

Tesco Bank Home Insurance

Policy Booklet



Inside you'll find full details of your:

- Tesco Bank Home Insurance

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1. Welcome

In this booklet you'll find all **your** policy details, as well as the sections of cover that apply to **you**.



Welcome to Tesco Bank Home Insurance

Thank **you** for choosing **Tesco Bank Home** Insurance.

This insurance product is intended for someone looking to insure their **home**. **Tesco Bank** is an insurance intermediary and hasn't offered any personal recommendation as to which product is right for **you**.

Tesco Bank only offers **home** insurance policies that are underwritten by its subsidiary, Tesco Underwriting Ltd. This means that **Tesco Bank** arranges the policy on **your** behalf and collects and refunds premiums on behalf of Tesco Underwriting Ltd.

In addition to the administration charges for certain changes to **your** policy, **Tesco Bank** receives commission from Tesco Underwriting Ltd. **Tesco Bank** may also receive a share of underwriting profit from Tesco Underwriting Ltd. These are already included as part of **your** premium.

This booklet gives **you** full details of **your** policy and all the types of cover that may be included. **Your** specific cover, limits and personal details will be shown separately on **your** policy documents. **We** have sent these to **you** if requested and they can also be found online in **Your Insurance Account**. Please read this booklet along with **your**:

- **Schedule**: this important document shows details of the insured property, **your** chosen cover, the limits and **your excess**.
- **Statement of fact**: this records the information **you** or **your** nominated person gave at the start or renewal of **your** policy.

It's important that **you** review **your** insurance requirements on a regular basis and update **us** with any changes including, for example, building works and when **your home** is **unoccupied** or **unfurnished**. Please see section 7.11, Changes **you** must tell **us** about, for full details.

Our commitment and **your** responsibilities

We will be fair and reasonable and work hard for **you** when **you** need **us**. Full details of how **we** can help if **you** need to make a claim, update **your** information or cancel **your** policy are in part 7 of **your** policy booklet, 'Conditions that apply to **your** policy'.

You must keep to the policy conditions. Please read them, check **your** documents and let **us** know if **you** think anything is wrong or doesn't seem right. If **you** are not sure whether **you** need to tell **us** about something, please contact **us** just in case. It's important **you** give **us** correct information. If the information is not correct, it may affect **your** claim and in some instances, **we** may even cancel **your** insurance back to the start date and/or not pay a claim.

Additional support

If **you** need help with accessing, servicing, or making a claim under **your** policy, please let **us** know in whatever way **you** can. **Our** customer service and claims team will be able to put things in place to help and support **you**.

You can nominate someone to deal with **your** policy for **you**. A nominated person will be able to do everything that **you** can do under the policy, (including, for example, update personal information, make changes to the policy cover and take decisions on **your** behalf such as deciding to add or remove cover). A nominated person cannot cancel 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 consider carefully who **you** wish to nominate to act on **your** behalf.

If **you** would like to appoint or remove a nominated person, or would like further information, please contact **us** on 0345 674 6666. Details of **our** opening times are on **our** website: www.tescobank.com.

You can also get this policy booklet and any other documents in braille or large print. If **you** have difficulties with **your** hearing or speech **you** can contact **us** through Relay UK by adding 18001 to the start of any of the telephone numbers.

2. Your contract of insurance



Your contract of insurance

This booklet, together with **your schedule** and **statement of fact**, forms a contract of insurance between **you** and Tesco Underwriting Ltd.

This policy is underwritten by Tesco Underwriting Ltd.

Once **you** pay or agree to pay the premium, **we** will provide cover under the terms and conditions of this policy, as well as the **schedule** and **statement of fact** for:

- Loss and/or damage to **your buildings** if selected.
- Loss and/or damage to **your contents** if selected.

Certain losses and damages incurred by **you** during the **period of insurance** will be covered by both **buildings** and **contents** cover.

It's **your** responsibility to ensure that all information given by **you**, or on **your** behalf, is true and accurate.

If there are any errors on **your schedule** or **statement of fact**, if the information is incorrect, or if **you**, or anyone acting on **your** behalf, makes a false statement, misrepresents, or withholds information from **Tesco Bank** or **us**, one or more of the following actions will be taken:

- **Your** policy may be updated with the correct information and any change in premium applied.
- **Your** claim and any subsequent claims may be refused, or only a proportion of **your** claim may be paid.
- **Your** policy may be cancelled, which could be with immediate effect.
- **Your** policy may be made void (as if the policy never existed) if **we** would not have offered this cover had **we** been made aware of the correct information.
- Any premium(s) **you** have paid may be retained.
- **You** may be asked to pay back any costs **we** have incurred.
- Any other policies to which **you** are connected to through **Tesco Bank** may be cancelled or made void (as if the policy never existed). This policy may also be cancelled if the fraud or misrepresentation happened under any other policy **you** hold with **Tesco Bank**.

English law will apply to this contract unless agreed otherwise in writing with Tesco Underwriting Ltd. 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.

3. Your cover at a glance



Your cover at a glance

Your **schedule** will show **you** the type of cover **you** have chosen.

Based on **your** responses to the questions **we** asked, the types of cover available are listed below. The short explanations will help **you** understand if the cover **you** have chosen is suitable for **your** needs.

Please remember that general conditions and exclusions will always apply. If any extra conditions apply to **your** policy, **you** will be able to find them on **your schedule**.

Buildings cover

This policy is for customers who want to cover the **buildings** of their **home** for loss or damage caused by an **incident** included in the **buildings** section of this policy booklet.

Contents cover

This policy is for customers who want to cover the **contents** of their **home** for loss or damage caused by an **incident** included in the **contents** section of this policy booklet.

Other optional covers are available to customers who would like additional peace of mind. These include **accidental damage, personal possessions, specified items** and **bicycle** cover. If these have been selected, they will be shown on **your schedule**, more details are included in this policy booklet.

4. Key definitions



Key definitions

You will notice certain words in this policy are printed in bold, the meaning of these are shown below.

Accidental damage	Sudden, unexpected physical damage which has not been caused deliberately.
Bedroom/Bedrooms	Any room designed, adapted, or converted for sleeping, even if it is now used for other purposes. This includes rooms advertised as bedrooms in any sales documents.
Boundary	The area of land defined by the title deeds of the address shown on the schedule .
Buildings	<p>The main building of your home, and any other permanent structure within the boundary of your home including the following:</p> <ul style="list-style-type: none"> • fixtures and fittings • walls, gates, hedges and fences • tennis hard courts, permanent swimming pools built of brick, stone or concrete and fixed hot tubs • carports, greenhouses, sheds, terraces, drives and footpaths • pipe work, cables to any domestic installation or any domestic appliance • permanently fixed solar panels used for domestic purposes.
Contents	<p>The following items you, your family or visitors own or are legally responsible for, up to the limits defined in your schedule and in the boundary of your home:</p> <ul style="list-style-type: none"> • household goods • valuables • home office equipment • money • personal possessions • domestic motorised vehicles • bicycles • e-bikes • aerials and satellite dishes. <p>Excluding the following:</p> <ul style="list-style-type: none"> • any living creature • motorised vehicles and all their accessories • caravans, trailers, boats, watercraft, hover craft, aircraft, (including gliders, hang gliders and microlights) and all their accessories • contents held or used for any profession, business or employment other than home office equipment • contents belonging to business visitors • any part of the structure of your home • your fitted kitchen unless you do not own or are not responsible for insuring the buildings.

Contents total replacement value	The cost to replace all your contents shown in your schedule as if they were new. If the limit shown in your schedule is not enough, please contact Tesco Bank .
Computer viruses	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 causing physical damage or loss of property or data.
Credit cards	Credit cards , cheque cards, charge cards, debit cards, cash cards and store cards, but not cards held for business purposes.
Cyber attack	Any unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer or electronic system that results in physical damage or loss of property or data.
Domestic	Relating to the private activities of you or your family .
Domestic motorised vehicles	The following motorised vehicles used in or around the home : <ul style="list-style-type: none"> • domestic garden machinery that does not have to be licensed, taxed or insured • wheelchairs and disabled persons' buggies that are not licensed for road use • electrically or mechanically propelled toys, models and golf trolleys controlled by someone on foot.
E-Bikes	Electrically assisted pedal cycles (EAPC) that do not have to be registered, licensed, taxed or insured and have a maximum power output of 250 watts that should not be able to propel the bike when it's travelling more than 15.5mph.
Excess/Excesses	The part of a claim you must pay. Sometimes more than one excess can apply, in which case we add them together.
Endorsement	A clause that alters the standard of cover provided by the policy. If any endorsements apply to your policy, they will be shown on your policy schedule .
Family	Any person who permanently lives with you but not lodgers or any other paying guests.
Fixtures and fittings	All items that are fitted to and form part of the structure of your home for example: <ul style="list-style-type: none"> • fitted kitchens • built-in furniture • built-in or plumbed in domestic appliances • fixed glass and sanitary ware • fixed wall, floor and ceiling coverings (other than carpets).

Flood	A sudden and large volume of water external to the home entering the home at, or below ground level.
Heave	The upward or sideways movement of the site on which your buildings are situated caused by swelling of the ground.
Home	The private residence (including the main building and any garages or outbuildings) at the address stated in your schedule , used by you for domestic and home working purposes only.
Home office equipment	Office equipment and furniture within your home related to you or your family's home working .
Home working	Any administrative, clerical, childminding work carried out by you or your family at your home , with no employees.
Incident	An event that results in a valid claim under this policy.
Landslip	Sudden movement of soil or rocks on a slope or gradual creep of a slope over a period of time.
Main building	The house, bungalow, flat or maisonette which is situated at the home and in which you or your family live.
Main residence	Your home in the UK, lived in by you or any family , where you sleep and live the majority of your time and carry out day to day activities.
Maximum claim limit	The most we will pay for any one claim under the relevant section (or its extension) as shown in your schedule . If the limits shown in your schedule are not enough, please contact Tesco Bank .
Money	Current legal tender (bank notes and coins currently accepted as payment), cheques, money orders, postal orders, unused current postage stamps (that are not part of a collection), National Savings stamps, National Savings certificates, share certificates, premium bonds, luncheon vouchers, travellers' cheques, travel tickets, season tickets, phone cards, gift tokens and other tokens with a cash value, but not including crypto-currencies, tickets for sporting, musical and cultural events and festivals, and not including any items used for business purposes.
Period of insurance	The length of time that the contract of insurance applies for. This is shown in the schedule .
Personal possessions	<p>Portable items that you or your family wear or normally take around with you, including portable medical equipment and wheelchairs.</p> <p>Personal possessions are included within the meaning of contents within your home.</p> <p>If you have selected the personal possessions cover extension, the value of your personal possessions will be in addition to the total replacement value of your contents.</p>

Schedule	The latest schedule we have issued to you which 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 home which is insured and details of any excesses or endorsements .
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction.
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.
Storm	A single violent weather event with wind speeds exceeding 55mph, and/or snowfall exceeding 30cm in depth within a 48-hour period, and/or torrential rainfall at the rate of at least 25mm per hour.
Specified items	<p>Portable items that you or your family wear or normally take around with you, which are each individually worth over £2,000, as long as these have been individually specified to us and are shown on your schedule.</p> <p>The value of any specified items will be in addition to the total replacement value of your contents.</p> <p>Excluded items include but are not limited to:</p> <ul style="list-style-type: none"> • living creatures • motorised vehicles and all their accessories • caravans, trailers, boats, watercraft, hover craft, aircraft, (including gliders, hang gliders and microlights) and all their accessories • contents held or used for any profession, business or employment other than home office equipment • contents belonging to visitors • any part of the structure of your home including fixtures and fittings.
Subsidence	The ground beneath the buildings moving downwards, other than by settlement , or the sea or river wearing away the land.
Terrorism	Any person or people, whether acting alone or in connection with any organisation or Government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious, ideological or similar purposes. This includes an intention to influence any Government or to put members of the public in fear.
Tesco Bank	The administrator, Tesco Personal Finance plc 2 South Gyle Crescent Edinburgh EH12 9FQ Customer Service Line: 0345 674 6666.

Unoccupied	Not lived in by you or your family for more than 60 days in a row. Visits to check on your home and/or occasional overnight stays do not constitute it being occupied.
Unfurnished	A home that does not contain items of furniture normally required to carry out day-to-day activities in a property such as tables, chairs, sofas and/or beds.
Valuables	Jewellery, watches, items of gold, silver and any other precious metal, gems, crystals or stones, pictures, other works of art, furs, stamp, coin or medal collections only.
Vermin	Rats, mice, squirrels, badgers, pigeons, foxes, bees, wasps and hornets.
We/us/our	Tesco Underwriting Ltd – Insurer (Registered office address: The Omnibus Building, Lesbourne Road, Reigate, RH2 7LD).
Your Insurance Account	Your online portal where you can manage your policy, as well as view all your documents.
You/Your	The person or people named as the policyholder or joint policyholder in your schedule .

5. Features and limits of your cover



Buildings cover

This cover only applies if it is shown in **your schedule** and should be read alongside the general exclusions detailed in part 6 of this policy booklet.

What is covered	What is not covered
<p>Your buildings are covered for loss or damage arising as a result of the insured incidents listed in the sections below.</p>	<p>The total excess shown in your schedule for every claim.</p> <p>Any amount above the individual limit shown on your schedule.</p>
<p>1. Fire, lightning, explosion or earthquake.</p>	<p>1. Loss or damage caused by:</p> <ul style="list-style-type: none"> • tobacco burns • singeing, scorching, melting, warping, or other forms of heat distortion unless it was accompanied by flames.
<p>2. Smoke.</p>	<p>2. Loss or damage caused gradually over time by smoke, smog, air pollution, volcanic ash, agricultural or industrial work.</p>
<p>3. Riot, civil commotion, labour disputes or political disturbances.</p>	
<p>4. Collision with the buildings by any of the following:</p> <ul style="list-style-type: none"> • vehicles, aircraft or other flying objects or anything dropped from them • wild animals or birds • telegraph poles or lamp posts • falling branches or trees • falling satellite dishes, masts, aerials or security equipment • falling wind turbines or solar panels. 	<p>4.</p> <ul style="list-style-type: none"> • Loss or damage caused by tree maintenance • The cost of cutting down all or part of a fallen tree and taking it away unless the fallen tree has also damaged your buildings.

What is covered	What is not covered
5. Storm or flood.	5. Loss or damage: <ul style="list-style-type: none"> • that does not arise from events defined as storm or flood • that happens gradually over time through wear and tear or due to lack of maintenance • to gates, hedges or fences.
6. Theft or attempted theft.	6. Theft or attempted theft: <ul style="list-style-type: none"> • by you or any member of your family • when your home is lived in or occupied overnight by someone who is not a member of your family unless forcible and violent entry is used to get into your home • when your home is unoccupied or unfurnished.
7. Vandalism or malicious acts.	7. Vandalism or malicious acts caused: <ul style="list-style-type: none"> • by you or any member of your family • when your home is lived in or occupied overnight by someone who is not a member of your family unless forcible and violent entry is used to get into your home • when your home is unoccupied or unfurnished • by computer viruses or by third parties accessing electronic systems belonging to you.

What is covered	What is not covered
<p>8. Water or oil escaping from any fixed domestic water or heating installation, including underground drains and pipes or from any plumbed in domestic appliance.</p>	<p>8. Loss or damage:</p> <ul style="list-style-type: none"> • to the fixed domestic water or heating installation, the tanks, pipes, appliances or heating systems themselves • when the home is unoccupied or unfurnished • where the installation does not comply with your regional building regulations • caused by escape of water if the water or heating installation is outside or in a standalone outbuilding • caused by the failure or lack of grout and/or sealant in your home • caused by water overflowing as a result of taps or the shower being left on (this may be covered under buildings accidental damage if shown on your schedule) • caused by subsidence, heave or landslip. This damage is covered by section 9 of this policy booklet, subsidence or heave of the site on which the buildings stand or landslip.

What is covered	What is not covered
<p>9. Subsidence or heave of the site on which the buildings stand, or landslip.</p>	<p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> • settlement unless the settlement is caused by subsidence of the site on which the buildings stand • shrinkage or expansion of the materials your home is built from • the action chemicals have on or with any materials forming part of the buildings • the sea or river wearing away the land • structural changes or repairs to your home. <p>Loss or damage:</p> <ul style="list-style-type: none"> • to any other part of the buildings, unless the main building is damaged by the same incident • to solid floor slabs resulting from them moving unless the foundations beneath the outside walls of the buildings are damaged at the same time and by the same incident • to hedges, gates or fences • for which compensation is given by legislation, contract or that is covered under a guarantee or an NHBC Certificate.
<p>10. Plumbing Installation.</p> <p>We will pay for damage to any part of the plumbing installation in the buildings caused by freezing or bursting.</p>	<p>10. Loss or damage caused:</p> <ul style="list-style-type: none"> • by rust or corrosion • by escape of water if the water or heating installation is outside or in a stand-alone outbuilding • when your home is unoccupied or unfurnished.

What is covered	What is not covered
<p>11. Service pipes and cables.</p> <p>The cost of repairing accidental damage to underground drains, pipes, cables and tanks which you are legally responsible for and which provide services to and from your home.</p>	<p>11. The cost of clearing blockages if there is no damage to the pipes, drains or tanks themselves.</p>
<p>12. Trace and access.</p> <p>We will pay the costs you have to pay to find the source of any water or oil escaping from tanks, pipes, appliances, or fixed heating systems that is causing damage to the buildings. This includes the cost of removing and replacing any part of the walls, floors, roof or ceiling.</p>	<p>12. The costs you must pay to locate an escape of water if:</p> <ul style="list-style-type: none"> • the water or heating installation is outside or in a stand-alone outbuilding • the cause of the water or oil escaping is not because of an insured incident. <p>The costs to repair tanks, pipes, appliances, or heating systems.</p>
<p>13. Locks and keys on external doors.</p> <p>We will pay the cost of replacing and fitting locks on external doors of any of the buildings if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen • your keys are damaged inside the home by an incident insured under this cover. 	
<p>14. Fees and clearance costs.</p> <p>We will pay the following expenses when rebuilding or repairing the buildings because of damage insured by this cover:</p> <ul style="list-style-type: none"> • architects', surveyors', consultants', and legal fees • the cost of clearing the site and making it and the buildings safe • the cost of clearing drains, demolishing, shoring, or propping up the buildings. 	<p>14. Any costs agreed without our permission.</p>

What is covered	What is not covered
<p>15. Local Authority requirements.</p> <p>We will pay any costs to keep to any Government or Local Authority requirement for rebuilding or repairing the buildings because of damage insured under this cover.</p>	<p>15. Costs where you had already been told about the requirement before the damage happened.</p>
<p>16. Alternative accommodation and rent.</p> <p>We will pay the cost of alternative accommodation for you, your family, and your pets if the buildings cannot be lived in because of loss or damage insured under this cover.</p> <p>If you rent out part of your home or are a tenant, we will pay the rent that you should have received or are responsible for paying while the buildings cannot be lived in because of damage insured under this cover.</p>	<p>16.</p> <ul style="list-style-type: none"> • Costs above the limit shown in your schedule • Costs not agreed by us • Costs that arise once your home is fit to be lived in again • Accommodation costs for livestock.
<p>17. Cover when selling your home.</p> <p>If you are selling your home we will cover the buyer under buildings cover sections 1-16 and 18-23 of this policy booklet, at the address stated in your schedule, up to the date the sale completes.</p>	<p>17.</p> <ul style="list-style-type: none"> • If your home is insured under another policy • Cover does not apply after the sale has completed.
<p>18. Emergency access to buildings.</p> <p>We will pay for damage to your buildings caused by the emergency services, if they cause damage, while getting into your home to deal with an emergency.</p>	
<p>19. Emergency access to gardens.</p> <p>We will pay for damage to your trees, shrubs, plants and lawns caused by the emergency services, if they cause damage, while getting into your home to deal with an emergency.</p>	

What is covered	What is not covered
<p>20. Glass and sanitary ware permanently fitted to your home.</p> <p>We will pay for accidental breakage of:</p> <ul style="list-style-type: none"> • fixed mirrors or glass • fixed ceramic hobs and sanitary fittings in your home • solar panels. 	<p>20. Loss or damage:</p> <ul style="list-style-type: none"> • caused by scratching or denting • caused when your home is unoccupied or unfurnished • to solar panel frames, window or door frames or supporting structures.
<p>21. Plants in the garden.</p> <p>We will pay for loss or damage to trees, shrubs, plants and lawns that you own, while in the open and within the boundary of your home, as a result of loss or damage insured under sections 1 to 9 of this cover.</p>	<p>21. Loss or damage:</p> <ul style="list-style-type: none"> • caused by you, your family or anyone lawfully in your home • that happens as a result of weather conditions not related to a storm or flood • caused by smoke and/or bonfires • when your home is unoccupied or unfurnished.
<p>22. Repair of sewer pipe.</p> <p>We will pay the cost of getting into and repairing the pipe between the main sewer and your home if it is blocked.</p>	<p>22. Costs associated with the maintenance and repair of the sewer pipe where it is the responsibility of the local water and sewage company.</p>

What is covered	What is not covered
<p>23. Property owners' liability.</p> <p>We will pay the amount you or a member of your family legally have to pay for causing:</p> <ul style="list-style-type: none"> • accidental death, illness or bodily injury within the boundary of the home; and/or • accidental loss of or damage to property owned by a third party; <p>which occurs as a result of;</p> <ul style="list-style-type: none"> • your ownership (but not occupancy) of the buildings during the period of insurance; or • defective work carried out by you or your family at the home during the period of insurance. <p>Any claim that happens because of faulty work must be notified to us within seven years from the date your policy ends or is cancelled.</p> <p>If you die, we will provide the cover you would have received under this section to your legal representatives as long as they keep to the terms and conditions of this policy.</p>	<p>23. Any amount for death or bodily injury to you, your family or any domestic employee.</p> <p>Any amount for loss or damage to property owned by, rented, or entrusted to you.</p> <p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> • any deliberate or malicious act • any lift (other than a stairlift) you own or you are responsible for maintaining • occupation of any land or building • using the home for any business, trade, profession or employment • any agreement unless you would have had that liability without the agreement • any disease or virus that you or your family pass on to another person. <p>The property owners' liability section will not apply if your liability is covered by another insurance policy.</p>

Buildings optional cover – Accidental damage

This cover only applies if it is shown in **your schedule** and should be read alongside the general exclusions detailed in part 6 of this policy booklet.

What is covered	What is not covered
<p>24. Accidental damage to your buildings.</p>	<p>24. Any loss or damage:</p> <ul style="list-style-type: none"> • that is already covered under the buildings cover sections 1-19, 21 and 22 • that is listed as not covered under buildings cover sections 1-19, 21 and 22 • caused by frost • caused by mechanical or electrical faults or breakdowns • that happens when your home is unoccupied or unfurnished • that is caused by the effects of chemicals • caused by water entering your home.

Contents cover

This cover only applies if it is shown in **your schedule** and should be read alongside the general exclusions detailed in part 6 of this policy booklet.

What is covered	What is not covered
<p>Your and your family's contents are covered for loss or damage as a result of the insured incidents listed in the sections below when they are:</p> <ul style="list-style-type: none"> • in the buildings; and • in the open but within the boundary of the home. 	<p>Money and valuables in the open but within the boundary of the home.</p> <p>The total excess shown in your schedule for every claim.</p> <p>Any amount above the individual limit shown on your schedule.</p>
<p>1. Fire, lightning, explosion or earthquake.</p>	<p>1. Loss or damage caused by:</p> <ul style="list-style-type: none"> • tobacco burns • singeing, scorching, melting, warping, or other forms of heat distortion unless it was accompanied by flames.
<p>2. Smoke.</p>	<p>2. Loss or damage caused gradually over time by smoke, smog, air pollution, volcanic ash, or agricultural or industrial work.</p>
<p>3. Riot, civil commotion, labour disputes or political disturbances.</p>	
<p>4. Collision with the buildings or contents by any of the following:</p> <ul style="list-style-type: none"> • vehicles, aircraft or other flying objects or anything dropped from them • wild animals, birds or insects • telegraph poles or lamp posts • falling branches or trees • falling satellite dishes, masts, aerials or security equipment • falling wind turbines or solar panels. 	<p>4.</p> <ul style="list-style-type: none"> • Loss or damage caused by tree maintenance • The cost of cutting down all or part of a fallen tree and taking it away unless the fallen tree has also damaged your contents.

What is covered	What is not covered
5. Storm or flood.	5. Loss or damage: <ul style="list-style-type: none"> • that is not caused by events defined as storm or flood • that happens gradually over time through wear and tear or due to lack of maintenance • to gates, hedges or fences.
6. Theft or attempted theft.	6. Theft or attempted theft: <ul style="list-style-type: none"> • by you or any member of your family • when your home is lived in or occupied overnight by someone who is not a member of your family unless forcible and violent entry is used to get into your home • when your home is unoccupied or unfurnished • by deception, unless the only deception used is to get into your home • of money and valuables from garages and outbuildings • from an unsecured communal area • from an unattended motor vehicle within the boundary of the home, unless there is evidence that forcible and violent entry took place and all items were concealed in a glove or boot compartment.

What is covered	What is not covered
7. Vandalism or malicious acts.	7. Vandalism or malicious acts caused: <ul style="list-style-type: none">• by you or any member of your family when your home is lived in or occupied overnight by someone who is not a member of your family unless forcible and violent entry is used to get into your home• when your home is unoccupied or unfurnished• by computer viruses• by third parties accessing electronic systems belonging to you.

What is covered	What is not covered
<p>8. Water or oil escaping from any fixed domestic water or heating installation, or from any plumbed in domestic appliance.</p>	<p>8. Loss or damage:</p> <ul style="list-style-type: none"> • to the fixed domestic water or heating installation, the tanks, pipes, appliances or heating systems themselves • when the home is unoccupied or unfurnished • that happens gradually over a period of time or due to poor maintenance • where the installation does not comply with your regional building regulations • caused by escape of water if the water or heating installation is outside or in a standalone outbuilding • caused by the failure or lack of grout and/or sealant in your home • caused by water overflowing as a result of taps or the shower being left on (this may be covered under contents accidental damage if shown on your schedule) • caused by subsidence, heave or landslip – this damage is covered under section 9 of this cover.

What is covered	What is not covered
<p>9. Subsidence or heave of the site on which the buildings stand, or landslip.</p>	<p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> • settlement unless the settlement is caused by subsidence of the site on which the buildings stand • shrinkage or expansions of the materials your home is built from • the action chemicals have on or with any materials forming part of the buildings • the sea or river wearing away the land • structural changes or repairs to your home • faulty construction or design of the buildings or their foundation; or • for which compensation is given by legislation, contract or that is given by a guarantee or an NHBC Certificate.
<p>10. Plants in the garden.</p> <p>We will pay for loss or damage to trees, shrubs, plants and lawns that you own, while in the open and within the boundary of your home, as a result of loss or damage insured under sections 1 to 9 of this cover.</p>	<p>10. Loss or damage:</p> <ul style="list-style-type: none"> • caused by you, your family or anyone lawfully in your home • that happens as a result of weather conditions not related to storm or flood • caused by smoke and/or bonfires • when your home is unoccupied or unfurnished.

What is covered	What is not covered
<p>11. Contents temporarily removed from your home.</p> <p>Your contents are covered for loss or damage insured under sections 1 to 9 of this cover when they are temporarily removed from your home and kept in another building.</p> <p>These items must be within the UK and will only be covered away from your home for up to 90 days in any 12-month period.</p>	<p>11. Loss or damage:</p> <ul style="list-style-type: none"> • caused by theft or attempted theft unless forcible and violent entry was used to get into or out of the building • caused by theft or attempted theft from a hotel room or other similar temporary lodging unless forcible and violent entry was used to get into or out of the room • to any item kept in a storage facility • to any item taken out of your home to sell, pawn, lease, lend or display • from a caravan, mobile home or motorhome • to any contents not in a building.
<p>12. Contents at university/college.</p> <p>We will pay for loss or damage covered under sections 1 – 9 of this cover to you or your family's contents while they are temporarily in student accommodation. The accommodation must be in the UK where you or a member of your family are living while attending college, university or boarding school.</p>	<p>12. Loss or damage caused by:</p> <ul style="list-style-type: none"> • theft, attempted theft, malicious damage or vandalism unless there is evidence that forcible and violent entry took place • loss or damage to any contents not in the student accommodation • loss of money.
<p>13. We will pay for accidental breakage in your home to:</p> <ul style="list-style-type: none"> • fixed glass in mirrors • fixed glass in free standing furniture, pictures or ornaments • ceramic hobs and ceramic tops in free standing cookers. 	<p>13. Loss or damage caused by scratching or denting.</p>

What is covered	What is not covered
<p>14. Home entertainment equipment.</p> <p>We will pay for accidental damage to television sets (and their aerials), Freeview, satellite or cable TV boxes, DVD or Blu-ray devices, games consoles, personal computers, laptops, tablets, audio equipment and radios.</p>	<p>14. Loss or damage:</p> <ul style="list-style-type: none"> • caused by scratching or denting • caused by mechanical or electrical faults or breakdowns • caused by computer viruses, or anything downloaded illegally or from illegal websites or by third parties accessing home entertainment equipment maliciously • to hand-held games consoles • to digital cameras, video cameras and any recording equipment that is primarily designed to be handheld • to mobile phones, smartwatches, health and fitness bands and portable media players.
<p>15. Alternative accommodation and rent.</p> <p>We will pay the costs of alternative accommodation for you, your family, your pets and the cost of temporarily storing the contents of your home if the buildings cannot be lived because of loss or damage insured under this contents cover.</p> <p>If you rent out part of your home or are a tenant, we will pay the rent that you should have received or are responsible for paying while the buildings cannot be lived in because of damage insured under this contents cover.</p>	<p>15. Costs:</p> <ul style="list-style-type: none"> • above the limit shown in your schedule or not agreed by us • that arise once your home is fit to be lived in again • to give accommodation for livestock.
<p>16. Metered oil and metered water.</p> <p>We will pay for accidental loss of metered oil or water in domestic heating systems.</p>	<p>16. Losses while your home is unoccupied or unfurnished.</p>

What is covered	What is not covered
<p>17. Replacement locks.</p> <p>We will pay the cost of replacing and fitting locks on external doors of any of the buildings or to any safe or alarm system in your home if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home • your keys are stolen • your keys are damaged inside the home by an incident insured under this cover. 	
<p>18. Religious festival increase.</p> <p>Your contents total replacement value is increased by the amount shown on your schedule during the month of your religious festival to cover the gifts and extra drink and food bought for the religious festival.</p> <p>All other individual policy limits shown on your schedule will apply to a claim made under this section.</p>	<p>18. If you make a claim for religious festival increase, you cannot also make a claim for the same incident under wedding and civil partnership gifts and/or birth and adoption increase.</p>

What is covered	What is not covered
<p>19. Wedding and civil partnership gifts. Your contents total replacement value is increased by the amount shown on your schedule for 4 weeks before and 4 weeks after your or any member of your family's wedding day or civil partnership ceremony day, to cover the gifts and the cost of items bought for the celebration.</p> <p>Gifts are insured against loss or damage when they are:</p> <ul style="list-style-type: none"> • in your home • in the building where the reception is held • being transported between your home and the reception. <p>All other individual policy limits shown on your schedule will apply to a claim made under this section.</p>	<p>19. If you make a claim for wedding and civil partnership gifts increase, you cannot also make a claim for the same incident under religious festival increase and/or birth and adoption increase.</p>
<p>20. Birth and adoption increase. Your contents total replacement value is increased by the amount shown on your schedule for 4 weeks before and 4 weeks after the birth of, or adoption of, a child to any member of your family.</p> <p>All other individual policy limits shown on your schedule will apply to a claim made under this section.</p>	<p>20. If you make a claim for birth and adoption increase, you cannot also make a claim for the same incident under religious festival increase and/or wedding and civil partnership.</p>

What is covered	What is not covered
<p>21. Household removal.</p> <p>We will pay for accidental loss of, or damage to, your contents while they are being permanently moved by a removal company from your home to any other private property you are going to live in within the UK.</p> <p>This includes while they are being temporarily kept in a furniture depository or with a storage company for up to 72 hours.</p>	<p>21.</p> <ul style="list-style-type: none"> • Loss or damage to china, glass or other fragile items • Loss of money, jewellery and watches.
<p>22. Legally downloaded information.</p> <p>We will pay for loss or damage covered under this section to information that you have legally bought and stored on your home entertainment equipment, mobile phone, smartwatch, portable media player or hand-held games consoles if it is lost or damaged.</p>	<p>22. Loss or damage:</p> <ul style="list-style-type: none"> • caused by computer viruses, or by third parties accessing your electronic equipment maliciously • caused to, or by anything you have downloaded illegally or from illegal websites.
<p>23. Frozen foods.</p> <p>We will pay the costs of replacing food spoilt in any freezer or fridge in your home caused by:</p> <ul style="list-style-type: none"> • a rise or fall in temperature • contamination by refrigerant or refrigerant fumes. 	<p>23. Loss or damage caused:</p> <ul style="list-style-type: none"> • by your power supply being cut off by the electricity supplier • by a strike, a lockout or an industrial dispute • while your home is unoccupied or unfurnished.

What is covered	What is not covered
<p>24. Occupier's and personal liability.</p> <p>We will pay the amount you or a member of your family legally have to pay for:</p> <ul style="list-style-type: none"> causing accidental death, illness or bodily injury; or causing accidental loss of or damage to property liability arising from using domestic motorised vehicles <p>which occurs during the period of insurance, as a result of:</p> <ul style="list-style-type: none"> your occupancy (but not ownership) of the buildings; or a private role not connected with owning the buildings. <p>If you die, we will extend the cover you would have received under this section to your legal representatives as long as they observe the terms and conditions of this policy.</p>	<p>24. Death or injury suffered by you, your family or a domestic employee.</p> <p>Loss or damage to property owned, rented or entrusted to you or your family.</p> <p>Liability arising out of owning, using, possessing or occupying any:</p> <ul style="list-style-type: none"> motorised vehicles including, e-scooters and any remote-control flying devices aircraft, (including gliders, hang gliders and microlights), caravans (including static caravans), trailers watercraft and hovercraft firearms, except legally held sporting guns used for sporting purposes dog specified under section 1 of the Dangerous Dogs Act 1991 or later amendments to that act lift (other than a stairlift) you own or you are responsible for maintaining. <p>Injury or damage arising from:</p> <ul style="list-style-type: none"> a direct or indirect result of an assault or alleged assault any deliberate or malicious act hunting racing, pacemaking, sportives or trials, except on foot your business, trade, profession, or employment. <p>Liability arising from:</p> <ul style="list-style-type: none"> any disease or virus that you or your family pass on to another person an action for damages brought in a court outside the United Kingdom.

What is covered	What is not covered
<p>25. Employer's liability.</p> <p>We will pay the amount which you become legally liable to pay for accidental death, illness or injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance.</p> <p>Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom.</p>	<p>25. Loss, damage, injury, illness, disease or virus not caused during the period of insurance and directly by the work your domestic staff were employed to do.</p>
<p>26. Tenant's liability.</p> <p>We will cover you for your legal liability as a tenant for the amount you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures and fittings, interior decorations, caused by sections 1-9 of this policy's contents cover • the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home • accidental breakage to fixed sanitary fittings and bathroom fittings; and • accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses and conservatories. 	<p>26. Loss or damage excluded under sections 1 to 9 of this policy's contents cover.</p>

Contents optional cover – Accidental damage

This cover only applies if it is shown in **your schedule** and should be read alongside the general exclusions detailed in part 6 of this policy booklet.

What is covered	What is not covered
<p>27. Accidental damage to your contents.</p>	<p>27. Any loss or damage:</p> <ul style="list-style-type: none"> • that is already covered under the contents cover sections 1-13 and 15-23 • that is listed as not covered under the contents cover sections 1-13 and 15-23 • caused by mechanical or electrical faults or breakdowns • caused by computer viruses or by third parties maliciously accessing electronic systems, within the home or belonging to you • caused by frost • when your home is unoccupied or unfurnished • to bicycles, sports equipment when in use • to corneal or contact lenses • to money • to food and drink • to documents and securities such as share or bond certificates • to any item of clothing • caused by water entering your home.

Contents optional cover – Personal possessions

This cover only applies if it is shown in **your schedule** and should be read alongside the general exclusions detailed in part 6 of this policy booklet. The level of **personal possession** cover **you** have selected is in addition to **your contents total replacement value**.

What is covered	What is not covered
<p>Your or your family's personal possessions, money, credit cards, portable home office equipment and mobile phones are covered for loss, theft and damage anywhere in the UK (including in your home), and for up to a total of 60 days in any period of insurance, when you and/or your family are abroad.</p>	<p>The total excess shown in your schedule for every claim.</p> <p>Any amount above the maximum claim limit shown on your schedule.</p> <p>Items used for business and professional purposes.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> • 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 and the item was concealed in a glove or boot compartment • caused by deception • caused by theft or attempted theft from an unlocked hotel room, or other similar temporary lodging • caused by scratching, denting, cleaning or washing • to bicycles • to sports equipment when it is being used • to reeds, strings, bridges or drum skins of musical instruments • to crowns, dentures, caps or fillings in teeth • to corneal or contact lenses • to china or glass (except spectacles) • to documents and securities such as share or bond certificates.

What is covered	What is not covered
	<ul style="list-style-type: none">• to motor vehicles, trailers, caravans, boats, aircraft, (including gliders, hang gliders and microlights), or the accessories or associated equipment belonging to any of these• to portable televisions, car audio or car audio-visual equipment• to household goods or furniture• to camping equipment• to plants, shrubs or trees growing in the garden• to animals• to any item taken out of your home to sell, pawn, lease, lend, display or exhibit. <p>Mechanical or electrical faults or breakdowns.</p>

Contents optional cover – Specified items

This cover only applies if it is shown in **your schedule** and should be read alongside the general exclusions detailed in part 6 of this policy booklet. The total value of items **you** have specified is in addition to **your contents total replacement value**.

What is covered	What is not covered
<p>Your and your family's specified items (that are individually listed in your schedule) are covered for loss, theft and damage anywhere in the UK (including in your home), and for up to a total of 60 days in any period of insurance, when you and/ or your family are abroad.</p>	<p>The total excess shown in your schedule for every claim.</p> <p>Any amount above the maximum claim limit shown on your schedule.</p> <p>Items used for business and professional purposes (unless it is a portable item within the definition of home office equipment).</p> <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none"> • there is evidence that forcible and violent entry took place; and • all items were concealed in a glove or boot compartment. <p>Loss or damage:</p> <ul style="list-style-type: none"> • caused by deception • caused by theft or attempted theft from an unlocked hotel room, or other similar temporary lodging • caused by scratching or denting • caused by cleaning and washing • to sports equipment when it is being used • to bicycles • to reeds, strings, bridges or drum skins of musical instruments • to any item taken out of your home to sell, pawn, lease, lend, display or exhibit. <p>Mechanical or electrical faults or breakdowns.</p>

Contents optional cover – Bicycles

This cover only applies if it is shown in **your schedule** and should be read alongside the general exclusions detailed in part 6 of this policy booklet. The bicycle and **e-bike** cover **you** have selected is in addition to **your contents total replacement value**.

What is covered	What is not covered
<p>You and your family's bicycles or e-bikes (listed in your schedule) are covered for loss, theft or damage anywhere in the UK and for up to 60 days when you and/or your family are abroad in any period of insurance.</p>	<p>The total excess shown in your schedule for every claim.</p> <p>Any amount above the maximum claim limit shown on your schedule.</p> <p>Theft or attempted theft from a communal area unless it is securely locked to an immovable object.</p> <p>Bicycles you do not keep at the home when not in use.</p> <p>Theft or attempted theft of an unattended bicycle away from the home unless the bicycle is either:</p> <ul style="list-style-type: none"> • in a locked building; or • securely locked to or in a permanent fixture, car, van, caravan or motorhome. <p>Loss or damage:</p> <ul style="list-style-type: none"> • caused by scratching or denting • while a bicycle is being used for racing, pacemaking, sportives, trials or testing • to tyres, accessories or removable parts of a bicycle, unless the bicycle is lost or damaged at the same time. <p>Mechanical breakdown.</p> <p>Cuts, bursts or punctures to tyres.</p>

6. General policy exclusions



General exclusions that apply to your policy

We will not pay claims arising directly or indirectly, caused or contributed by any of the following:

- ✗ Loss or damage that happened before this policy cover started.
- ✗ Any claim that would be paid under any other policy or arrangement if this policy did not exist.
- ✗ Any loss, damage or liability except those defined as covered under this policy.
- ✗ Any liability **you** accept under an agreement or contract unless **you** would have been legally liable anyway.
- ✗ Property being confiscated or detained by customs or other officials.
- ✗ Loss or damage caused by any deliberate or criminal act permitted by **you** or **your family** and/or carried out by **you**, **your family** or anyone lawfully in **your home**.
- ✗ Loss or damage caused by **domestic** animals or pets.
- ✗ **A cyber-attack** or **computer virus** affecting **your home**.
- ✗ Loss of, corruption of, or access to data due to a **cyber-attack** or **computer virus**.
- ✗ Loss, damage or reduction in value caused by a lack of general maintenance to **your home**.
- ✗ Loss or damage caused by gradual deterioration, normal wear and tear or exposure to sunlight or atmospheric conditions.
- ✗ Loss or damage that would not have arisen if there had not been a failure to deal with existing damage that would have been noticeable, **you** were aware of and/or where there has been an unreasonable delay in starting to deal with the damage.
- ✗ Loss or damage caused by or resulting from renovation, construction, structural alteration, repair or demolition within the **boundary** of the risk address shown within **your schedule**.
- ✗ Any costs associated with general maintenance to **your home**, its structure, roof, and routine re-decorating unless required under an insured event.
- ✗ Loss or damage caused by faulty workmanship, faulty materials, or faulty design (other than in respect of **your** liability as the owner of the property).
- ✗ Loss or damage caused by cleaning, restoring, altering, dyeing, repairing, dismantling, or misusing.
- ✗ Loss or damage caused by **vermin**, insects, parasites, pests, woodworm, fungus, or poisoning.
- ✗ Damage caused directly or indirectly by wet or dry rot.

- ✗ Loss or damage caused in connection with any trade, business or profession, other than loss or damage to **your or your family's home office equipment**.
- ✗ Any expense, legal liability, loss, or damage to property caused by pollution or contamination, unless it is caused by leakage of oil from any fixed heating installation or **domestic** appliance and covered under section 8 of the **buildings** or **contents** covers.
- ✗ Radiation, radioactive contamination or other dangerous properties of any nuclear device, explosive equipment, component or material.
- ✗ Pressure waves caused by aircraft (and other flying objects) travelling at any speed.
- ✗ **Terrorism**, war, civil war, warlike operations (whether or not war is declared), invasion, act of foreign enemy, hostilities, mutiny, military uprising, insurrection, rebellion, revolution, riot, civil commotion (assuming its proportions amount to a popular rising), military or usurped power, nationalisation or any act of any person or group whether acting alone or in connection with a government or organisation which was committed for a political, religious, ideological or similar purpose with the intention of influencing an economy, government, country or state or to put the public in fear.
- ✗ Earthquakes, riots or civil disturbances outside the United Kingdom.
- ✗ Any reduction in the market value of any property following its repair or reinstatement.
- ✗ Any costs **you** incur in preparing any claim under this policy.

7. General policy conditions



General policy conditions

7.1 How to make a claim

No one wants to think about something happening to their **home**, but if the worst does happen, **our** team are here to help **you**. **You** may find useful information and answers to frequently asked questions on the 'Help for existing **Home** insurance customers' pages of the **Tesco Bank** website. This policy booklet gives **you** information on what is and what is not covered. **Your schedule** gives **you** details of any **excesses**, limits and **endorsements** that apply.

If **you** do need to make a claim, here are the simple and important steps **you** must follow to help **us** deal with **your** claim quickly. These steps will help prevent further damage and get **your home** back to normal as soon as possible.

1. Take any immediate action needed to protect the property from further loss or damage if it is safe to do so.
2. Tell the Police, within 24 hours, if something has been stolen, or damaged by riot, malicious damage, or vandalism, **you** will need to share any relevant crime reference numbers with **us**.
3. Tell **us** about any loss or damage as soon as possible. If the loss or damage has been caused by a riot, **you** must tell **us** within 30 days of the riot.
4. If something has been lost, retrace **your** steps and report it as lost to any relevant parties. **You** must tell **us** if any lost or stolen property is subsequently found or recovered.
5. Do not admit or deny any responsibility for any written or verbal claim made against **you** by anyone else. Do not attempt to negotiate or settle any claims made against **you** by someone else. **You** must make **us** aware of any claims made against **you** immediately and give **us** as much detail as possible.
6. Co-operate with **us** and give **us** any information and assistance **we** need to check **your** claim and its value as quickly as possible. Examples of the information **you** will need to give **us** include: proof of ownership, proof of loss and proof of value (e.g. receipts, valuations, photographs, serial numbers and/or guarantee cards). **We** will only ask **you** for information and assistance that is relevant to **your** claim.
7. Allow **us** to enter **your home** to assess the damage, recover anything **we** can and make sure no further damage happens. Do not dispose of or destroy any items that are damaged until **we** agree.
8. **You** must not incur costs or make **your** own arrangements for a repair or replacement without **our** agreement.

If **you** and **your family** do not comply with these conditions it may affect **your** cover and **we** may cancel **your** policy and/or refuse to deal with **your** claim.

You can call **our** helpful UK-based claims team on 0345 677 7222 within the office hours detailed on **our** website, where **you**'ll also find helpful information and frequently asked questions. If **you** need to call **us**, it will be useful if **you** have **your** policy number and details of what has happened to hand.

Once **you** have called **us**, **we** will register **your** claim, confirm what **you** are covered for and give **you** a claim number to quote whenever **you** speak with **us**.

We will talk **you** through the next steps so that **you** are clear about what to expect, confirm which **excesses** will apply and, depending on the terms of the policy, **we** will decide to either:

- arrange for repairs to be carried out
- arrange to replace any lost, damaged or 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** ask **us** to pay a cash value, **we** will not pay **you** more than the amount it would have cost **us** to repair or replace the item.

If a decision is made not to proceed with **your** claim, this will be recorded on **your** policy as a notification of loss.

7.2 How **we** will deal with **your** claim

- **We** will pay for the cost of reinstating, repairing or replacing **your buildings** and/or **contents** which are covered by this policy. **We** will decide whether to reinstate, repair, replace or pay **you** the cash value. All replaced items will be on a new for old basis.
- If **we** decide not to repair, replace or rebuild **your buildings** and/or **contents**, **we** will send **you** a payment for whichever of the following is lowest:
 - the amount by which the property has gone down in value because of the damage; or
 - the estimated cost of repair.
- **We** will not pay for any drop in the market value of **your buildings** and/or **contents** resulting from reinstating, repairing, or replacing an item as a result of an **incident**.
- If goods have entered the UK without the required tax and duty being paid, in the event of a claim **we** will only pay up to the amount of the originally paid.
- **We** may use **our** approved supplier to act on **our** behalf, inspect loss or damage, validate **your** claim and give a quotation for repair or replacement.
- **Your contents total replacement value** will not be reduced as a result of **us** paying a claim.

- In dealing with any claim under the terms of this policy, either before or after **we** pay **your** claim, **we** may:
 - carry out the defence or settle the claim and choose the solicitor who will act in any legal action and arrange for payment of any associated costs and/or expenses; and
 - take any legal action in **your** name or the name of any other person covered by this policy
 - do any of these in **your** name or in the name of any other person claiming under this policy.
- All repairs carried out by **our** appointed suppliers are guaranteed for one year.

Under insurance

- If **your contents total replacement value** shown in **your schedule** is not enough to replace all the **contents** in **your home** with new items of the same quality and type, **we** may refuse to pay **your** claim or only pay part of a claim.
- The most **we** will pay for any one claim for **valuables**, bicycles, **e-bikes** or any other **specified items** is the **maximum claim limit** shown in **your schedule**. If the **maximum claim limits** are not enough to replace these items with new ones of the same quality and type, **we** may refuse to pay a claim under these sections of cover or only pay part of a claim.
- The value of **personal possessions**, **specified items** and **valuables** can change significantly over time. It is **your** responsibility to make sure that these items are always insured for the correct amounts.

Matching sets

- If **you** make a claim for any damaged item that forms part of a matching set such as matching flooring or tiles, bathroom suite or kitchen, sofa suite or jewellery set, **we** will pay for the damaged item. **We** will also make a contribution up to 50% towards the cost of replacing any undamaged items which are part of the same set or suite if a repair or replacement for the damaged item is not available.
- If **you** make a claim for damaged fitted flooring that matches an adjoining room which is not divided by a door or partition, **we** will cover the damaged section along with a contribution of up to 50% towards the cost of replacing the undamaged flooring if repair or replacement of the damaged flooring is not available. **We** will not pay for replacing undamaged flooring in any rooms divided by a door or partition.

Excesses

- Any amount **we** pay to settle a claim will be reduced by the total amount of any applicable **excesses** shown in **your schedule**.
- If **you** are insured for **your buildings** and **your contents** under the same policy, **we** will deduct all applicable compulsory and voluntary **excesses** if **you** make a claim under both covers for the same **incident**. Please refer to **your schedule** to see the **excesses** that apply.

7.3 Looking after **your home**

You or any person in charge of **your** property must take care of **your home** and its **contents**, this includes:

- keeping **your home** well maintained and in a good state of repair
- taking care to prevent any accidents, loss, damage or injury to people visiting **your home**
- taking action to protect **your contents** and **personal possessions** from loss or damage.

If **you** do not comply with these conditions, it could affect the amount **you** are able to claim. It may also result in the claim being refused and/or **your** policy being cancelled or declared void, which would mean that the policy never existed.

7.4 When **your home** is **unoccupied**

The risks to any **home** are significantly higher when it is **unoccupied**.

You must tell **us** immediately if **your home** is or will become **unoccupied** or **unfurnished** as it will affect the cover **you** have. Visits to check on **your home** while **you** are away do not class it as being occupied.

We will not cover **your home** for loss or damage as a result of theft, attempted theft, vandalism, malicious acts, escape or loss of water or oil, losses as a result of plumbing installations freezing or bursting, damage to plants, loss or damage to freezer foods and/or **accidental damage** when **your home** has not been lived in for 60 days or more in a row.

Please see part 5, 'Features and limits of cover' in this policy booklet for the exclusions which apply if **your home** is **unoccupied** or **unfurnished**.

7.5 Fraud and misrepresentation

We will not pay any claim or any future claims which are in any way fraudulent, including those that are fake, exaggerated or misrepresented. **Your** policy will be cancelled with immediate effect or voided (as if the policy never existed) if **you** or anyone acting for **you** makes, or attempts to make, a fraudulent claim and/or deliberately or recklessly gives **us** false information when taking out the policy, making changes to it, or at renewal, that would either impact the terms and conditions or **our** ability to offer cover itself.

If **your** policy is cancelled or voided, **we** will not return any premium. If **you** pay by instalments, **Tesco Bank** may act against **you** to recover any amount outstanding and may refer the matter to a debt collection agency if **you** do not pay.

All other policies to which **you** are connected through **us**, or **Tesco Bank**, will also be cancelled with immediate effect or voided.

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 cancelled with immediate effect, or voided, 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.

7.6 Fees and charges

- If **you** wish to make changes to **your** policy after the cooling off period, a £25 administration charge may apply.
- Using **Your Insurance Account** allows **you** to make some changes to **your** policy. Where changes are completed in **Your Insurance Account**, **you** will not incur an administration charge.
- If **you** cancel **your** policy outside of the 14-day cooling off period, a £35 administration charge may be applied.
- If any claim has been made during the current **period of insurance** and **you** wish to cancel the policy, **you** must pay the full annual premium, plus a cancellation charge of £35 and **you** will not be entitled to any refund.

7.7 Payment of **your** premium

Non-payment of premium

- If, for any reason, the premium for **your** time on cover under the policy has not been paid, **Tesco Bank** will contact **you** for payment of the unpaid amount. If payment is not received, **we**, or **Tesco Bank**, may cancel **your** policy if **you** are still on cover and apply a cancellation charge; and
- Require **you** to pay for **your** cover up to the date of cancellation of **your** policy; and
- Act 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 under a credit agreement with **Tesco Bank** and **Tesco Bank** has been unable to collect all due payments, **your** policy will continue, and **Tesco Bank** will contact **you** for payment. If payment is not received **Tesco Bank**, on **our** behalf, may cancel **your** policy.
- 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. If it is no longer possible to continue paying by Direct Debit, **you** must pay **Tesco Bank** the outstanding balance in full.

7.8 How to cancel **your** policy

Your cancellation rights:

- **You** can cancel this policy by phoning **Tesco Bank** and cancellation can take effect immediately or from a later date, it cannot be back dated to an earlier date.
- **You** have 14-days from when **you** receive **your** policy documents or enter this contract, whichever is later, to notify **us** if **you** want to cancel **your** policy:
 - if cover has not yet started, or within the first 14 days and **you** have not made a claim, **we** will refund any premium paid in full
 - if a claim has been made at any point, **you** must pay the full annual premium and **you** will not be entitled to any refund.

- If **you** cancel at any other time
 - if after 14 days, **we** will refund **your** premium for the time that was left on **your** policy, as long as no claims have been made, less the cancellation charge of £35 (see section 7.6 of this policy booklet)
 - if any claim has been made during the current **period of insurance**, **you** must pay the full annual premium, plus a cancellation charge of £35 and **you** will not be entitled to any refund.

7.9 Our cancellation rights

We, or **Tesco Bank**, can cancel this policy, by sending **you** seven days' notice of cancellation by **your** preferred delivery method and by post, to **your** last known address if:

- there is non-payment of premium (including missed direct debit payments) that is not resolved following **our** reminders
- **you** fail to comply with the policy conditions, as outlined in this booklet
- **we** have reason to believe that **you** gave **us** false or incomplete information when **you** applied for cover under this policy and **we** would not have offered cover had **we** been aware of the correct or complete information
- **you** fail to cooperate and/or give the necessary information required to enable **us**, or **Tesco Bank**, to administer **your** policy, claim or investigate fraud
- any change **you** tell **us** about during the term of **your** policy which alters the information **you** previously gave **us** and results in **us** no longer being willing to continue cover
- threatening, abusive, or offensive behaviour has been used towards **us**, **Tesco Bank** or members of **our** supply chain.

7.10 How to renew **your** policy

- **We** will write to **you** before **your Tesco Bank** Home Insurance policy is up for renewal. **Your** renewal notification will confirm the details of **your** next year's premium, any changes to the terms and whether **your** policy is automatically renewed or if **you** need to take action to complete **your** renewal.
- **You** can opt in or out of automatic renewal at any time in **Your Insurance Account** or by calling **Tesco Bank** on 0345 674 6666.

7.11 Changes you must tell us about

You must tell **Tesco Bank** about any changes to the information detailed on **your statement of fact** or **schedule** if they change before **your** cover starts or during the **period of insurance**. As a result of the change you have told **Tesco Bank** about:

- **your** premium may increase or decrease and the terms of **your** policy may be amended; or
- **we** may decide not to continue cover if the policy would no longer meet **our** underwriting requirements and **we** may cancel **your** policy.

Following any changes, **Tesco Bank** will advise **you** of any adjustment (if applicable) to **your** premium or any changes to the terms of the cover if it is available.

The change in cover may be managed by application of **endorsements** to **your** policy. If **we** apply **endorsements** to **your** policy, **we** will tell **you** about these and include details in **your home schedule**. If **you** do not comply with the conditions of the **endorsement**, **we** may reduce **your** cover, cancel **your** policy or refuse to pay **your** claim.

Examples of the changes you must tell **Tesco Bank** about are listed below:

- if **you** sell **your home** or have a change of address
- any building work or renovations within the **boundary** of **your home**
- changes to the number of **bedrooms** or bathrooms
- **your home** becoming, or **you** intend for **your home** to become, **unoccupied** or **unfurnished** for more than 60 days in a row
- **you** plan to let or rent out **your home** or part of **your home**
- **your home** is no longer **your main residence**
- **your** property is no longer occupied solely by **you** and **your family**
- **you**, **your family** or anyone legally in the **home** plan to use the **home** for any business use, other than childminding, clerical or administrative work with no employees
- change of occupation
- additions to, or increases in the value of, **your contents**, **valuables** or **personal possessions**
- **you** or any person usually living with **you** has any unspent non-motor criminal convictions and/or has an undischarged bankruptcy
- any loss or damage that may cause a claim (even if **you** are not making a claim under the policy)

- if **you** or anyone who lives in **your home** has insurance refused, cancelled or had special terms applied
- if **you** cease to be a permanent UK resident.

You must have paid, or agreed to pay, any increase in premium or fees required (see section 7.7 of this policy booklet, 'Payment of **your** premium') and **Tesco Bank** must have accepted these changes and issued the updated documentation for **you** to be covered by **your** policy.

You must send **us** any documents **we** ask **you** for and give **us** any information **we** need to help **us** check **your** details or the information supplied about **your home**.

If **you** deliberately or recklessly fail to tell **Tesco Bank** about changes that occur before the start of **your** cover or during the **period of insurance**, this could result in **your** contract of insurance being voided (as if it never existed), all claims under **your** policy being refused and all premiums that **you** have paid being retained.

8. How to make a complaint



How to make a complaint

If **you** have experienced a problem with **your Tesco Bank Home Insurance policy**, **we** will aim to resolve it as quickly and fairly as possible. **We** have the following complaints procedure if **you** are unhappy with the service have received.

Step 1: Let us know

If **you** have a complaint about **your** policy:

- call **Tesco Bank** on 0345 674 6666 or
- write to **Tesco Bank**: 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 Tesco Underwriting Ltd on 0345 677 7222 or
- write to Tesco Underwriting Ltd: Claims Manager Freepost RSJB-RYLK-JKUX, Tesco Underwriting Complaints, P.O. Box 277, Newcastle Upon Tyne NE12 2BU.

We will always try **our** best to resolve **your** complaint when **you** first contact **us**, however some complaints may take longer to resolve. If for any reason **you** are still 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

Financial Ombudsman Service Exchange Tower, London E14 9SR.

www.financial-ombudsman.org.uk

Following the complaints procedure does not affect **your** legal rights.

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.

Customer Services Line

0345 674 6666

Details of our opening hours are on our website – www.tescobank.com

Tesco Bank could help you save on other insurance

Car Insurance

0345 673 0000

Details of our opening hours are on our website – www.tescobank.com

Travel Insurance

0345 030 6124

Details of our opening hours are on our website – www.tescobank.com

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

Tesco Bank Car Insurance is arranged by Tesco Bank acting as an insurance intermediary and underwritten by a select range of insurers. Tesco Travel Insurance is underwritten by Inter Partner Assistance S.A.

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 Home Insurance is arranged by Tesco Bank acting as an insurance intermediary and 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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