immersion heaters, combination cylinders, elson tanks, thermal storage units, (e.g. Gledhill Boilermate) and unvented hot water cylinders (e.g. Range Powermax), or their controls</li> </ul>
<p><b>Electrical Heating Breakdown</b></p> <ul style="list-style-type: none"> <li>✓ Repairs or replacement of your heaters or part(s) of your heaters</li> <li>✓ Up to £1,000 per claim, no limit to the number of claims</li> </ul>	<ul style="list-style-type: none"> <li>✗ Heated towel rails, infra red heaters, electric fires, skirting or kickspace floor heaters</li> <li>✗ Any portable and fixed heating not permanently wired in, energy management systems, warm air heating systems, Electrotech and Smarheat systems, wet systems and underfloor heating;</li> <li>✗ Domestic electrical appliances</li> </ul>
<p><b>Oil Fired Central Heating Breakdown</b></p> <ul style="list-style-type: none"> <li>✓ A breakdown of the boiler and/or system</li> <li>✓ Drain down and isolate radiators</li> <li>✓ Up to £1,000 per claim, no limit to the number of claims</li> </ul>	<ul style="list-style-type: none"> <li>✗ Repair/replacement of boilers which have been declared beyond economical repair (i.e. if the cost of parts inc. VAT is more than 85% of the current retail price of the boiler)</li> <li>✗ Repair/replacement of water tanks, radiators, radiator valves and water cylinders</li> </ul>

## 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. However, unless it is cancelled within the 14 day cooling off period there will be no refund in premium. In the event that the home insurance policy sold in conjunction with this policy is cancelled, this policy will automatically be cancelled.

## Claims Procedure

Call the Home Emergency Claims Helpline on **0330 123 1963** 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 Bank Home 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 the sale or administration of 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 Home Emergency cover or service

- Write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK or telephone **01737 815913** or email: [homeemergencycomplaints@axa-assistance.co.uk](mailto:homeemergencycomplaints@axa-assistance.co.uk)

## If you have a complaint about a Home Emergency 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](http://www.financial-ombudsman.org.uk)

Following the complaints procedure does not affect your legal rights.

## Financial Services Compensation Scheme

Inter Partner Assistance SA and AXA Assistance UK Ltd are covered by the Financial Services Compensation Scheme (FSCS). If Inter Partner Assistance SA or AXA Assistance UK Ltd cannot meet their obligations you may be entitled to compensation under the scheme. For further information see [www.fscs.org.uk](http://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.

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