

Tesco Car Insurance – Policy Summary

Keyfacts

Your policy summary

Please read this document carefully. Full terms and conditions can be found within the Policy Booklet.

Features of Tesco Car Insurance policy

This Tesco Car Insurance Motor policy is underwritten and administered by RSA Insurance Ireland Limited (RSA) and will run for 12 months, that is the period from the effective date in the schedule to the date prior to the renewal date and any further period for which you have paid or agreed to pay and RSA have accepted your premium.

This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits and significant or unusual exclusions to help you decide if the policy is right for you. A significant exclusion is something which may affect your decision about whether this policy meets your needs.

If you'd like to see all of the terms and conditions of cover please request a free copy of our Policy Booklet or go online to www.tesco.ie. If you take out a policy you will be sent a copy automatically. It is important that you read the Policy Booklet carefully when you receive it to make sure the level of cover is right for you. .

Depending on the terms, exceptions and conditions of this policy, the following sections will apply when cover is:

Comprehensive - 1, 2, 3, 4, 5, 6, 7 8 and 9

Third party fire & theft - 1, 2, 6 7 8 and 9 (applies only for loss or damage to your car caused directly fire and theft by fire, self-ignition, lightning, explosion, theft or attempted theft). Windscreen damage may not apply.

Significant features of Tesco Car Insurance

This policy provides cover for:

Section 1 – Liability to third parties and legal costs. Damage to third party property is covered up to €30,000,000.

We may insure the named policyholder to drive other cars in certain circumstances. This is explained in more detail at Section 1 of your policy,. Your certificate of motor insurance will tell you whether you have this benefit. Cover is limited to third party only.

Section 2 – Loss or Damage by Fire or theft, including cover to replace locks or keys up to €1000

Section 3 – Windscreen and other window glass – up to full replacement cost

Section 4 – Accidental Damage to your car. You must pay the first €300 of any claim for loss or damage under this section.

Extensions to sections 2 3 and 4

- Replacement of your car with a new one if it is written off
- Courtesy car cover while your car is being repaired or recovered
- Cover under Sections 2 3 ad 4 extended to Europe for up to 31 days

Section 5 – Additional Benefits

- Injury cover for you and your Spouse - cover of €30,000 for death or serious injury, and cover for a stay in hospital following an accident
- Personal belongings cover up to an amount of €500
- Fire Brigade charges of up to €1000
- Medical expenses for anyone in your car injured in an accident of up to €250

Section 6 – No Claims Discount and No Claims Discount Protection options

Section 7 – Endorsements

Section 8 – Cover for Trailers

Section 9 – Breakdown Assistance cover for Ireland and the UK

How to make a claim

You can contact us 24 hours a day, 365 days a year on Tesco Accident Line at (1850 665 775).