

Date: 4th August 2014

Your Ref: 4031640/1

Mr J Thomas  
44 Pelham Court, Bishopric  
Horsham  
West Sussex  
RH12 1TP

**Customer Service**

0845 673 0000

**Opening Hours**

Monday to Friday: 8am-9pm

Saturday: 9am-5pm

Sunday: 9am-5pm

**To make a claim**

0845 677 3377

**Opening Hours**

Lines are open 24 hours

7 days a week

Dear Mr Thomas,

**As requested, we've amended your Tesco Car Insurance**

Thank you for contacting us about your car insurance policy. The new changes apply from 5th August 2014.

As your cover has changed we've updated your policy and have enclosed the revised policy documents.

**Tesco Bank personalised cover options you have selected:**

- Breakdown Cover - UK Roadside
- Key Cover - 1 fob

If you have similar cover elsewhere, the policy benefits may overlap with what you have selected above. Please check how this may affect you.

We're going through a process of updating how we refer to our breakdown cover options, you have selected UK Roadside cover. If your breakdown cover started before 22nd June 2014, then the cover provided is exactly the same and if you need any further information about your cover you'll find it in your policy booklet under the old name, Tesco Value Breakdown cover.

**There are further Tesco Bank cover options available (subject to eligibility):**

- Upgraded Courtesy Car Cover
- Driver Injury Cover

If you want to add any of these personalised cover options to your policy, please give us a call on **0845 673 0000**.

If you have additional cover elsewhere, the policy benefits may overlap. Please check how this may affect you.

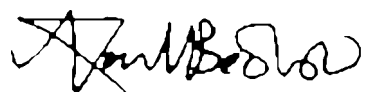
Following the changes, you'll receive a refund of **£73.30** on your policy which is the amount following the deduction of the **£20.00** administration charge. We'll spread the reduction across your remaining payments so your new monthly payment will be **£57.68** from 5th August 2014.

**What you need to do next:**

Please read and check the documents carefully - particularly the Certificate of Motor Insurance, Statement of Fact and Policy Schedule as these confirm the details we hold for you and the cover you've selected. Your registration number must be correct to ensure that it appears on the database used by the police to verify that your vehicle is insured. If anything is incorrect please call us immediately as if you do not, your policy may be voided and any claim will not be paid.

If there's anything else we can help with, please give us a call on **0845 673 0000**. After all, we're here to help.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Karl Bedlow', written in a cursive style.

**Karl Bedlow**  
Managing Director, General Insurance  
Tesco Bank

## Tesco Car Insurance - Statement of Fact

**Policy Number 2171280K**
**Cover Start Date 5/8/2014**

### 1. YOUR DETAILS

Full names of Policyholder	<b>Mr Jipson Thomas</b>	Post Code of where Vehicle Kept	<b>As Address</b>
Address of Policyholder	<b>44 Pelham Court, Bishopric HORSHAM West Sussex RH12 1TP</b>	Where is the vehicle kept overnight?	<b>Garaged</b>

### 2. CAR DETAILS

Make & Model (state if GL, GTi etc.)	Right Hand Drive	Engine Size	Year of Purchase	Est Annual Mileage	8 seats or less	Year of Registration	Registration Number
<b>Toyota Auris TR 132 5DR</b>	<b>Yes</b>	<b>1598</b>	<b>2014</b>	<b>6000</b>	<b>Yes</b>	<b>2012</b>	<b>GU12CSV</b>
Fuel <b>Petrol</b> Transmission <b>Manual</b>							
You/your spouse/civil partner/partner owns the car	<b>Yes</b>	If 'no' details given					
You/your spouse/civil partner/partner is the registered keeper of the car	<b>Yes</b>	If 'no' details given					
The vehicle has been adapted, altered or modified from the manufacturers original specification that alters its performance (such as engine or exhaust modifications or changes) or appearance (such as bodykits, spoilers, alloy wheels, lowered suspension or blacked out windows), other than manufacturer options fitted to the car from new or adaptations made purely for disabled use (such as hand controls and wheelchair access)	<b>Yes</b>	If 'yes' details given					
		ENGINE: None		ART: None			
		BODY: None		OTHER: None			
		WHEEL: alloys OE					

### 3. COVER REQUIRED

Comprehensive	<b>Yes</b>	Voluntary Excess	<b>£250</b>	TPF&T	TPO
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### 4. USE REQUIRED

(see overleaf for details of use or ask Tesco Bank)

Social domestic & pleasure including commuting	Social domestic & pleasure excluding commuting	<b>Yes</b>	Class One	Class Two	Class Three
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### 5. NO CLAIMS DISCOUNT DETAILS

Number of years No Claims Discount	<b>0</b>	No Claims Discount protected	<b>No</b>
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### 6. DRIVERS REQUIRED

Youself only	<b>Yes</b>	You & the driver(s) named below	<b>No</b>
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	Driver 1 (You)	Driver 2	Driver 3	Driver 4	Driver 5
Driver's Name	as above				
State MALE or FEMALE	Male				
Marital Status	Married				
Relationship to Driver 1 (You)	N/A				
Age	31				
Occupation - Full Time	Software Engineer				
Type of Business	Information Technology				
Type of licence held (Full UK etc)	Full UK				
Number of years licence held	0 Years				
Date from which the driver has been resident in the UK	01Nov2012				
The Driver will use the vehicle for commuting	No				
The Driver is the main user	Yes				
The Driver has access to any other vehicle	None				
The Driver has ever had an insurance policy cancelled or made void by a previous insurer for any reason, including missed payments	No				
The Driver has been involved in any accidents, had a car stolen or had any fire, theft, vandalism, flood or glass damage relating to any motor vehicle within the last 3 years, regardless of fault or whether a claim was made or not	No	If 'Yes', give details in 7 on Page 2		If 'Yes', give details in 7 on Page 2	
The Driver has been convicted of any motoring offences or had any driving licence endorsements or fixed penalties within the past 5 years	No	If 'Yes', give details in 8 on Page 2		If 'Yes', give details in 8 on Page 2	
The Driver has been convicted of any non-motoring offences	No				
The Driver has informed DVLA of any notifiable medical conditions and they have agreed to issue a licence	Yes				

Tesco Car Insurance and optional add-on insurance products are arranged and administered by Tesco Bank acting as an insurance intermediary. Tesco Car Insurance is underwritten by Tesco Underwriting Ltd., London Court, 39 London Road, Reigate, Surrey RH2 9AQ. Optional add-on products are underwritten by the insurers set out in the Additional Cover section of the Schedule.

Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199. Registered Office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

We may monitor and record calls for training purposes, to improve the quality of our service and to detect and prevent fraud.

## 7. ACCIDENTS, CLAIMS OR LOSSES

Driver's Name	Date of Incident	Brief details of what happened	At fault?
NONE			

## 8. CONVICTIONS, ENDORSEMENTS AND FIXED PENALTIES

Driver's Name	Conviction Date	Offence Code (see licence)	Length of any disqualification
NONE			

### Important Notes

It is essential that you read the information above and on the previous page as it represents a record of your answers to our questions. You must advise Tesco Bank immediately if any of the information is incorrect or is missing - failure to do so may affect whether you can make a claim or invalidate your policy altogether. You must also let Tesco Bank know immediately if any of the information above or on the previous page changes during the term of your policy. You will be advised of any change to your premium or the terms we require. This document should be stored securely and read in conjunction with your Policy Booklet, Policy Schedule and Certificate of Motor Insurance.

### False statements, misrepresentation or withholding information

Making a false statement or misrepresenting or withholding information from the administrator could result in your contract of insurance being voided (as if the policy never existed), all claims under your policy being refused and all premiums that you have paid being retained. It is your responsibility to ensure that all the information that has been given by you, or that has been given on your behalf, is true and complete. If there are any errors on your Statement of Fact, Schedule or Certificate of Motor Insurance or the information is not correct your policy may be voided.

Please contact our Customer Services Line immediately if you are in any doubt that your policy details are not correct to ensure you, and any other driver covered by your policy, continue to have the full protection of your policy.

### Insurance Registers and Databases

We may exchange information with the Police where this is needed to validate a claim.

We may share information which we hold and which has been supplied to us in connection with any application for insurance that you have made or any insurance policy which you have with us (including the renewal of any policy which you have with us) with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd) and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help us check information that is given to us and to prevent or detect crime, including fraud.

When we process your request for insurance cover, the terms on which cover may be offered, process claims and maintain your policy during the Period of insurance, we may search these registers.

If you give inaccurate details or fraud is suspected or identified this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about you and others in your household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, we will share your relevant personal information with them. This information could be accessed and used by law enforcement agencies.

Under the conditions of your policy, you must tell us about any incident (such as an accident or theft), whether or not you think it is likely to give rise to a claim.

When you tell us about an incident, we will pass information relating to that incident to these registers

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including: I. Electronic Licensing II. Continuous Insurance Enforcement, III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders), IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), the insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can find out more about the MID at [www.mib.org.uk](http://www.mib.org.uk) and you can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

### Credit Searches and use of Third Party Information

In assessing your application/renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may:

- Search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.
- Use information relating to you and your vehicle supplied to us by other third parties.

## USE REQUIRED - Your selection is shown in Section 4

Please ensure you choose the correct option. If you need further help please ask.

### Social Domestic & Pleasure including commuting

Use for social, domestic and pleasure purposes including commuting. **EXCLUDING** use for any business purpose, any purpose in connection with the motor trade, carriage of passengers or goods for hire or reward, or for hiring, racing, competitions, rallies, trials, pace-making or speed testing.

### Social Domestic & Pleasure excluding commuting

Use for social and pleasure purposes. **EXCLUDING** use for commuting, any business purpose, any purpose in connection with the motor trade, carriage of passengers or goods for hire or reward, or for hiring, racing, competitions, rallies, trials, pace-making or speed testing.

### Class 1 Business Use

Use for social, domestic and pleasure purposes and by the Policyholder and Policyholder's spouse/civil partner, each in person in connection with their business or profession. **EXCLUDING** use for commercial travelling, any purpose in connection with the motor trade, carriage of passengers or goods for hire or reward, or for hiring, racing, competitions, rallies, trials, pace-making or speed testing.

### Class 2 Use

Use for social, domestic and pleasure purposes and for the business of the Policyholder and the Policyholder's employer. **EXCLUDING** use for commercial travelling, any purpose in connection with the motor trade, carriage of passengers or goods for hire or reward, or for hiring, racing, competitions, rallies, trials, pace-making or speed testing.

### Class 3 Use

Use for social, domestic and pleasure purposes and for the Policyholder's business. **EXCLUDING** use for any purpose in connection with the motor trade, carriage of passengers or goods for hire or reward, or for hiring, racing, competitions, rallies, trials, pace-making or speed testing.

## Tesco Car Insurance - Schedule

**Contact Numbers; Customer Services 0845 673 0000**  
**To Make A Claim 0845 677 3377**  
**Windscreen Claims 0845 677 8888**

Full names of Policyholder: **Mr Jipson Thomas**  
Address of Policyholder **44 Pelham Court, Bishopric**  
**HORSHAM**  
**West Sussex**  
**RH12 1TP**

Policy Number: **2171280K**  
Reason for Issue: **Multiple Section Change**  
Effective From: **00:01 hrs on 5th August 2014**  
Expires on: **12:00 hrs on 31st October 2014**  
Your Ref: **L/4031640/1**

Occupation: **Software Engineer (Information Technology)**

### Vehicle Details

Make and Model **Toyota Auris TR 132 5DR**  
Registration No. **GU12CSV**

### Policy Details

Cover **Comprehensive** Policy Sections **ABCDEFGHIJLM**

		Section A		Section B		Section C
Insured Drivers	Date of Birth or Age	Compulsory Excess	Voluntary Excess	Windscreen Repair	Windscreen Replacement	Fire & Theft
Mr J Thomas	12May1983	£200 *	£250	£10	£75	£350

You must pay these amounts for every incident that you claim under this section.  
Claims for the car's audio, navigational, telephone and entertainment equipment will incur excesses from Section A or C depending on the claim type.  
Young/Inexperienced Driver Excess (\*) The excess displayed includes an additional excess for being a young driver (under 25 years of age) or an inexperienced driver (aged 25 years or more but not held a full UK/EU driving licence for at least a year). The excess for this driver will be reduced if they are 25, or if they are 25 or older and have held a UK/EU driving licence for at least a year, at the time of any incident.

### Additional Cover

#### UK Roadside Cover

**Included for £28.00 with IPT\* of £1.58**

Tesco Bank Breakdown Cover is provided for the insured vehicle noted above  
Provided and Underwritten by RAC Motoring Services, RAC House, Brockhurst Crescent, Bescot, WS5 4QZ  
**24 hour breakdown phone number: 0800 003 001**

**Tesco Bank Upgraded Courtesy Car Cover not included**

**Tesco Bank Driver Injury Cover not included**

#### Tesco Bank Key Cover - One Fob

**Included for £15.00 with IPT\* of £0.85**

Cover is provided for the keys attached to the fob.  
Cover is underwritten by Ageas Insurance Limited, claims are handled by Keycare Limited (trading as Keycare).  
**24 hour claims phone number: 0845 366 0228**

**\*IPT means insurance premium tax at the current applicable rate**

No Claims Discount **N/A**

Policy Endorsements (applicable to your Car Insurance Policy)

## Tesco Car Insurance - Certificate of Motor Insurance

Certificate No. **70000H/4031640/2171280K**

**1. Description of Vehicle**

**GU12CSV and any motor vehicle supplied to a person shown below by the underwriters approved repairer or vehicle supplier as a result of a valid claim under this policy.**

**2. Name of Policyholder**

**Mr Jipson Thomas**

**3. Effective Date of Commencement of Insurance for the purpose of the relevant law**

**00:01 hrs on 5th August 2014**

**4. Date of Expiry of Insurance**

**12:00 hrs on 31st October 2014**

**5. Person or Classes of persons entitled to drive.**

Those specified below provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

**The Policyholder.**

**The policyholder may also drive a motor car not belonging to the policyholder and not hired to the policyholder under a hire-purchase agreement or leased to the policyholder under a leasing agreement, provided that:**

**The policyholder has the owner's permission to do so; and  
the policyholder still has the vehicle identified above by its registration mark and it has not been damaged beyond economical repair nor been stolen and not recovered; and  
the motor car is registered within the UK; and  
the policyholder is not using the motor car outside of the UK; and  
the policyholder is not insured under any other insurance to drive the motor car.**

**6. Limitations as to use**

**Use for social, domestic and pleasure purposes.**

**EXCLUSIONS - The policy does not cover**

**Use for commuting, any business purpose, any purpose in connection with the motor trade, carriage of passengers or goods for hire or reward, or for hiring, racing, competitions, rallies, trials, pace-making or speed testing.**

**Use to secure the release of a motor car, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority.**

**Warning : This Certificate is not valid if altered in any way.**

I HEREBY CERTIFY that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

NOTE: For full details of the insurance cover reference should be made to the Policy.

Tesco Underwriting Ltd.  
(Authorised Insurer)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Geoff Carter, Chief Executive

**ADVICE TO THIRD PARTIES: Nothing contained in this Certificate affects your right as a Third Party to make a claim  
If you wish to cancel your insurance, you must return this Certificate to your insurance adviser.**

Tesco Car Insurance and optional add-on insurance products are arranged and administered by Tesco Bank acting as an insurance intermediary. Tesco Car Insurance is underwritten by Tesco Underwriting Ltd., London Court, 39 London Road, Reigate, Surrey RH2 9AQ.

Section M of your policy (Tesco Legal Guard) is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

Optional add-on products are underwritten by the insurers set out in the Additional Cover section of the Schedule.

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We may monitor and record calls for training purposes, to improve the quality of our service and to detect and prevent fraud.

## 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.

Ce Certificat de l'assurance automobile est également valable dans tous les pays de la Communauté Européenne, et la Croatie, L'Islande, la Norvège et la Suisse. Cette attestation d'assurance automobile remplace la carte d'assurance automobile internationale ("la carte verte") et elle offre au moins la couverture minimum exigée par la loi de chacun de ces pays.

Die vorliegende Versicherung gilt in allen Ländern der Europäischen Union, sowie in Kroatien, Island, Norwegen und in der Schweiz. Dies ersetzt die Internationale Versicherungskarte (die Grüne Karte) und bietet auf jeden Fall die für die jeweiligen Länder gesetzlich geforderte Mindestdeckung.

La presente Assicurazione Automobilistica è valida per tutti i paesi della Comunità Europea e nei paesi seguito elencati: Croacia, Islandia, la Norvegia, e la Svizzera. Questo certificato sostituisce la carta di assicurazione automobilistica internazionale (la carta verde) e provvede la copertura minima richiesta dalle leggi in ognuno di questi paesi.

Este Certificado de Seguro de Automóvil incluye también a los países de la Unión Europea, Croacia, Islandia, Noruega, Suiza. Esta póliza sustituye a la Tarjeta Internacional de Seguro de Automóviles (Tarjeta Verde) y cumple, al menos, los requisitos mínimos de cobertura de acuerdo con la ley de dichos países.