

The Tesco Car Insurance policy booklet delineates the terms and conditions governing the insurance contract between the policyholder and Tesco Underwriting Ltd, encompassing essential documents such as the schedule, certificate of motor insurance, and statement of fact, which collectively define coverage, limits, and obligations. The policy offers various coverage levels, including Bronze, Silver, and Gold comprehensive options, as well as third-party only and third-party fire and theft options. Comprehensive policies cover third-party liabilities, damage to the insured vehicle, and additional benefits based on the selected coverage level, while specific exclusions include misrepresentation of information, which can lead to policy cancellation or denied claims. The geographical limits for coverage are Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands, and the insured must pay any applicable excesses when making a claim.

The policy emphasizes the necessity of regularly reviewing and updating personal information and allows for the nomination of a representative to manage the policy, subject to certain limitations. Governed by English law, any disputes will be resolved under this jurisdiction. Key terms are defined throughout the policy to ensure clarity regarding coverage specifics and obligations. Coverage includes loss or damage to the car from accidental damage, malicious damage, vandalism, fire, theft, and more, with limits specified for each product. The Gold product includes misfuelling coverage, which entails draining and flushing the fuel tank and replenishing it with the correct fuel. The policy also features an "uninsured driver promise," reinstating the no claim discount and refunding the excess if a claim is made for an accident not at fault, provided the uninsured driver is identified.

Exclusions encompass claims exceeding the market value of the vehicle, loss or damage if the car was left unlocked or unattended under certain conditions, and damage from unauthorized modifications. Windscreen coverage allows for repair or replacement costs, with specific limits based on whether an approved repairer is used, and claims under this section do not affect the no claim discount. Liability coverage for third parties includes unlimited compensation for death or injury

and a £20 million limit for property damage, extending to loading and unloading activities, with legal costs covered for representation in certain proceedings. However, driving other cars is only covered for third-party damage.

The policy stipulates that coverage is exclusive to the policyholder and does not extend to other drivers listed on the policy. Emergency medical treatment expenses are covered up to £100 per injured person, with exclusions for solicitor's fees unless pre-approved, injuries to employees during work, and claims related to towing hazardous goods. Additional cover options include courtesy cars, personal accident coverage, personal belongings, child seats, replacement cars, and onward travel expenses, each with specific limits and conditions. The no claims discount (NCD) system rewards policyholders for not making claims, with protection available to maintain the discount for a limited number of claims. Coverage extends to driving abroad within the European Union and other specified countries, providing minimum legal liability without the need for a Green Card, although certain benefits do not apply outside geographical limits.

General exclusions include unauthorized use of the car, driving without a valid license, use for commercial purposes, racing, and acts of terrorism or war. Claims must be reported within seven days, and policyholders must not admit liability or negotiate claims without written permission from the insurer. The insurer retains the right to manage claims, including choosing legal representation and determining whether to repair or pay for damages. If the car is deemed a total loss, the insurer will pay the market value after deducting any excess, and the policy may continue for up to 90 days to allow for a replacement vehicle. Policyholders must take reasonable steps to protect the car and maintain it in a roadworthy condition, with fraudulent claims resulting in immediate policy cancellation without a refund of premiums.

The policy outlines fees, premium payments, cancellation rights, and obligations of the policyholder. A £25 administration charge applies for changes made after the cooling-off period, while using the

Insurance Account incurs no charge. Cancellation within the 14-day cooling-off period may incur a £25 charge, and a £50 charge applies for cancellations afterward. Non-payment of premiums can lead to policy cancellation, and if paying in installments, cancellation of the Direct Debit does not equate to policy cancellation. Policyholders can cancel their policy by contacting Tesco Insurance, with immediate or future cancellation options available, but not retroactive. Refunds depend on whether claims have been made, with specific charges based on the timing of cancellation. Tesco Insurance reserves the right to cancel the policy with seven days' notice for reasons such as non-payment or non-compliance with policy conditions. Policy renewal notifications will be sent prior to the renewal date, detailing the next year's premium and any changes. Policyholders must inform Tesco Insurance of any changes to their circumstances, as failure to do so may void the policy. Complaints can be directed to Tesco Insurance or Tesco Underwriting Ltd, with escalation options available to the Financial Ombudsman Service if unresolved, and the policy is covered by the Financial Services Compensation Scheme for potential compensation if liabilities cannot be met.