

Tesco Personal Finance plc (trading as Tesco Bank) registered in the UK, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank's Financial Services Register number is 186022.

This is a summary of cover and exclusions available under Family Legal Guard Policy. It does not include the full policy benefits, limits and exclusions. The full terms and conditions can be found in the Home Insurance Policy Booklet which can be found at www.tescobank.com and will be provided at the conclusion of the contract. This should be read in conjunction with your Policy Schedule and Statement of Fact.

What is this type of insurance?

Family Legal Guard provides insurance to cover you for certain types of legal action(s).



What is insured?

- ✓ **Up to £100,000 legal advisers' costs up to pursue or defend a claim in the following situations:**
- ✓ **Employment Disputes:** Action against an employer arising from a dispute relating to your contract of employment.
- ✓ **Contract:** Following a breach of a contract you have for: buying or renting goods or services for your private use; selling your own personal goods; buying or selling your main home; renting your main home as a tenant.
- ✓ **Property:** Damages against a person or organisation that causes damage to your main home or your personal effects.
- ✓ **Personal Injury:** To pursue a legal action for personal injury or death against the person or organisation directly responsible.
- ✓ **Tax:** Costs incurred by an accountant if you are subject to a formal enquiry into your personal tax affairs.

Legal defence:

- ✓ If you are charged by the police, the Health and Safety Executive, or others with a power to prosecute in your role as an employee;
- ✓ In prosecution brought against you in a court of criminal jurisdiction;
- ✓ In a civil action brought against you for compensation under Section 13 of the Data Protection Act 1998;
- ✓ In civil proceedings brought against you under legislation for unlawful discrimination;
- ✓ Motor prosecutions brought against you; and
- ✓ In a dispute over something left to you in a will.
- ✓ **Absence from Work:** Up to £100 per day for the duration you are off work while attending jury service.
- ✓ **European Legal and UK Tax Helpline.**



What is not insured?

- ✗ **Employment disputes:** Action against an employer where all internal disciplinary, investigatory and grievance procedures have not yet concluded.
- ✗ **Contract:** Claims where you act as the landlord or claims relating to a dispute with a financial services supplier, including insurance companies.
- ✗ **Property:** Compulsory purchase of, or restrictions or controls placed on property under the order of any government or public or local authority.
- ✗ **Personal Injury:** Costs arising from medical or clinical treatment, advice, assistance or care.
- ✗ **Tax:** An investigation by the Special Investigations Office or the Special Compliance Office of HM Revenues and Customs.
- ✗ **Legal Defence:** Where you are being prosecuted for alleged offences including parking offences or involving driving without motor insurance or a valid license, assault, violence or dishonestly.

Are there any restrictions on cover?



- ! We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%;
- ! We won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you;
- ! We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval;
- ! Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates;
- ! If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man and the Channel Islands. You also benefit from cover in the European Union for some sections of your cover as listed in your policy booklet.



What are my obligations?

- 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. You must check all documents carefully to make sure that the cover meets your needs. 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 the administrator if you are in any doubt that your policy details are correct.
- You must tell us as soon as is practically possible of any changes to the information you have provided which is detailed in your Statement of Fact and Schedule.
- If you choose to pay for your insurance by monthly instalments, you will need to sign and return a Consumer Credit Agreement form in the pre-addressed envelope which will be in your welcome pack.
- You must notify us immediately after you become aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

You can pay your premium in full by credit or debit card or we may provide the option to pay monthly instalments by Direct Debit.

If you choose to pay by monthly instalments you may need to pay a deposit using your debit or credit card, followed by monthly payments by Direct Debit, spread across the policy term. By paying monthly you will enter into a Consumer Credit Agreement and interest will be chargeable at the rate shown in your quote.



When does the cover start and end?

This is an annual insurance policy.

If your Tesco Bank Home Insurance policy is cancelled at any time, this policy will automatically terminate.



How do I cancel the contract?

You can cancel your Family Legal Guard any time by contacting Tesco Bank.

If you cancel your policy within 14 days of receiving the policy documentation (or from the start date of the policy if this is later) and no claims have been made, any premium already paid will be returned.

If your policy is cancelled after 14 days, no refund will be provided, and if you pay your premiums by instalments, the remaining premium must be paid.

If your Tesco Bank Home Insurance policy is cancelled at any time, this policy will automatically terminate.