

**TESCO**  
**Home**  
**Insurance**

# Important information about your policy

Inside you'll find details of changes  
to your Tesco Home Insurance policy

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# Changes to your Tesco Home Insurance policy

There are some changes to your Tesco Home Insurance policy. This leaflet will explain the main changes and how they will affect you. Please read this leaflet in conjunction with your **Policy Booklet**, **Schedule** and **Statement of Fact**.

Please see the 'Tesco Legal Guard' section of your Policy Booklet

- Included as part of Finest policies
- Cover applies to Value and Standard policies if shown on your Schedule

Key Changes	OLD Policy	NEW Policy	What this means to you
<b>Change in organisation appointed to administer claims</b>	All claims reported under Tesco Legal Guard policy will be administered by: B4 Claims Limited, 7 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR	This section of <b>your</b> insurance policy is arranged and administered by Tesco Personal Finance plc (trading as Tesco Bank) and is underwritten by Ageas Insurance Limited, on whose behalf <b>we</b> act. <b>We</b> (Arc Legal Assistance) will manage any claims under this policy.	There has been a change to the organisation appointed to manage claims under this section. Claims are now managed by Arc Legal Assistance Ltd
<b>Definition of We/Us/Our has been amended</b>	Ageas Insurance Limited, B4 Claims limited or any of their appointed agents	Arc Legal Assistance Limited or as otherwise notified to <b>you</b> by the administrator, acting with good reason (such as where they or the underwriters appoint another third party to manage claims under this section of <b>your</b> policy).	There has been a change in the organisation appointed to administer this section from Ageas to Arc Legal Assistance Ltd. Ageas do however continue to insure this section
<b>Removal of restriction on claims notification</b>	<b>Your</b> policy cover - Following an <b>insured</b> event the <b>insurer</b> will pay the <b>insured's</b> legal costs & expenses up to the limit of cover, including the cost of appeals provided that:..... 3) the claim.... Is reported to <b>us</b> .....- during the <b>period of insurance</b>		Claims notified after the insurance expires are no longer automatically excluded
<b>Removal of requirement to enter into a conditional fee agreement</b>	<b>Your</b> policy cover - Following an <b>insured</b> event the <b>insurer</b> will pay the <b>insured's</b> legal costs & expenses up to the limit of cover, including the cost of appeals provided that:..... In respect of claims under insured events 1&2 the insured enters into a <b>conditional fee agreement</b> with the <b>appointed advisor</b> .....		There is no longer a requirement to enter into a separate agreement of this nature

Key Changes	OLD Policy	NEW Policy	What this means to you
New exclusion for claims arising from or relating to new areas of law or test cases		Defending or pursuing new areas of law or test cases	A new exclusion has been added to exclude cover for any claims arising from or relating to new areas of law or test cases
New exclusion for claims relating to loss or damage where that loss or damage is covered under another insurance policy		Claims over loss or damage where that loss or damage is insured under any other insurance	A new exclusion has been added to exclude cover for legal costs to pursue a claim where the loss <b>you</b> are trying to recover is insured under another policy. E.g. a claim for damage to <b>your</b> home caused by another party for which the cost of repair is covered under <b>your</b> buildings insurance
New conditions for claims under section 5 Tax		This cover applies only if <b>you</b> have: <ul style="list-style-type: none"> <li>a) Maintained proper, complete, truthful and up to date records</li> <li>b) Made all returns at the due time</li> <li>c) Provided all information that the HM Revenue and Customs reasonably requires</li> </ul>	New conditions have been added to the Tax section to set out minimum requirements in the handling of your tax records, submissions to and requests from the tax authorities, which must be complied with for cover to apply
New definition for Legal Action(s)		<ul style="list-style-type: none"> <li>• The pursuit or defence of civil legal cases for damages and/or injunctions (interdicts in Scotland) and/or specific performance (specific implement in Scotland) or;</li> <li>• The defence of criminal prosecutions to do with <b>your</b> employment, or the defence of motor prosecutions</li> </ul>	A new definition has been added setting out the types of action <b>you</b> are covered to pursue and defend in certain cases under the Tesco Family Legal Guard Policy

If you would like to speak to us about the changes to your policy, please give us a call on **0845 674 6666**. If you use Typetalk, just add 18001 to the start of this number.

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