

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

We have made changes to your Tesco Home Insurance policy. This leaflet will explain the main changes and how they will effect you. Please read this leaflet in conjunction with your enclosed Policy Booklet, Schedule and Statement of Fact to ensure the new cover continues to meet your needs. If you have any questions about the changes to your terms and conditions, you can call us on **0345 674 6666**.

Key Changes	OLD Policy	NEW Policy	What this means to you
Dealing with others on your behalf – Page 4			
<p>Dealing with others on your behalf</p>		<p>Dealing with others on your behalf</p> <p>If you require additional support to access or service your policy, the administrator can allow others to deal with your policy on your behalf.</p> <p>You can nominate a representative to deal with your policy on your behalf. A nominated representative 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). However a nominated representative cannot cancel the policy – only you will be able to do this.</p> <p>Any person dealing with your policy on your behalf will still need to be able to answer the administrator's security questions. As the administrator will treat any instruction from a nominated person as if it has come from you, please give careful consideration to who you wish to nominate to act on your behalf.</p> <p>If you would like to appoint a representative, remove the authority for any person to deal with your policy, or would like further information, please contact the administrator on 0345 674 6666 (Lines are open Monday to Friday 8am-9pm, Saturday to Sunday 9am-5pm).</p> <p>Please note, the administrator will share information about you and your policy with anyone dealing with your policy on your behalf.</p>	<p>We have added this section, on page 4 of your Policy Booklet, to clarify who you can nominate to deal with your policy on your behalf and what they will be able to do under your policy.</p>

Key Changes

OLD Policy

NEW Policy

What this means to you

Policy conditions – Pages 9-12

2. Changes you must tell us about

2 Changes you must tell us about

You must tell **us** about any change that could affect this policy. Please remember that if **you** do not tell **us** about changes, **we** may refuse to pay any claim under this policy or only pay part of a claim.

Making a false statement, misrepresenting or withholding information from the **administrator** could result in **your** policy being voided, as if the policy never existed. As a result all claims under **your** policy will be refused, all premiums that **you** have paid will be retained and all premiums due to be paid will still be collected. 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** or **Schedule**, 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 that **you**, and any other individual covered by **your** policy, continue to have the full protection of **your** policy. Some examples are as follows – however please refer to **your Statement of Fact** or **Schedule** for the full list:

- change of address
- change of occupation
- increase in the value of **your contents, valuables or jewellery**
- increases in the amount it will cost to rebuild **your home**
- **your home** becoming **unoccupied**
- **you** plan to rent out **your home**
- planned extension, alteration or renovations
- **you** or any person usually living with **you** has any criminal convictions, declared bankrupt and County Court judgements.

2 Changes you must tell us about

You must tell **us** or the **administrator** about any change to the information **you** have previously provided to **us**.

Please contact the Customer Services Line immediately if **you** are in any doubt that the information contained within **your statement of fact** and **Schedule** is correct and up to date to ensure that **you**, and any other individual covered by **your** policy, continue to have the full protection of **your** policy.

Some examples of changes **you** must tell **us** or the **administrator** about are as follows:

- change of address;
- any building work;
- **your home** becoming, or **you** intend for **your home** to become, **unoccupied**;
- **you** plan to let or rent out **your home**;
- change of occupation;
- additions to, or increases in the value of, **your contents, valuables** or jewellery;
- **you** plan to use the **home** for any business use, with the exception of childminding, clerical or administrative work;
- **you** or any person usually living with **you** has any unspent criminal convictions, has been declared bankrupt and/or has any unsatisfied County Court judgements; or
- any loss or **incident** that may cause a claim (even if you are not making a claim in respect of that loss or **incident** under the policy).

As a result of the change, **your** premium may increase or decrease and the terms of **your** policy may be amended, depending on what the change is. Following any changes the **administrator** will advise **you** of any adjustment (if applicable) to **your** premium or any changes to the terms.

Please remember that if **you** do not tell **us** or the **administrator** about changes, **we** may refuse to pay a claim, or pay only part of a claim under this policy.

Whilst you hold insurance with us, you must keep your details up to date or we may refuse to pay a claim. We have updated this section to make it clear what changes you must tell us about, including any loss or incident that may cause a claim (even if you are not making a claim), and any building work.

Key Changes	OLD Policy	NEW Policy	What this means to you
		<p>Making a false statement, misrepresenting or withholding information from us or the administrator could result in your policy being voided, as if the policy never existed. As a result all claims under your policy will be refused and all premiums that you have paid may be 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 or Schedule, or the information is not correct, your policy may be voided.</p>	
<p>6. Fraudulent claims</p>	<p>6 Fraudulent claims If any claim or part of any claim is made fraudulently or falsely the policy shall be cancelled with immediate effect and we will not provide cover for any fraudulent claim.</p>	<p>6 Fraud We will not pay any claim which is in any way fraudulent, false or exaggerated. If you, any person insured under this policy, or anyone acting for you makes, or attempts to make a fraudulent, false or exaggerated claim, we will cancel your policy, reject the claim and any subsequent claims and retain any premiums paid.</p> <p>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 voided (as if the policy never existed), all claims under your policy being refused and all premiums that you have paid being retained.</p> <p>We may also notify the relevant authorities, so that they may consider criminal proceedings.</p>	<p>We have updated the title and wording of this Policy Condition to clarify the consequences of fraudulent activity.</p>
<p>7. Automatic renewal</p>	<p>7 Automatic Renewal Tesco Bank will send you details of your Home insurance renewal invitation approximately 21 days before your policy comes to an end. This will contain details of your next year's premium, any changes to the terms and whether you need to contact us to complete your renewal. This may include placing your Tesco Bank Insurance with a different home insurer selected from Tesco Bank's range of insurance providers, from the renewal date of your existing policy. If we do this, we will let you know when we send your renewal invitation.</p>	<p>7 Renewal The administrator will send you details of your Tesco Bank Standard Home Insurance renewal invitation approximately 21 days before your policy comes to an end. This will contain details of your next year's premium, any changes to the terms and whether you need to contact the administrator to complete your renewal. This may include placing your Tesco Bank Standard Home Insurance with a different home insurer selected from the administrator's range of insurance providers, from the renewal date of your existing policy. If this happens, the administrator will let you know within your renewal invitation.</p>	<p>We have updated this title and wording of this Policy Condition to make it clear who is performing these actions.</p>

Key Changes	OLD Policy	NEW Policy	What this means to you
	<p>If we are unable to renew your policy we will contact you approximately 21 days before your policy comes to an end, so that you can arrange alternative insurance.</p> <p>If your policy renews automatically, you will not need to do anything. We will automatically renew your policy and all of your chosen add-on products. If you do not want to renew your policy with us or your details have changed you will need to let us know on the phone number provided in your renewal pack. If we do not hear from you, we will automatically take payment from the card/account details most recently provided.</p> <p>If you are not the card or account holder you must ensure that the card/account holder has agreed to make the renewal payment and you must tell them of any changes to the amount. If your policy does not renew automatically, you will need to contact us on the number which will be provided in your renewal pack, otherwise we will not be able to renew your policy.</p>	<p>If the administrator is unable to renew your policy they will contact you approximately 21 days before your policy comes to an end, so that you can arrange alternative insurance.</p> <p>If your policy renews automatically, you will not need to do anything. The administrator will automatically renew your policy and all of your chosen optional extras. If you do not want to renew your policy, or your details have changed, you will need to let the administrator know on the phone number provided in your renewal pack before your renewal date. If you do not contact the administrator, payment will be automatically taken from the card/account details most recently provided. If you are not the card or account holder you must ensure that the card/account holder has agreed to make the renewal payment and you must tell them of any changes to the amount. If your policy does not renew automatically, you will need to contact the administrator on the number which will be provided in your renewal pack, otherwise your policy will not be renewed.</p>	

Meaning of words – Pages 13-15

Accidental damage	Sudden, unexpected and visible damage which has not been caused deliberately.	Sudden, unexpected physical damage which has not been caused deliberately.	We have updated this definition to provide clarity of what is considered to be accidental damage.
Definition of Endorsement		Endorsement An agreed change to the terms of the policy as shown in your policy schedule .	We have added a new defined term for endorsement under Meaning of Words.
Personal possessions	Items normally worn, used or carried by you or your family in daily life, but not money , credit cards , mobile phones, pedal cycles or items held or used for business purposes.	Items that you or your family wear or normally take around with you including handbags, baggage, clothing, jewellery, watches, prams, binoculars, portable medical equipment, sports equipment, musical and photographic equipment and furs. Personal possessions are included within the meaning of contents within your home . 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 . Any specified items will be included within the total replacement value of your contents . The claims limit can be found on your Schedule .	We have updated this wording to clarify our definition for Personal Possessions and the cover provided abroad.

Key Changes	OLD Policy	NEW Policy	What this means to you
Section 1 – Buildings cover – Pages 16-25			
<p>8. Water or oil escaping from any fixed domestic water or heating installation, including underground drains and pipes or from any domestic appliance.</p> <p>What is not covered</p>	<p>8 Loss or damage:</p> <ul style="list-style-type: none"> when the home is unoccupied or unfurnished; that happens gradually over a period of time; that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs, caused by subsidence, ground heave or landslip (this damage is covered by cause 9); or if the water or heating installation is outside or in a stand alone outbuilding. 	<p>8 Loss or damage:</p> <ul style="list-style-type: none"> when the home is unoccupied; that happens gradually over a period of time; to the fixed domestic water or heating installation; caused by subsidence, heave or landslip (this damage is covered by cause 9); or caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding. 	<p>Clarifies that only escape of water damage is excluded if the water or heating installation is outside or in a stand alone outbuilding. Escape of oil outside is still covered. Loss or damage to fixed domestic water or heating installations are also excluded.</p>
<p>10. Plumbing installation</p> <p>What is not covered</p>	<p>10 Loss or damage:</p> <ul style="list-style-type: none"> caused by rust, corrosion or wear and tear; caused when your home is unoccupied or unfurnished, caused by faulty workmanship; or if the water or heating installation is outside or in a stand alone outbuilding. 	<p>10 Loss or damage:</p> <ul style="list-style-type: none"> caused by rust, corrosion or wear and tear; caused when your home is unoccupied or unfurnished; caused by faulty workmanship; or caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding. 	<p>Clarifies that only escape of water damage is excluded if the water or heating installation is outside or in a stand alone outbuilding. Escape of oil outside is still covered.</p>
<p>12. Glass and sanitary ware permanently fitted to your home</p> <p>What is covered</p>	<p>We will pay for accidental breakage to:</p> <ul style="list-style-type: none"> fixed glass in windows, doors and roofs; fixed ceramic hobs; fixed sanitary fittings in your home; and solar panels. 	<p>We will pay for accidental breakage to:</p> <ul style="list-style-type: none"> fixed mirrors; fixed glass in windows, doors and roofs including conservatories and greenhouses; fixed ceramic hobs; fixed sanitary fittings in your home; and solar panels. 	<p>Clarification that fixed mirrors and glass in conservatories and greenhouses are covered.</p>

Key Changes	OLD Policy	NEW Policy	What this means to you
<p>16. Alternative accommodation and rent</p> <p>What is covered</p>	<p>We will pay the rent that you would have received or are responsible for paying while the buildings cannot be lived in as a result of damage insured under this section.</p> <p>We will also pay the costs of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this section.</p> <p>The most we will pay in any one period of insurance is the amount shown in the Schedule.</p>	<p>We will pay the costs of alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by 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 as a result of damage insured under this cover.</p> <p>The most we will pay in any one period of insurance is the amount shown in the Schedule.</p>	<p>Clarification of alternative accommodation provided in the event of a claim.</p>
<p>20. Trace and access</p> <p>What is covered</p>	<p>We will pay the costs you have to pay to find where water or oil is leaking from, including the cost of removing and replacing any part of the walls, roof or ceiling.</p> <p>The most we will pay for any one claim is the amount shown in the Schedule.</p>	<p>We will pay the costs you have to pay to find where water or oil is leaking from, including the cost of removing and replacing any part of the walls, floors, roof or ceiling.</p> <p>The most we will pay for any one claim is the amount shown in the Schedule.</p>	<p>We have clarified that we will also pay the cost to remove and replace floors in the event of a claim under this section.</p>
<p>20. Trace and access</p> <p>What is not covered</p>	<p>20 The costs you have to pay if the heating installation is outside or in a stand alone outbuilding.</p>	<p>20 The costs you have to pay to locate an escape of water if the water or heating installation is outside or in a stand alone outbuilding.</p>	<p>Clarifies that only costs to locate an escape of water are excluded if the water or heating installation is outside or in a stand alone outbuilding. Trace and access for the escape of oil outside is still covered.</p>
<p>Basis of settling your buildings claim</p>	<p>1. We will pay for the cost of rebuilding, repairing or replacing that part of your buildings which are covered by this policy. We will decide whether to pay to rebuild, repair or replace. All repairs carried out by insurer appointed repairers are guaranteed for one year. If your buildings have not been kept in a good state of repair, we may deduct from any payment an amount for wear and tear.</p>	<p>1. We will pay for the cost of reinstating, repairing or replacing your buildings which are covered by this policy (including any required re-decoration that forms part of a valid claim). 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. Where we have offered to repair or replace any item and you instead request for us to pay a cash value, we will not pay you more than the amount it would have cost for us to repair or replace the item. All repairs carried out by our appointed suppliers are guaranteed for one year. If your buildings have not been kept in a good state of repair, we may deduct from any payment an appropriate amount in respect of the poor condition of your buildings prior to the incident for which you are claiming.</p>	<p>We have updated this claim condition to clarify how we will settle a buildings claim.</p>

Key Changes	OLD Policy	NEW Policy	What this means to you
Basis of settling your buildings claim	2. If damage to the buildings covered by this policy is not going to be rebuilt or repaired, we will pay you : a) the amount by which the property has gone down in value because of the damage; or b) the estimated cost of repair; whichever is lowest.	2. If we decide to not repair, replace or rebuild your buildings we will send you a payment representing the lowest of: a) the amount by which the property has gone down in value because of the damage; or b) the estimated cost of repair.	We have updated this claim condition to clarify how we will settle a buildings claim.
Basis of settling your buildings claim		9. If the decision is made not to proceed with your claim, the incident will be recorded on your policy as a notification of loss.	We have added this claim condition to make it clear that any losses or incidents you tell us about, will be recorded on your claims history and this may be shared with the Claims and Underwriting Exchange (CUE) (even if you do not proceed with a claim).
Section 2 – Contents cover – Pages 26-44			
4. Collision with the buildings What is covered	4 Collision with the buildings by any of the following:	4 Collision with the buildings or contents by any of the following:	We have updated this to include cover for collision with contents.
6. Theft or attempted theft: What is not covered	<ul style="list-style-type: none"> • by you or any member of your family; • when your home is occupied by someone who is not a member of your family unless force or violence is used to get into your home; • when your home is unoccupied or unfurnished; • by deception other than deception used solely to enter into your home; or <ul style="list-style-type: none"> • of money and valuables from garages and outbuildings. 	<ul style="list-style-type: none"> • by you or any member of your family; • when your home is occupied 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; • by deception, unless deception is only used to gain entry to the Home; or • of money and valuables from garages and outbuildings. 	Clarification of what is not covered for theft.
8. Water or oil escaping from any fixed domestic water or heating installation, or from any domestic appliance. What is not covered	8 Loss or damage: <ul style="list-style-type: none"> • when the home is unoccupied or unfurnished; • that happens gradually over a period of time; • that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; • caused by subsidence, ground heave or landslip (this damage is covered by cause 9); or 	8 Loss or damage: <ul style="list-style-type: none"> • when the home is unoccupied; • that happens gradually over a period of time; • to the fixed domestic water or heating installation; • caused by subsidence, heave or landslip (this damage is covered by section 9); or • caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding. 	Clarifies that only escape of water damage is excluded if the water or heating installation is outside or in a stand alone outbuilding. Escape of oil outside is still covered. Loss or damage to fixed domestic water or heating installations are also excluded.

Key Changes	OLD Policy	NEW Policy	What this means to you
	<ul style="list-style-type: none"> • if the water or heating installation is outside or in a stand alone outbuilding. 		
<p>10. Contents away from your home</p> <p>What is covered</p>	<p>Your contents are covered for loss or damage as a result of causes 1 to 9 of this section when they are temporarily removed from your home but within the British Isles for up to 90 days in any 12 month period.</p> <p>Theft of contents (excluding money) must be from:</p> <ul style="list-style-type: none"> • any bank or safe deposit, or while you or any member of your family are taking the items to or from the bank or safe deposit; • a home or a building you or your family are working or living in temporarily; or • any other building if there are visible signs that force or violent means were used to get into or out of the building. <p>Money is covered away from your home only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.</p> <p>The most we will pay for any one claim is the amount shown in your Schedule.</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. 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>Theft of contents (excluding money) must be from:</p> <ul style="list-style-type: none"> • any bank or safe deposit, or while you or any member of your family are taking the items to or from the bank or safe deposit; • a home or a building you or your family are working or living in temporarily; or • any other building if there are visible signs that force or violent means were used to get into or out of the building. <p>Money is covered away from your home only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.</p> <p>The most we will pay for any one claim is the amount shown in your Schedule.</p>	<p>We have updated this wording to clarify what is not covered under this section.</p>
<p>10. Any amount above the amount shown in the Schedule</p> <p>What is not covered</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • to any item kept in a furniture depository (a furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions); • caused by storm, flood, vandalism or malicious acts to items not in a building; • caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging; • to any item taken out of your home to sell, display or exhibit; or • from a caravan, mobile home or motor home. 	<p>Loss or damage:</p> <ul style="list-style-type: none"> • caused by theft or attempted theft from a building unless there are visible signs that forcible and violent entry was used to get into or out of the building; • caused by theft or attempted theft from a hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging unless there are visible signs that forcible and violent entry was used to get into or out of the room; • to any item kept in a furniture depository or with a storage company; • to any item taken out of your home to sell, display or exhibit; • from a caravan, mobile home or motorhome; or • to any contents not in a building. 	<p>We have updated this wording to clarify what is not covered under this section.</p>

Key Changes	OLD Policy	NEW Policy	What this means to you
<p>13. Home entertainment equipment</p> <p>What is not covered</p>	<p>13 Loss or damage:</p> <ul style="list-style-type: none"> • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, woodworm, rot or fungus; • caused by gradually operating causes such as light or atmospheric conditions; • caused by scratching or denting; • caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item; • caused by mechanical or electrical faults or breakdowns; • caused by computer viruses. <p>Damage to:</p> <ul style="list-style-type: none"> • portable audio equipment; • hand-held games consoles; • digital cameras, video cameras and any recoding or digital imaging equipment that is designed to be hand-held. 	<p>13 Loss or damage:</p> <ul style="list-style-type: none"> • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, woodworm, rot or fungus; • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by scratching or denting; • caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item; • caused by mechanical or electrical faults or breakdowns; or • caused by computer viruses. <p>Damage to:</p> <ul style="list-style-type: none"> • portable audio equipment; • hand-held games consoles; • digital cameras, video cameras and any recoding or digital imaging equipment that is designed to be hand-held; or • to mobile phones, smartphones, smartwatches, health and fitness bands and portable media players such as MP3/4 players. 	<p>We have updated this wording to clarify what is not covered under this section for any loss or damage, including the addition of mobiles, smartphones, smartwatches, health and fitness bands and portable media players. We have also provided clarification of gradual causes.</p>
<p>14. Alternative accommodation and rent</p> <p>What is covered</p>	<p>14 Alternative accommodation and rent</p> <p>We will pay the rent that you are responsible for paying while the buildings cannot be lived in as a result of damage insured under this section. We will also pay the costs of necessary alternative accommodation for you, your family and your domestic pets and the costs of temporarily storing the contents of your home if the buildings cannot be lived in because of damage insured by this section.</p> <p>The most we will pay in any one period of insurance is shown in the Schedule.</p>	<p>14 Alternative accommodation and rent</p> <p>We will pay the costs of alternative accommodation for you, your family and your domestic pets and the costs of temporarily storing the contents of your home if the buildings cannot be lived in because of damage insured by 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 as a result of damage insured under this cover.</p> <p>The most we will pay in any one period of insurance is shown in the Schedule.</p>	<p>Clarification of alternative accommodation provided in the event of a claim.</p>
<p>15. Metered oil and metered water</p> <p>What is not covered</p>	<p>Loss of metered oil/water outside or in a stand alone outbuilding.</p>	<p>Exclusion removed.</p>	<p>We have removed this wording to clarify that loss of metered oil and water outside or in an outbuilding is not excluded.</p>

Key Changes	OLD Policy	NEW Policy	What this means to you
<p>20. Legally downloaded information</p> <p>What is covered</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 or mobile phone if it is lost or damaged.</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, smartphone, smartwatch, portable media player or hand-held games consoles if it is lost or damaged.</p>	<p>Clarification on the devices that legally bought information can be stored on and which we will cover.</p>
<p>Contents optional cover – Accidental damage extension</p> <p>26. Accidental damage</p> <p>What is not covered</p>	<p>26 The total excess shown in the Schedule for every claim</p> <p>Any event already covered under Section 2 – Contents.</p> <p>Anything listed as not covered under the Contents section, insured events 1-12 & 14-21.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, woodworm, rot or fungus; • caused by gradually operating causes such as light or atmospheric conditions; • caused by scratching or denting; • caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item; • caused by mechanical or electrical faults or breakdowns; • caused by domestic animals or pets; • to pedal cycles; • to corneal or contact lenses; • to money; • if your home is sublet or occupied by someone who is not a member of your family; • caused by computer viruses; • to food and drink; • to documents and securities such as share or bond certificates; • to clothing, including furs; • caused by faulty workmanship or design; or • when your home is unoccupied or unfurnished. <p>Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</p>	<p>26 The total excess shown in the Schedule for every claim</p> <p>Any event already covered under Section 2 – Contents.</p> <p>Anything listed as not covered under the Contents section, insured events 1-12 & 14-21.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, woodworm, rot or fungus; • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by scratching or denting; • caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item; • caused by mechanical or electrical faults or breakdowns; • caused by domestic animals or pets; • to pedal cycles; • to sports equipment when it is being used; • to corneal or contact lenses; • to money; • if your home is sublet or occupied by someone who is not a member of your family; • caused by computer viruses; • to food and drink; • to documents and securities such as share or bond certificates; • to clothing, including furs; • caused by faulty workmanship or design; or • when your home is unoccupied or unfurnished. 	<p>We have updated the wording in this section to clarify that sports equipment is not covered whilst in use. We have also provided clarification of gradual clauses.</p>

Key Changes	OLD Policy	NEW Policy	What this means to you
<p>Section 2 – Contents optional cover – Pedal Cycles extension What is not covered</p>	<p>The total excess shown in your Schedule for every incident.</p> <p>Pedal cycles you do not keep at the home when not in use.</p> <p>Any amount above the amount shown in the Schedule.</p> <p>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either:</p> <ul style="list-style-type: none"> • in a locked building; or • immobilised by a security device. <p>Loss or damage:</p> <ul style="list-style-type: none"> • while a pedal cycle is being used for racing, pacemaking, trials or testing; • to tyres, accessories or removable parts of a pedal cycle, unless the pedal cycle is lost or damaged at the same time; • to any pedal cycle that has have been fitted with motorised assistance of any kind; • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, rot or fungus; • caused by gradually operating causes such as light or atmospheric conditions; • caused by scratching or denting; • caused by cleaning, washing, dyeing, altering, restoring, maintaining, repairing or misusing the pedal cycle. <p>Mechanical breakdown.</p> <p>Cuts, bursts or punctures to tyres.</p>	<p>The total excess shown in your Schedule for every incident.</p> <p>Pedal cycles you do not keep at the home when not in use.</p> <p>Any amount above the amount shown in the Schedule.</p> <p>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either:</p> <ul style="list-style-type: none"> • in a locked building; or • securely locked to a permanent fixture, car, van, caravan or motorhome. <p>Loss or damage:</p> <ul style="list-style-type: none"> • while a pedal cycle is being used for racing, pacemaking, trials or testing; • to tyres, accessories or removable parts of a pedal cycle, unless the pedal cycle is lost or damaged at the same time; • to any pedal cycle that has have been fitted with motorised assistance of any kind; • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, rot or fungus; • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by scratching or denting; or • caused by cleaning, washing, dyeing, altering, restoring, maintaining, repairing or misusing the pedal cycle. <p>Mechanical breakdown.</p> <p>Cuts, bursts or punctures to tyres.</p>	<p>Clarification of how an unattended bicycle must be secured.</p> <p>Grammatical update and clarification of gradual causes.</p>
<p>Basis of settling your contents claim</p>	<p>1. We will settle your claim by repairing or replacing your contents or paying you their cash value. We will decide whether to repair or replace your contents or whether to pay you their cash value. All repairs carried out by insurer appointed repairers are guaranteed for one year.</p>	<p>1. We will pay for the cost of reinstating, repairing or replacing your contents which are covered by this policy (including any required re-decoration that forms part of a valid claim). 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. Where we have offered to repair or replace any item and you instead request for us to pay a cash value, we will not pay you more than the amount it would have cost for us to repair or replace the item. All repairs carried out by our appointed suppliers are guaranteed for one year.</p>	<p>We have updated this claim condition to clarify how we will settle a buildings claim.</p>

Key Changes	OLD Policy	NEW Policy	What this means to you
Basis of settling your contents claim		9. If the decision is made not to proceed with your claim, the incident will be recorded on your policy as a notification of loss.	We have added this claim condition to make it clear that any losses or incidents you tell us about, will be recorded on your claims history and this may be shared with the Claims and Underwriting Exchange (CUE) (even if you do not proceed with a claim).
Policy exclusions that apply to all sections of cover – Page 45			
Policy exclusions that apply to all sections of cover	<ul style="list-style-type: none"> Any criminal or deliberate act by you or your family. 	<ul style="list-style-type: none"> Loss or damage caused by any criminal or deliberate act by you or your family. 	We have updated this wording to clarify that all loss or damage is excluded if caused by a criminal or deliberate act by you or someone permanently living at the property.
Policy exclusions that apply to all sections of cover		<ul style="list-style-type: none"> The cost of maintenance and routine re-decorating unless required under an insured event. Costs associated with general maintenance to your home such as defective rendering, repointing chimneys or general roof maintenance. 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. 	We have removed these exclusions from specific covers under Sections 1 & 2 and added these here as Policy Exclusions to clarify that these events will not be covered under any Section of the policy.
Financial Services Compensation Scheme (FSCS) – Page 46			
Financial Services Compensation Scheme (FSCS)	<p>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. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.</p>	<p>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. For further information see www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.</p>	The Financial Services Compensation Scheme has changed the cover provided in the event of a company's financial failure in certain scenarios. The detailed limits can now be found on-line or by calling the FSCS directly.

Key Changes	OLD Policy	NEW Policy	What this means to you
What to do if you have a complaint – Page 81			
<p>What to do if you have a complaint</p> <p>Online Dispute Resolution (ODR)</p>		<p>Online Dispute Resolution (ODR)</p> <p>If you purchased your policy with us online you may also be eligible to complain using the ODR service. Further information on ODR can be obtained at http://ec.europa.eu/odr or on the “Make a complaint” section of the Tesco Bank website. Please note that using the ODR service will not mean that your complaint is resolved more quickly than if you complain to us directly.</p>	<p>The Online Dispute Resolution (ODR) service has been established by the European Commission to help residents in the European Union (EU) who have bought goods or services online, get their complaint resolved. The route is designed mainly to facilitate complaints where the customer and providers are in different countries.</p>
Optional cover – Home Emergency – Pages 47-63			
	<p>We are now offering Home Emergency as an optional add-on cover. This cover only applies to you if you have paid an additional premium and it is shown as included on your Schedule. You can add this cover to your home insurance policy mid term or when you renew by calling us on 0345 674 6666 (Lines are open Monday to Friday 8am-9pm, Saturday to Sunday 9am-5pm). You can find the full terms and conditions of the Home Emergency cover on Pages 47-63 of your Policy Booklet.</p>		
Data protection notice – Previously on Pages 59-61, now on Pages 76-80 of your Policy Booklet			
	<p>We have updated the Data Protection notice, previously outlined on Pages 59-61 of your Policy Booklet, which outlines how we and our insurers use your and other policy holder’s information. These changes have been made to ensure that we are clear about how Tesco Bank and its partners use personal data. We have also updated how we may use your Clubcard data to help Tesco Bank make more appropriate offers and decisions for you and your Tesco Home Insurance Policy. This new section is now titled Privacy Notice and can be found on Pages 76-80 of your Policy Booklet.</p>		

If you would like to speak to us about the changes to your policy, please give us a call on **0345 674 6666**. If you use Typetalk, just add 18001 to the start of this number.

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For your protection, telephone calls will be recorded and may be monitored.

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