

# Extra products and services with your Tesco Clubcard Credit Card

As a Tesco Clubcard Credit Cardholder, you can take advantage of the extra products and services explained below. We have arranged with specialist insurance companies to devise the best possible package of cover for you. Summary details are included in this document; more information will be supplied in the Welcome Pack. Please note: There is a charge for Cardholder Payment Protection and Card Protection. You can apply for Cardholder Payment Protection and Card Protection by ticking the relevant box(es) on the application form.

Tesco Personal Finance acts as an agent of the insured for insurance products, which includes payment protection and card protection insurance. As an agent, we can transmit orders on your behalf to the product producers and from time to time, we may change product producer.

## 1. CARDHOLDER PAYMENT PROTECTION

**Insurers:** The insurer of this policy is Pinnacle Insurance plc. Cardiff Pinnacle is a trading name of Pinnacle Insurance plc. A BNP Paribas company. Pinnacle Insurance plc is authorised by the Financial Services Authority in the United Kingdom, and regulated by the Central Bank of Ireland.

**Cover:** If you are unable to work for 14 consecutive days or more as a result of an accident or sickness, a monthly benefit will be payable to your account on the 15th day. Thereafter the monthly benefit will be payable for each 30 consecutive days of disability. If you are unable to work for 30 consecutive days for unemployment a monthly benefit will be payable to your account on day 31 and for each period of 30 consecutive days of unemployment thereafter. The monthly benefit is equal to 10% of the outstanding balance on your last statement before your claim (minimum €8). The payments will continue until you return to work or when 12 monthly benefits have been paid for one disability or unemployment claim, whichever happens first. If you die then the outstanding balance on your last statement before your death will be paid, subject to a maximum of €12,000. If you die as a result of an Accidental Bodily Injury then your claim value will be double your outstanding balance.

**Eligibility:** To be eligible for cover under this policy you must at the policy commencement date be:

- aged between 18 and 65 (cover ceases at age 65);
- permanently living in the Republic of Ireland; and
- in active employment or self-employment and have been so continuously for the 6 months immediately prior to the commencement date.

**Cost:** The monthly insurance cost is 72c for every €100 outstanding. Premiums are payable during the period of insurance even if you are claiming.

**Example of exclusions:** Any disability or unemployment claim that arises as a result of:

- medical condition that you knew about, or ought reasonably to have known about, or for which you received advice, counselling or treatment in the 12 months before the commencement date. However you will be able to claim for a disability if you are symptom free from that condition for a period of 24 months prior to the claim;

- chronic condition, your wilful deliberate actions, drug addiction or drug dependence or taking alcohol or drugs, except under a doctor's direction (unless that direction relates to the treatment of drug addiction or dependence); or
- war, invasion, riot, revolution or any similar events are also excluded.

Any unemployment claim where:

- you lose your job or are advised that you will lose your job within 60 days of the commencement date;
- you knew you would lose your job at the commencement date; or
- you resign or accept voluntary redundancy or early retirement.

A full list of exclusions and cover limitations can be found in the policy wording.

**Cancellation:** You can cancel your policy at any time. If you cancel the policy within 30 days of receiving the policy documents you will receive a full refund of any premium you have paid, provided you have not made a claim. If you cancel your cover after this period, no refund will be payable. To cancel please contact: Tesco Personal Finance, Customer Services, PO Box 7520, Freepost, Dublin 4.

**Duration of cover:** The policy renews each month and will end when: your credit card agreement stops or is assigned or transferred to someone else; when you retire from work or you reach 65; the date you or we cancel this insurance; the date you fail to pay your monthly premium; or the date you die, whichever happens first.

**Choice of law:** If you buy insurance in Ireland, you can choose which law applies to the insurance. Irish law will apply unless we make a written agreement saying otherwise before the insurer issues the policy.

**Further information and complaints procedure:** If you have a problem with the service you receive, you can write to the Customer Relations Manager, Cardiff Pinnacle, 51-52 Fitzwilliam Square West, Dublin 2. Phone: 1890 818 982.

If you are still not satisfied, any enquiries or complaints you may have regarding this insurance cover should be addressed to the Manager, Tesco Personal Finance, Customer Services, PO Box 7520, Freepost, Dublin 4.

If we cannot resolve your complaint to your satisfaction you may be entitled to complain to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2

## 2. CPP CARD PROTECTION

**Administrator:** Card Protection is provided by Homecare Insurance Limited, PO Box 3899 Dublin 1. Registered Office: Holgate Park, York, YO26 4GA. Registered in England No 2793290. Authorised and regulated by the UK Financial Services Authority. CPP is a registered trademark of CPP Group Plc. Homecare Insurance Limited is authorised and regulated by the UK Financial Services Authority.

**What is provided:** Fraud Cover if your cards are lost or stolen; one free call from anywhere in the world to report a loss; Card Cancellation and Replacement Facility; emergency cash advances.

**Cancellation:** Remember that you have a right to cancel your policy. If you decide to cancel within 21 days of your start date or 14 days of your renewal date, please call us on +44 1904 544 695 and we will cancel your policy right away and refund the payment you have made. Please note that if you choose to cancel your policy outside of the cooling off periods shown above, you will not be entitled to a refund.

**Choice of law:** This policy is governed by and must be interpreted in line with English law. We, the insurer and you agree that any disputes may be settled only in the English courts.