

**TESCO**

**Car**

Warranty Plan

## Your Policy Summary

**keyfacts**®

Please read this document carefully. This is a Policy Summary only and does not detail the full terms and conditions of the cover. Please refer to the Welcome Letter and Policy Document to make sure you understand what is covered and the full terms and conditions of your policy.

### Features of a Tesco Car Warranty Plan

The policy is underwritten by Motors Insurance Company Limited and will run for 12 months from the policy start date.

Depending on the level of cover you have chosen the following sections apply. Please read your Policy Document carefully to ensure that the level of cover selected meets your needs.

#### Value – Section A

(for cars up to 10 years old/ 100,000 miles, £1,500 claim limit per claim\*, £50 excess)

#### Standard – Section B

(for cars up to 8 years old/ 80,000 miles, £3,000 claim limit per claim\*, no excess)

#### Finest – Section C

(for cars up to 6 years old/ 60,000 miles, unlimited claim limit\*, no excess)

\*the total value of claims made in a year can be up to the market value of your vehicle.

### Significant features and benefits of a Tesco Car Warranty Plan

- Unlimited number of claims and unlimited mileage once the policy starts
- Your choice of repairer
- Claims settled directly with the repairer
- Monthly instalment plan available at no extra cost

#### Value

- Named component cover
- Continental cover for 30 days

#### Standard

As **Value** plus:

- Increased component coverage
- Continental cover increased to 60 days
- Car hire – claim up to £40 per day for up to 3 days
- Wear and tear cover included

#### Finest

As **Standard** plus:

- Our highest level of component coverage
- Continental cover increased to 90 days
- MOT Test Insurance cover
- Claim up to £100 towards hotel expenses or rail travel
- Car hire – claim up to £40 per day for up to 7 days

## What is covered?

	Value	Standard	Finest
Consumables	✓✓✓	✓✓✓	✓✓✓
Oil seals/gaskets	✓✓✓	✓✓✓	✓✓✓
Turbo	✓✓	✓✓	✓✓✓
Casings	✓✓	✓✓	✓✓✓
Clutch	✓✓	✓✓	✓✓✓
Cooling System	✓✓	✓✓	✓✓✓
Differential and Drive Line	✓✓	✓✓	✓✓✓
Engine	✓✓	✓✓	✓✓✓
Fuel System	✓✓	✓✓	✓✓✓
Gearbox (manual and auto)	✓✓	✓✓	✓✓✓
Ignition System	✓✓	✓✓	✓✓✓
Brakes/ABS	✓	✓✓	✓✓✓
Electrics	✓	✓✓	✓✓✓
Heating System	✓	✓✓	✓✓✓
Air conditioning/Climate control	X	✓✓	✓✓✓
Steering	X	✓✓	✓✓✓
Wear and tear	X	✓✓	✓✓✓
Catalytic Convertor	X	X	✓✓✓
Cruise control	X	X	✓✓✓
MOT Test Insurance cover	X	X	✓✓✓
Suspension	X	X	✓✓✓

Tesco Car Warranty Plans have different levels of cover to suit your needs.

Above is an overview of cover level comparisons between the Plans.

- X = no cover
- ✓ = low cover
- ✓✓ = medium cover
- ✓✓✓ = high cover

# Significant exclusions or limitations of the policy

**Please be aware that the following items are not covered by Tesco Car Warranty Plan:**

- Body components, panels, paintwork, glass or trim.
- Servicing or items normally replaced during routine servicing including any damage caused by failure of timing belt which has not been replaced as recommended by the vehicle's manufacturer.
- Mechanical or electrical failure due to wear and tear (Value only), incorrect adjustment or misuse.
- The clearing of fuel lines, filters, throttle body and pumps and damage caused to covered components by the use of incorrect or contaminated fuel.
- Burnt out, sticking or pitted valves.
- Airbags, batteries, bulbs, exhaust systems, wiper blades, wheel balancing, tyres, water ingress and damage caused by water ingress.
- External oil leaks where the repair does not require the removal of a major component, lubricants, filter elements and any damage caused by frost, lack of anti-freeze, impact, accident or negligence.
- Traffic management systems, satellite navigation systems, telephones, TV's, associated equipment and any in-car entertainment system.
- Mechanical failures caused by faults that existed before the warranty began.
- Any failures caused by lack of maintenance.
- Alterations or modifications to manufacturers' standard specification (excluding factory fitted optional extras).
- Electrical software update or reprogramming unless required due to failure of a covered part.
- Vehicles used for hire or reward (i.e. taxi or driving school vehicles), public service, competition, rallying or racing.
- Certain vehicles are classed as Prestige and will be subject to an additional premium.

## **These vehicles are:**

All 4x4 vehicles, Alfa Romeo (apart from GTA models), Audi (apart from all A2 models, all A3 and A4 4-cylinder models), BMW (apart from 1 series, 316 and 318), Cadillac, Chrysler, Dodge, Ford Galaxy, Honda NSX, Jaguar, Lexus, Mazda RX-models, Mercedes-Benz, Mitsubishi Evolution models, MGF, MGTF and MG-ZT models, Morgan, Nissan 350Z, Porsche (apart from 911 models), Renault models over 2450cc, Saab, Subaru Turbo, Vauxhall VX220 and Monaro, Volvo "T" and "R" models and VW Phaeton vehicles.

• Vehicles specifically excluded from Tesco Car Warranty Plan are:

All vehicles over 3500cc. AC, Alfa Romeo GTA models, Aston Martin, Bentley, Bristol, Bugatti, Caterham, Daimler, Ferrari, Invicta, Jeep, Jensen, Lamborghini, Lancia, Lister, Lotus, Marcos, Maserati, Maybach, Microcar, Nissan Skyline, Noble, Pagani, Porsche 911 models, Rolls-Royce, TVR, Westfield, Yugo, North American vehicles, Motorhomes, Grey Imports, kit cars and all commercial vehicles including car-derived vans.

Please refer to the Policy Document for a full list of exclusions and limitations.

## Your right to cancel

If this cover does not meet your requirements, please contact the Administrator within 14 days of receipt of your documents. We will return any premium paid in full provided no claims have been made on the policy during that time. The full annual premium is due if a claim has been made in that time. After the 14 day cooling off period no refunds are available.

## How to make a claim

Take your vehicle to a VAT registered garage or repairer and provide them with the Tesco Car Warranty Plan and your Welcome Letter.

Alternatively, ring Tesco Warranty Administration on **0844 573 8120** for claims advice.

## How to complain

We hope you will be pleased with the service we provide. In the unlikely event of a complaint regarding this insurance policy, telephone the Administrator on **0844 573 8120** or Typetalk **18001 0844 573 8120**

### **If you wish to contact the insurer directly, please write to:**

The Risk Manager, Motors Insurance Company Limited, Jubilee House,  
5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our decision.

### **Please write to:**

The Financial Ombudsman Service,  
South Quay Plaza 183 Marsh Wall,  
London E14 9SR

**Telephone: 0845 080 1800**

## Compensation Scheme

Motors Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can obtain more information about FSCS arrangements by telephoning them on **020 7892 7300**.

Car Care Plan Ltd is trading as  
Tesco Warranty Administration  
Jubilee House  
5 Mid Point Business Park  
Thornbury  
West Yorkshire  
BD3 7AG

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## About our insurance services

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We only offer products from a single insurer – Motors Insurance Company Limited.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have accessed your needs.
- You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will need to make your own choice about how to proceed.

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

- A fee
- No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5. Who regulates us?

Car Care Plan Limited (trading as Tesco Warranty Administration), Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 309268.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## **6. Ownership**

Car Care Plan Limited is a wholly owned subsidiary of Car Care Plan (Holdings) Limited who also wholly own the insurance undertaking Motors Insurance Company Limited.

## **7. What to do if you have a complaint**

If you wish to register a complaint, please contact us:

- ... in writing**      Write to the Customer Services Manager, Tesco Warranty Administration,  
Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire  
BD3 7AG.
- ... by phone**      Telephone 0844 573 8120

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

## **8. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligation.

This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation arrangements is available from the FSCS.

## **Demands and Needs statement**

This warranty meets the demands and needs of motorists who wish to insure their vehicle against the risk of mechanical and electrical failure.