

Date: 24th December 2019

**Your Policy Number: 4038149H**

Mr J Harding  
42 Eastleaze Road  
Blandford Forum  
DT11 7UN

**Get in Touch**  
Login to **Your Insurance Account**  
at [tescobank.com](http://tescobank.com)  
**Customer Service**  
0345 671 5678\*  
**Opening Hours**  
Monday to Friday: 8am-9pm  
Saturday: 9am-5pm  
Sunday: 9am-5pm



Dear Mr Harding,

### Your Tesco Car Insurance Renewal is ready

The Car Insurance team at Tesco would like to say a big thank you for choosing to insure your car with us over the last 12 months. To ensure you have continuous cover, we will **automatically renew** your policy on the **20th January 2020**.

#### Your Insurance Renewal

Annual premium (including any optional extras): £286.93

#### Your selected optional extras

- Breakdown Cover No
- Key Cover No
- Upgraded Courtesy Car No
- Driver Injury Cover No
- Motor Legal Protection No
- Protected NCD Yes

Please read the accompanying document, which provides information about Protected No Claims Discount. If you have similar cover elsewhere, the policy benefits may overlap with what you have selected above, so please check how this may affect you.

#### Changes from last year

Last year's premium \*\* (including any optional extras): £223.12

\*\* If you have made any changes to your cover, this shows the annual premium you would have paid had these changes been included for the full 12 months.

Please check that your current cover continues to meet your needs. Before you renew you can update your cover or remove any optional extras free of charge. You may want to compare other insurance policies available in the market, considering cover, any excesses (these are payable in the event of a claim) and the quality of service, as well as the price.

**Your renewal details for**  
**Policy number**  
**4038149H**  
Registration Number:  
**HN66VTJ**  
Renewal date:  
**20th January 2020**  
Annual premium:  
**£286.93**  
Prices shown include Insurance  
Premium Tax where applicable

\*These telephone numbers may be included as part of any inclusive call minutes provided by your phone operator.

Tesco Car Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and are underwritten by a select range of insurers. Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We may monitor and record calls for training purposes to improve the quality of our service and to detect and prevent fraud.

Please note your car insurance policy includes cover for a courtesy car while the car is being repaired by one of our approved repairers, windscreen cover and foreign use cover should you need to use your car abroad (subject to terms and conditions).

There are some changes to your Tesco Bank Car Insurance policy terms and conditions. The document titled '[Important information about your policy](#)' outlines changes to your policy which will come into effect from your renewal date. The document titled 'Important changes if you use your car abroad' will come into effect in the event of the UK leaving the EU without a Withdrawal Agreement in place.

You can access your updated Policy Booklet in **Your Insurance Account** or online at [www.tescobank.com/carpolicy](http://www.tescobank.com/carpolicy), using your unique code **6000000**. These detail the terms and conditions of your Car Insurance cover. If you are unable to access your Policy documents online, we can post them out to you. To arrange this, please call us on 0345 671 5678\*.

### **What you need to do next**

Check all your documentation carefully as this contains all the information you provided to us and it is important that all details are correct. Inaccurate information could result in claims being declined or your policy being voided. This quote is based on your current details. Tesco Car insurance is arranged and administered by Tesco Bank and your policy is underwritten by Tesco Underwriting Ltd. If you need to make any changes, discuss any part of your policy or would like to change how we send your documentation, please **contact us**. If you wish to update your payment details you can do this in **Your Insurance Account**.

Your policy, including your selected optional extras, will automatically renew on the **20th January 2020** (you do not need to contact us). The annual premium of **£286.93** will be collected from the card ending 2978. If you are not the card holder you will need to make sure the card holder has agreed to make the renewal payment and you must tell them of any changes to the payment amount. You must seek their prior agreement to use their card for future transactions. If you do not want to renew your policy, simply call our renewal team on **0345 671 5678\***.

**Please be aware if you require a green card for travel in Europe please contact us on 0345 673 0000\* and we can issue you with one. Alternatively you can also email us at [greencardrequests@tescobank.com](mailto:greencardrequests@tescobank.com).**

Thank you for insuring with us. It's been great having you as a customer and we look forward to protecting your car for another year.

Yours sincerely,

Your Tesco Car Insurance Team

## **ABOUT OUR INSURANCE SERVICES**

This document explains the products and services Tesco Personal Finance plc (trading as Tesco Bank) provide, as well as any applicable charges.

### **1. Who is Tesco Bank and what products and services do we provide?**

We are a general insurance intermediary. We offer an insurance policy for your Car together with optional extras (Motor Legal Protection, Breakdown Cover, Upgraded Courtesy Car, Driver Injury Cover and Key Cover) to run alongside your Car insurance policy.

Based on the information supplied Tesco Bank Car Insurance meets the needs of an individual requiring insurance cover and associated services arising from the use of a motor vehicle.

We will arrange and administer your policy on a non-advised basis (i.e. we will simply provide information about the products we offer, and will not offer any personal recommendation as to which product is right for you). We will be acting for and on behalf of the insurer at all times.

### **2. What will you have to pay us for our services?**

If you wish to make certain changes to your policy after the cooling-off period, the following charges will apply:

- £25 administration fee for changes to your policy once it has started
- £40 cancellation fee if your policy is cancelled after the cooling off period and before it has expired

These charges are in addition to any increase or decrease of premium your insurer applies as a result of the change or cancellation.

Using **Your Insurance Account** allows you to make some changes to your policy online. Where changes are completed in **Your Insurance Account** you will not incur an administrative charge. To explore the changes available please register and login to **Your Insurance Account** or call us for details.

### **3. What is our address, our ownership structure, and regulatory status?**

- We are registered in Scotland and our registered office address is 2 South Gyle Crescent Edinburgh EH12 9FQ (Company Number: SC173199).
- Tesco Bank owns 49.9% of the capital and voting rights in Tesco Underwriting Limited.
- We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 186022. You can check this on the Financial Services Register by contacting the FCA by telephone or visiting their website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register)

### **4. Whose products do we offer?**

We have entered contractual relationships with and can only offer products from a select range of insurers, as follows:

- Our private car insurance policy (except Tesco Legal Guard Section M of your Private Car Policy Document) is underwritten by one of the following insurers: Tesco Underwriting Ltd, Sabre Insurance Company Ltd, Aviva Insurance Ltd, Axa UK plc and Zenith Insurance plc.
- Where Motor Legal Protection (Tesco Legal Guard) is included in our private car insurance policy as standard it is underwritten by AmTrust Europe Limited.

For our optional extras (which run alongside our Car insurance policy):

- Motor Legal Protection is provided by Arc Legal assistance and underwritten by Am Trust Europe Limited, Breakdown Cover is provided by RAC Motoring Services and underwritten by RAC Insurance Limited, Upgraded Courtesy Car and Driver Injury Cover are both underwritten by Tesco Underwriting Limited, Key Cover is provided by Keycare Limited and underwritten by Ageas Insurance Limited.

At renewal your policy will remain with the existing insurer; we will not search our panel of insurers for alternative prices unless your existing insurer is unable to provide a quote. Full details about each of these policies and companies above are contained within the respective Policy Documents.

### **5. How are we remunerated?**

In addition to the administration charges for certain changes to your policy (**see section.2**), we receive remuneration. We arrange the policy with the insurer on your behalf. We receive remuneration from the insurer which consists of a commission which is included as part of your insurance premium and in certain circumstances, we may also receive a share of underwriting profit. When collecting and refunding premiums, we do so on behalf of your insurer.

### **6. How do I make changes to my Tesco Bank Car Insurance Policy?**

- Using **Your Insurance Account** allows you to make some changes to your policy online up to 28 days prior to your policy renewal date. Changes completed online will not incur an administration charge. To explore the changes available please register and login to **Your Insurance Account**, or call us for more details.

- If you require to make any changes to your policy which are not possible online or you wish to complete any change over the phone, you will need to call the contact centre and charges **(as described in section.2)** will apply.

#### **7. How will we hold your money prior to transmission to the insurers?**

- All money received by us for insurance premiums is held on behalf of the relevant insurer so that you have no risk in the event of our insolvency. No interest will be paid to you from the account used.
- If payment is initially made to us by debit/credit card, and we need to refund you, any refund will be made to the same card. If we are unable to refund to the same card for any reason, an alternative refund method will be agreed.

#### **8. What is the complaints process?**

We aim to provide a high level of service, and we want you to tell us when we don't. If you ever need to complain, please contact us:

**In writing:** Freepost RSJB-RYLK-JKUX, Tesco Bank Complaints, P.O. Box 277, Newcastle Upon Tyne, NE12 2BU

**By phone:** 0345 673 0000. This number may be included as part of any inclusive call minutes provided by your phone operator.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. If you purchased a Tesco Bank product on-line and are still an EU resident you can choose to complain via the Online Dispute Resolution website.

#### **9. The Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations 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](http://www.fscs.org.uk) or by calling 0800 678 1100 or 0207 741 4100.

## Important changes if you use your car abroad

### Tesco Bank Car Insurance – Policy Terms and Conditions

In the event of the UK leaving the EU without a Withdrawal Agreement in place there will be a requirement for drivers to obtain a Green Card from their insurer prior to travelling with their vehicle in the EU. Should this happen, a change to your current Tesco Bank Car Insurance Policy terms and conditions will come into immediate effect. This change is in relation to Section I “Using your Car Abroad” in your Policy Booklet and is shown below.

Key Changes	Old Wording	New Wording	What this means to you
Section I	This cover is the minimum required to comply with the laws on compulsory insurance for motor vehicles. You do not need an International Insurance Card (Green Card) for visits to these countries.	This cover is the minimum required to comply with the laws on compulsory insurance for motor vehicles. However, you will need an International Insurance Card (Green Card) for visits to these countries.	You will now need to contact us before you travel to the European Union and other countries (Andorra, Serbia, Iceland, Norway, Liechtenstein and Switzerland) to obtain a Green Card. This Green Card must be carried with you whilst driving in these countries.

This change should be read in conjunction with all other terms under Section I in your policy booklet which will remain unchanged.

### Tesco Bank Car Insurance – Certificate of Motor Insurance

Your current certificate of insurance remains valid and provides proof of your insurance cover in the UK. However the wording on the reverse of your current certificate of insurance stating “**This is in place of an International Motor Insurance Card (Green Card)**” (example below) will become obsolete in the event of the UK leaving the EU without a Withdrawal Agreement in place.

#### **EUROPEAN WORDING**

##### **Driving outside the United Kingdom:**

This certificate of motor insurance also applies throughout the countries of the European Union, Croatia, Iceland, Norway and Switzerland. This is in place of an International Motor Insurance Card (Green Card) and provides cover at least to the minimum extent required by the law of these countries.