

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 Tesco Bank Motor Legal Protection. It does not include the full policy benefits, limits and exclusions. The full terms and conditions can be found in the Motor 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?

Motor Legal Protection provides insurance to cover costs for certain types of legal action(s).



What is insured?

- ✓ **We'll cover a legal advisers' costs up to £100,000 to help you pursue or defend a claim in the following situations:**

Uninsured Loss Recovery & Personal Injury

- ✓ To pursue damages claims arising from a road traffic accident;
- ✓ Whilst you are in, boarding or alighting the vehicle against those whose negligence has caused your injury or death; and/or
- ✓ Against those whose negligence has caused you to suffer loss of your insurance policy excess or other out of pocket expenses.
- ✓ **European Legal and UK Tax Helpline.**



What is not insured?

- ✗ Claims relating to an agreement you have entered into with another person or organisation;
- ✗ We won't cover events that occurred before the policy began.



Are there any restrictions on cover?

- ! Cover is dependent on there being a valid claim under your Tesco Bank Car Insurance policy and the injury being sustained as a direct result of the same event;
- ! 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 your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount being claimed.



Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man and the Channel Islands. You also benefit from cover where claims arise, or where proceedings are brought in The European Union.



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 customer services 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, Schedule or Certificate of Motor Insurance.
- 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 as soon as possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- You must supply all of the information which we 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 Car Insurance policy is cancelled at any time, this policy will automatically terminate.



How do I cancel the contract?

You can cancel your Motor Legal Protection at any time by contacting Tesco Bank.

You have a 14 day cooling-off period from the receipt of your policy booklet to cancel cover. To exercise your right to cancel during the cooling-off period please contact Tesco Bank, who will also arrange a refund of your premium provided you have not already made a claim under your policy.

If you cancel your policy after 14 days, Tesco Bank will refund any premium paid for the remaining insured period, as long as no claims have been made in the current insured period.

If your Car Insurance policy is cancelled at any time, this policy will automatically terminate.