

Motor Legal Cover

Insurance Product Information Document

Company: Underwritten by AXA Insurance UK plc

Product: Bank of Scotland Car Insurance Motor Legal Cover

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.

Registered address 20 Gracechurch Street, London, EC3V 0BG, England.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Motor Legal Cover provides insurance to cover up to £100,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your Policy Wording and Insurance Schedule.



What is insured?

✓ **Personal Injury and Uninsured Loss Recovery:**

The costs for recovering uninsured losses which arise directly from a road traffic accident involving your car within the territorial limits and during the period of insurance which causes:

- Yours or a named drivers death or injury;
- Damage to your car;
- Damage to any property in your car which you or a named driver own or are legally responsible for; or
- Any other uninsured losses you or a named driver suffer.

✓ **Motor Prosecution Defence:** To defend a legal action in respect of a motoring offence, arising from your or a named driver's use of your car.



What is not insured?

✗ **Pre-Inception Incidents:** We won't cover events that started before the policy began.

✗ **Prospects of Success:** We won't cover any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.

✗ **Proportionality:** Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount of damages being claimed.

✗ **Approved Costs:** 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.

✗ In respect of Motor prosecution defence:

Claims for the defence of motor prosecutions arising from or relating to:

- a. prosecutions resulting from drink or drug (whether prescribed or otherwise) related offences;
- b. parking or obstruction offences;
- c. you driving a motor vehicle without valid motor insurance;
- d. offences related to driving licences or vehicle documentation.

Claims for the defence of motor prosecutions where:

- a. you or the named driver are entitled to a grant of legal aid or where funding is available from another public body, a trade union, employer or any other insurance policy;
- b. your motor insurers have agreed to provide your or the named driver's legal defence.



Are there any restrictions on cover?

! Your Own Advisers' Costs: 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.

! Withdrawn Claims: If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

! The most we will pay will be £100,000 for any claim or claims arising from any one incident. This total includes all your costs and all your opponent's costs.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in the United Kingdom, or the European Union.



What are my obligations?

- You must notify claims as soon as possible once you become aware of the insured event and within no more than 180 days of you becoming aware of the insured event.
- 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 as a one-off payment annually or in monthly instalments.



When does the cover start and end?

Cover starts on the date you have selected when purchasing your Motor Legal Cover policy and will end on the expiry of your Bank of Scotland Car Insurance Policy.



How do I cancel the contract?

You can cancel this Policy at any time by heading to your online account.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.