

## Key Cover

### Policy Booklet

Inside you'll find full details  
of your Key Cover



Make a note of your unique fob number(s) here.


If your keys go missing call our emergency helpline number immediately on

**0345 366 0228**

We are ready to take your call.

# Tesco Bank Key Cover phone numbers

If you need assistance please call the appropriate number below

Stolen or Lost Keys	0345 366 0228	Lines open 24 hours a day 365 days a year
Customer Services	0345 301 0731	Lines open 8am-8pm Monday to Friday 9am-4pm Saturday and 10am-4pm Sunday



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

**Tesco Credit Cards** are available to over-18s and UK residents only, subject to status. **Tesco Loans** are available to over-18s and UK residents only, subject to status and availability. Rates depend on circumstances and loan amount. **Tesco Travel Money** ordered online or by telephone is provided by Travelex Currency Services Limited. Registered no. 03797356. Registered office: 65 Kingsway, London WC2B 6TD. **Tesco Travel Money** ordered in-store is provided by Travelex Agency Services Limited. Registered no. 04621879. Registered office: 65 Kingsway, London WC2B 6TD. **Tesco Home Insurance** is arranged and administered by Tesco Bank and is underwritten by a select range of insurers. **Tesco Bank Pet Insurance** is provided by Royal & Sun Alliance Insurance plc. **Tesco Travel Insurance** is provided by Ageas Insurance Ltd. **Tesco Savings Accounts** are provided by Tesco Personal Finance. **Tesco Life Insurance** is provided by Aviva Life and Pensions UK Limited. **Tesco Bank Mortgages** are available to UK residents only, subject to status and lending criteria. Tesco Personal Finance plc. Registered in Scotland no. SC173199. Registered office: 2 South Gyle Crescent, Edinburgh, EH12 9FQ. Tesco Bank is a trading name of Tesco Personal Finance plc.

If you have difficulties with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers above.

# Welcome to Tesco Bank Key Cover

## Your protection against lost or stolen keys

This is your policy booklet. It sets out the details of your policy and should be read in conjunction with your Tesco Bank Key Cover Policy Schedule. Please keep these documents safe.

### 5 step process...

- Step 1. We recommend you attach the enclosed fob(s) to your keys to increase the chances of recovery in the event of a loss or theft.
- Step 2. Read through your Tesco Bank Key Cover Policy Schedule to make sure the details we have for you are correct and notify us of any changes.
- Step 3. Make a note of your unique fob number(s) on the front cover and on the helpline cards in the enclosed Tesco Bank Key Cover Policy Booklet.
- Step 4. Detach the helpline card(s) and carry in a convenient place for you to access while you are out and about.
- Step 5. Keep your Tesco Bank Key Cover documents safely alongside your Car Insurance documents, so you can refer to them should you need to make a claim.

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 (and all premiums due to be paid being collected).

Please take time to read the policy booklet and schedule to make sure you understand the cover provided.

We hope you will be completely happy with your key cover policy and the service provided.

You can cancel your policy within 14 days and receive a full refund of premium providing no claim has been made.

## Looking after your keys

- Never have anything containing your name and address attached to your keys.
- Never leave your keys under doormats, on a string through the letterbox, under a stone, on top of a door or window frame etc. An opportunist thief may be watching.
- Never leave doors or windows open when you go out. If you can get in, so can a burglar.
- If possible, leave a spare set of keys with a trusted neighbour, friend, or family member.
- Thieves are increasingly trying new methods of vehicle crime. This means stealing your keys to your vehicle first. Burglars have been known to break into houses and offices just to steal vehicle keys.
- Don't leave vehicle keys close to the front door where they can be seen.
- NEVER leave your keys in your vehicle - not even for a second. This is especially important when at a petrol station or when loading or unloading your vehicle.
- Always lock your vehicle when leaving it.

# Policy Summary

Some important facts about your Tesco Bank Key Cover insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the full policy wording and Tesco Bank Key Cover Policy Schedule to make sure you understand the cover provided. This summary does not form part of your contract of insurance.

**keyfacts**®

## About Your Insurance

The policy is arranged and administered by Insure the Box Limited, underwritten by Ageas Insurance Limited, and claims are handled by Keycare Limited.

## Duration of Contract

The standard duration of the contract is normally 12 months from the date on which the cover starts. Your Tesco Bank Key Cover Policy Schedule will confirm the date your policy starts. The cover will stop at the same time as your car insurance, detailed on your Tesco Bank Box Insurance Policy Schedule.

## Commencement and Duration of Cover

Cover commences 14 days after the date on which your Keycare policy is effective. This means you cannot claim for an occurrence before day 15 of the policy. Your Key Insurance policy will then run concurrently with your Tesco motor policy.

## Insurance Cover

The policy provides you with insurance cover up to the maximum cover limit (detailed in your Tesco Bank Key Cover Policy Schedule) in the event that any of your keys are lost or stolen. The main features and benefits can be found below.

## Significant Features and Benefits

- Cover for lost and stolen keys, replacement locks and any call-out charges up to annual cover limit\*
- Cover for locksmith charges if you lock yourself out of your home or vehicle up to call-out limit\*
- Up to three days vehicle hire if your vehicle is unusable as a result of lost or stolen keys
- 24 hour, 365 days a year emergency helpline
- Access to a nationwide network of locksmiths
- No excess to pay
- No claims discount on main home or motor policy not affected

## Significant Exclusions and Limitations - see policy document "This Policy Will Not Cover"

1. The total value of claims in any one year may not exceed the annual cover limit\*
2. Keys will not be considered permanently lost until 48 hours after Keycare are made aware of the loss
3. Wear and tear, general maintenance and damage to keys and locks will not be covered
4. Keys broken in locks will not be covered
5. Keys must have been lost by or stolen from the policyholder, or any named drivers
6. The policyholder must notify Keycare within 30 days of loss or theft of keys
7. The maximum number of keys that can be replaced is one per lock, or up to three per lock for house keys
8. All receipts must be submitted to Keycare within 120 days of loss or theft of keys
9. Cover is subject to the terms, conditions, and claims procedure contained in the policy booklet and schedule

**\* Refer to your Policy Schedule for details of cover and call-out limits**

# Policy Summary (contd)

## ● Claim Notification

To make a claim call 0345 366 0228 and quote the fob number. You must report any claim to Keycare as soon as reasonably possible and within 30 days of the loss or theft of keys. You are responsible for the cost of preparing any claim under this policy.

## ● Cancellation

If the policy is cancelled within 14 days of either receiving the policy documentation, or from the start date of the policy (whichever is later) then any premium already paid will be returned, providing no claim has been made on the policy. If the policy is cancelled outside this period there is no entitlement to a refund of premium.

This cover is an add-on to the policyholder's car insurance cover. If the policyholder cancels their car insurance policy, the key cover will be automatically cancelled at the same time and no refund due.

## ● Comments and Complaints

We hope you will be completely happy with your Tesco Bank Key Cover policy and the service provided. However if you are not satisfied we would like to know and we will aim to sort it out as quickly and fairly as possible. We have the following complaint procedure which you can follow if you are dissatisfied with the service you have received.

### Step 1: Let us know

If you have a complaint about the sale of your policy:

- Telephone Tesco Bank Box Insurance on 0330 022 2202; or
- Write to Tesco Bank Box Insurance, Complaints, P.O. Box 1308, Mail Centre, Newcastle Upon Tyne, NE12 2BF

If you have a complaint about your claim or documents:

- Telephone Keycare on 0345 366 0228; or
- Write to Keycare and send by post to Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST; or by fax 0845 075 6180; or by email to [complaints@keycare.co.uk](mailto:complaints@keycare.co.uk)

### Step 2: Contact the Financial Ombudsman Service

If you are not satisfied with our final decision regarding your complaint or you have not received our final decision within eight weeks, you may ask the Financial Ombudsman Service to review your case by contacting:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567 Fax: 0207 964 1001 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following the complaints procedure or contacting the Financial Ombudsman Service at any stage of your complaint will not affect your legal rights.

## ● Financial Services Compensation Scheme (FSCS)

The Administrator, Keycare and the Insurer are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation if the Administrator, Keycare or the Insurer are unable to meet their obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

# Terms and Conditions

## ABOUT YOUR INSURANCE

Thank you for choosing Tesco Bank Key Cover, which is arranged and administered by Insure the Box Limited and underwritten by the **Insurer**, Ageas Insurance Limited. Claims are handled by Keycare Limited (trading as **Keycare**). **Keycare** is authorised and regulated by the Financial Conduct Authority, registration number 309514. The **Administrator** is authorised by the Financial Services Commissioner for Gibraltar and authorised and subject to limited regulation by the Financial Conduct Authority. The **Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The **Insurer's** registration number is 202039. The **Administrator's** registration number is 595264. This can be checked on the Financial Services Register by visiting the FCA website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 1116768 or the PRA on 020 7601 4878.

Tesco Bank Key Cover is subject to the terms, conditions, claims procedure, **Cover Limit** and exclusions contained in this **Policy**, in respect of an **Insured Event** which occurs within the **Territorial limits** and during the **Period of insurance**, for which **You** have paid or agreed to pay the premium.

## DEFINITIONS

Certain words have specific meanings and wherever they appear throughout this **Policy** they have been printed in bold to help **You** identify them.

**Administrator:** Insure the Box Limited, PO Box 1308, Mail Centre, Newcastle upon Tyne, NE12 2BF.

**Cover limit:** The maximum amount payable in aggregate in each **Period of insurance**, as shown in **Your Policy schedule** for each unique key **Fob**.

**Emergency:** a dependent of **Yours** is left unattended, unsupervised or uncared for, or there is a real and imminent danger to **You** or to the fabric of **Your Property/Vehicle**.

**Fob:** The numbered key **fob** issued to the **Policyholder** by **Keycare**, which **Keycare** has registered in the **Policyholder's** name.

**Home:** Any **Property** at which **You** live that an **Insured key** unlocks.

**Insurer:** Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

**Insured event:** The loss or theft of any **Insured key**, or any **Insured key** locked inside **Your Home** or **Vehicle** during the **Period of insurance**.

**Insured key:** Any of **Your** keys including any keys entrusted to **You** by, for example, a relative, friend, neighbour or employer.

**Keycare:** Keycare Limited, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST.

**Period of insurance:** The period shown in **Your Policy schedule** for which **You** have paid or agreed to pay the premium.

**Permanently lost:** **Insured keys** which remain lost after 48 hours have elapsed since the loss was reported to **Keycare**.

**Policy:** These Tesco Bank Key Cover terms and conditions and any changes to them.

**Policyholder:** The person in whose name **Keycare** has registered the **Fob**.

**Policy schedule:** The document headed Tesco Bank Key Cover **Policy schedule** giving details of the **Policyholder**, **Fob** number, **Cover limit** and **Period of insurance**.

**Property:** Any property or item that **Your Insured key** unlocks.

**Territorial limits:** The European Union.

**Vehicle:** Any **Vehicle** that **You** use which **Your Insured key** unlocks.

**You/your:** The **Policyholder**, any immediate member of their family living at the same address as the **Policyholder** and any named driver on the Tesco Car Insurance Policy Schedule during the **Period of insurance**.

## CLAIMS PROCEDURE AND CONDITIONS

### 1. Commencement and Duration of Cover

Cover commences 14 days after the date on which **Your Keycare Policy** is effective. This means **You** cannot claim for an occurrence before day 15 of the **Policy** in **Your** first year of cover. The 14 day exclusion period will not apply in future years provided that this cover is renewed alongside **Your** Tesco Bank Box Insurance with no lapse or cancellation of cover.

### 2. Claims Submission

To make a claim call 0345 366 0228 and quote the **Fob** number. **You** must report any claim to **Keycare** as soon as reasonably possible and within 30 days of the **Insured event**. **You** must submit valid receipts

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or invoices to **Keycare**, for payments **You** have made, within 120 days of the **Insured event**. **You** are responsible for any costs of preparing the submission.

### 3. **Theft**

If an **Insured key** has been stolen it must be reported to the police immediately and a crime reference number obtained.

### 4. **Fraud**

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **You** or anybody acting on **Your** behalf, including exaggeration of the claim, or submission of forged or falsified documents, **You** will not be entitled to any benefit under this **Policy** and criminal proceedings may follow.

### 5. **Maximum Number of Claims**

There is no limit to the number of separate claims which **You** may make within the **Period of insurance**, subject to the total aggregate sum payable in each **Period of insurance** not exceeding the **Cover limit**.

## GENERAL CONDITIONS

### 1. **Compliance and Precautions**

The insurance described in this **Policy** will only apply if **You** have complied with all the terms and conditions, and have followed the advice in the 'Looking after your Keys' section to protect the **Insured key** and minimise the cost of any claim.

### 2. **Cancellation**

The **Policyholder** may cancel this **Policy** at any time by contacting the **Administrator**, contact details can be found in your Tesco Car Insurance policy schedule. If the **Policyholder** cancels within 14 days of either receiving the **Policy** documentation, or from the start date of the **Policy** (whichever is later) then the **Administrator** will refund the cost of **Your** cover providing no claim has been made on the **Policy**.

If the **Policyholder** cancels outside this period there is no entitlement to a refund of premium and if the **Policyholder** pays their premiums by instalments, the remaining premium must be paid.

The **Administrator** or the **Insurer** can cancel this **Policy**, for a valid reason or on serious grounds, by sending **You** seven days' notice of cancellation to **Your** last known address. Examples of a valid reason or serious grounds may include, but are not limited to:

- Non-payment of premium (including missed direct debit payments) that is not resolved following our reminders;
- Failing to comply with the terms and conditions of this **Policy** and **Your** car insurance policy, as outlined in the respective policy booklets
- Failing to cooperate and/or provide the necessary information required to enable **Keycare**, or the **Administrator**, to administer **Your Policy**, claim or investigate fraud;
- Where fraud is suspected;
- Making a false statement or misrepresenting information to the **Administrator**;
- Where threatening, abusive or offensive behaviour has been used towards **Keycare** or the **Administrator**; and
- Where any change **You** tell us about and occurs during the term of **Your Policy**, that alters the information on **Your Policy** documents and results in us no longer being able to continue cover.

This cover is an add-on to the **Policyholder's** car insurance cover. If the **Policyholder** cancels their car insurance policy, the key cover will be automatically cancelled at the same time with no refund due. If **Your Policy** is cancelled by the **Administrator** or the **Insurer**, there is no entitlement to a refund, and if **You** pay by instalments, the remaining premium must be paid.

### 3. **Applicable Contract Law and Language**

**You** and the **Insurer** are free to choose the law applicable to this contract, but in the absence of agreement to the contrary the law of England and Wales will apply. All information relating to this contract will be in the English language.

# Terms and Conditions

## THIS POLICY WILL COVER

If during the **Period of insurance** and within the **Territorial limits** an **Insured key** is lost, stolen or locked inside your **Home** or **Vehicle**, the **Insurer/Keycare** will:

- a) Pay, up to the **Cover limit** as detailed in **Your Policy schedule**, for the cost or expense incurred due to the loss or theft of the **Insured key**, in accordance with the following table:

COST/EXPENSE INCURRED	EXTENT OF COVER AND LIMITATIONS
1. Locksmith charges for lost or stolen keys	<ul style="list-style-type: none"><li>If <b>You</b> have no access to <b>Your Vehicle/Home/Property</b></li><li>In the case of an <b>Emergency</b>, <b>You</b> have no immediate access to <b>Your Vehicle/Home/Property</b></li></ul>
2. Locksmith charges for keys locked in <b>Home</b> or <b>Vehicle</b>	<ul style="list-style-type: none"><li>If <b>You</b> have no immediate access to <b>Your Home</b> or <b>Vehicle</b></li></ul>
3. New locks (including reprogramming of immobilisers, infra-red handsets and alarm remote controls that are not integral to an <b>Insured key</b> )	<ul style="list-style-type: none"><li>If there is a security risk to <b>Your Vehicle/Home/Property</b> (which may arise from gaining entry to the <b>Property</b> in 1 or 2 above)</li></ul>
4. Replacement Keys (including any infra-red handset and/or alarm remote control which is integral to any <b>Insured key</b> if such cannot be reprogrammed)	<ul style="list-style-type: none"><li>Automatic replacement if an <b>Insured key</b> is stolen</li><li>If an <b>Insured key</b> is lost, replacement will only be provided if <b>You</b> have no access to <b>Your Home/Vehicle/Property</b>, or <b>Your Insured key</b> is deemed <b>Permanently lost</b></li><li>One key per lock per claim or for house keys up to three keys per lock per claim</li></ul>
5. Vehicle Hire	<ul style="list-style-type: none"><li>If <b>You</b> have no access to <b>Your Vehicle</b></li><li>Up to £40 per day with a maximum of three days of cover per <b>Insured event</b></li></ul>
6. Onward transport costs	<ul style="list-style-type: none"><li>If <b>You</b> have no access to <b>Your Vehicle</b> away from <b>Your Home</b></li><li>Up to £80 per <b>Insured event</b></li></ul>
7. Hotel or Accommodation costs	<ul style="list-style-type: none"><li>If <b>You</b> have no access to <b>Your Home</b></li><li>Up to £120 per <b>Insured event</b></li></ul>

- b) Pay a £10 reward to the finder of a lost **Insured key**.
- c) Provide an emergency helpline 24 hours a day, 365 days a year.

## THIS POLICY WILL NOT COVER

The **Insurer/Keycare** will not cover **You** in respect of:

- a) Any amount exceeding the **Cover limit** in aggregate in the same **Period of insurance**.
- b) Any **Insured event** not reported to **Keycare** within 30 days.
- c) Sums claimed where **You** do not submit valid receipts or invoices to **Keycare**, for payments **You** have made, within 120 days of the **Insured event**.
- d) **Insured keys** lost or stolen from someone other than **You**.
- e) Any associated costs (other than the cost of replacing the **Insured key**) where duplicate keys are available.
- f) Sums claimed for replacement keys exceeding a maximum of one per lock or three per lock for house keys.
- g) Wear and tear and/or general maintenance of locks and keys.
- h) Costs relating to a damaged or broken key or lock or keys broken in locks.



## Terms and Conditions (contd)

- i) Replacement locks or keys of a higher standard or specification than those replaced.
- j) The balance of vehicle hire charges over a maximum sum of £40 per day.
- k) Vehicle hire charges after the third day of hire.
- l) Charges or costs incurred where **Keycare** arranges for (and provides **You** with reasonable notice of) the attendance of a locksmith or other tradesman, agent or representative at a particular location and **You** fail to attend.
- m) Charges or costs incurred where **You** make alternative arrangements with a third party once **Keycare** has arranged for (and provided **You** with reasonable notice of) the attendance of a locksmith or other tradesman, agent or representative at a particular location and **You** fail to attend.
- n) The balance of onward transport costs over a maximum of £80 per **Insured event**.
- o) The balance of hotel or accommodation costs over a maximum of £120 per **Insured event**.
- p) Loss of any property other than an **Insured key** and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm remote.
- q) Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- r) Loss caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government, or public or local authority.
- s) Any loss of earnings or profits which **You** suffer as a result of the loss or theft of an **Insured key**.
- t) Claims arising from any deliberate or criminal act or omission by **You**.
- u) Loss or theft of an **Insured key** which occurs outside the **Period of insurance**.
- v) Any loss of market value to **Your Vehicle** as a result of loss or theft of the **Insured keys**.
- w) Keys lost or stolen that do not belong to **You** unless **You** are responsible for them.
- x) Any claims for replacement locks for any property that is not **Yours**.

### RECORDING CALLS

All telephone calls to **Keycare** are recorded to:

- Provide a record of the instructions received from **You**.
- Help monitor quality standards and assist with staff training.
- Meet legal and regulatory requirements.

### COMMENTS AND COMPLAINTS

We hope **You** will be completely happy with **Your** Tesco Bank Key Cover **Policy** and the service provided. However if **You** are not satisfied we would like to know and we will aim to sort it out as quickly and fairly as possible. We have the following complaints procedure which **You** can follow if **You** are dissatisfied with the service **You** have received.

Step 1: Let us know

If **You** have a complaint about the sale of **Your** policy:

- Telephone Tesco Bank Box Insurance Complaints on 0330 022 2202; or
- Write to Tesco Bank Box Insurance Complaints, P.O. Box 1308, Mail Centre, Newcastle Upon Tyne, NE12 2BF

If **You** have a complaint about **Your** claim or documents:

- Telephone **Keycare** on 0345 366 0228; or
- Write to **Keycare** and send by post to Complaints, Keycare, 2-3 Quayside House, Quayside, Salts Mill Road, Shipley, West Yorkshire BD18 3ST; or by fax 0845 075 6180; or by email to [complaints@keycare.co.uk](mailto:complaints@keycare.co.uk)

Step 2: Contact the Financial Ombudsman Service

If **You** are not satisfied with our final decision regarding **Your** complaint or **You** have not received our final decision within eight weeks, **You** may ask the Financial Ombudsman Service to review **Your** case by contacting:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567 Fax: 0207 964 1001 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following the complaints procedure or contacting the Financial Ombudsman Service at any stage of **Your** complaint will not affect **Your** legal rights.

## Terms and Conditions (contd)

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The **Administrator**, **Keycare** and the **Insurer** are covered by the Financial Services Compensation Scheme (FSCS) which means that **You** may be entitled to compensation if the **Administrator**, **Keycare** or the **Insurer** are unable to meet their obligations to **You**. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

### DATA PROTECTION

Please make sure **You** read this notice carefully. In this notice we, us and our means Tesco Bank, Tesco plc and its subsidiaries, **Keycare** and the **Insurer**.

#### How we use your personal information

We will use personal information which has been given to us to manage this **Policy** and any other Tesco Bank products **You** may have, including handling underwriting and claims and issuing policy renewal documents to **You**. These activities may involve us releasing personal information to other insurers, regulatory authorities or agents providing services to us, to **You**, or on our behalf. Some of these agents may be based outside the European Economic Area but we will make provision for **Your** personal information to be protected whilst being transferred to and processed in these countries.

We may use **Your** personal information and information about **Your** use of our products and services to carry out research and analysis about our products and services, as well as to service **Your** needs in connection with **Your Policy**.

#### Your electronic information

If **You** contact us electronically, we may collect **Your** electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **Your** service provider.

#### Marketing purposes

We will only send **You** information about other Tesco products and services that we think **You** would like to hear about and offers from other carefully chosen companies if **You** told us that **You** are happy for us to do this. **You** can contact us at any time to give notice to stop data being used for marketing purposes by calling 0345 673 0000

We may release **Your** personal information to others:

- If we need to do this to manage **Your** policy with us (as set out above)
- In connection with any research or analysis that we are carrying out (as mentioned above)
- Where we need to do so in order to prevent fraud (as mentioned below)
- If we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority)
- In other circumstances where **You** have given **Your** permission.

If we change the way that we use **Your** personal information, we will write to **You** to let **You** know. If **You** do not agree to that change in use, **You** must let us know as soon as possible.

#### Sharing information to prevent fraud

If false or inaccurate information is provided and fraud is either identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries. We can provide the names and addresses of the agencies we use if **You** would like a copy of **Your** information held by them. Please contact us to obtain these details. The agencies may charge a fee.

#### Sensitive information

Some of the personal information that we ask **You** to provide may be sensitive personal data, as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to **Your** health, race, religion and any criminal convictions that **You** have. We will only use sensitive personal data about **You** for the specific purposes of dealing with **Your Policy** and to provide the services described in **Your Policy** documents.

# Helpline Card

Note your fob number on this card and carry in your purse or wallet

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If your keys are lost or stolen call Keycare immediately on:

**0345 366 0228**

# Helpline Card

Note your fob number on this card and carry in your purse or wallet

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If your keys are lost or stolen call Keycare immediately on:

**0345 366 0228**

## How to make a claim if your keys are lost or stolen

### When you discover that your keys are missing:

- Please call our 24 hour Emergency Helpline
- Have your unique key fob number ready to enable us to retrieve your policy details

You will be asked to confirm the circumstances of lost or stolen keys, allowing us to agree the best course of action.

**24hr Recovery Assistance**

Emergency Lost and Stolen Helpline:

**0345 366 0228**

**TESCO** Bank Key Cover

**24hr Recovery Assistance**

Emergency Lost and Stolen Helpline:

**0345 366 0228**

**TESCO** Bank Key Cover

## General Enquiries

Should you have any enquiries about your Tesco Bank Box Insurance Policy contact Tesco Bank Box Insurance. Customer Services number is:

**Tel: 0330 022 2202**

**Web: [service@boxins.tescobank.com](mailto:service@boxins.tescobank.com)**

Lines are open between 8am and 8pm Monday to Friday, 9am to 4pm on Saturdays and 10am to 4pm on Sundays. Calls may be recorded.

Remember to inform us if you change address

**[www.tescobank.com](http://www.tescobank.com)**

 Please recycle me