



DASDRIVE PLUS

LEGAL PROTECTION

KEY FACTS BROCHURE

**HAD AN ACCIDENT? CALL US NOW ON
0800 783 6066**



FIRST FOR JUSTICE



WHY YOU NEED DASDRIVE PLUS LEGAL PROTECTION

- **PERSONAL INJURY COVER**
- **RECOVERY OF UNINSURED LOSSES**
- **REPLACEMENT HIRE VEHICLE**
- **EUROPEAN LEGAL PROTECTION**
- **MOTOR LEGAL ADVICE HELPLINE SERVICE**

DASDrive Plus legal protection is designed to help you if a motor accident was not your fault and you have suffered an injury or incurred other losses which are not covered under your motor insurance policy, or you need a replacement hire vehicle.

For legal protection to apply the prospects of a successful outcome for your claim must be at least 51%.



WELCOME TO DASDRIVE PLUS LEGAL PROTECTION

There's no doubt that any legal dispute, especially when related to a motor accident, can be both expensive and highly stressful. This is where DASDrive Plus legal protection can help. We give you peace of mind and an unrivalled pedigree of expertise and experience, all at low cost.

You will have the support and expertise of legal and insurance professionals who truly understand the law and claims processes inside out.





ABOUT DAS

As Europe's market leader and the UK's largest legal expenses insurance company, DAS has an enviable reputation to maintain. Our legal and insurance professionals are all experts in their field, with in-depth knowledge of how the legal system works for both claimants and defendants. These professionals and the experience DAS has gained from over 30 years in business combine to give you a clear and decisive legal advantage. From the moment you call us, our specially trained motor claims handlers will assist you with all aspects of your claim.

HOW WE WILL HELP

Giving a brief description of your claim to the Motor Claims Centre will enable them to ensure it is handled as quickly and efficiently as possible.

LEGAL PROTECTION

If you are involved in an accident that was not your fault, you have a legal right to claim back any losses which are not covered under your motor insurance policy from the person who caused the accident. With DASDrive Plus legal protection, we will endeavour to recover these and give you the security of knowing that your problem rests in our hands.



Uninsured losses can include the following:

- Compensation for bodily injury or death of any person travelling in or on your vehicle.
- Your policy 'excess' under your comprehensive motor insurance policy. If we can recover your losses in full, your no-claims bonus should not be affected.
- Accident repair costs if you do not have comprehensive insurance cover.
- Compensation for damage to personal property belonging to any person travelling in or on your vehicle.

Often, our fully trained and experienced motor claims handlers can negotiate full recovery of your claim outside the courts. If this is not possible, or where bodily injury is involved, we refer your case to a lawyer for further action. We pay all costs up to £100,000 for each claim, including solicitors' and barristers' fees, court costs and expenses for expert witnesses.

REPLACEMENT VEHICLE HIRE

If the accident was entirely the other person's fault, and your vehicle cannot be driven, we can arrange to supply you with a replacement hire vehicle.

EUROPEAN COVER

Our legal protection cover applies to the United Kingdom and most other European countries. So, when you drive your car in Europe you have the peace of mind of knowing you have the benefit of DASDrive Plus legal protection and our legal advice helpline.

POLICY SUMMARY

This policy summary provides key information about DASDrive Plus legal protection, which you should read. It does not contain full terms and conditions of the policy, which you can find in the DASDrive Plus legal protection policy document. Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year.

DASDrive Plus legal protection is a legal expenses insurance contract which helps you to recover uninsured losses and costs from the person responsible following a motor accident, and provides a replacement hire vehicle.

DAS Legal Expenses Insurance Company Limited ('DAS') is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>We will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.</p> <p>We will appoint our preferred choice of law firm to deal with your claim and will pay their costs and expenses, which include opponents' costs.</p>	<p>There are reasonable prospects of success for the duration of the claim.</p> <p>External costs are limited to £100,000.</p> <p>If you want to use your choice of law firm, any costs they incur above what we would have paid our preferred law firm will be your responsibility. We will not pay them. The amount we will pay a law firm (where acting as the appointed representative) is currently £100 per hour. This amount may vary from time to time.</p> <p>Costs incurred before we have accepted a claim.</p> <p>Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose the representative who will help you.</p>	<p>Page 9, LEGAL PROTECTION: OUR AGREEMENT 1</p> <p>Page 9, LEGAL PROTECTION: OUR AGREEMENT 5</p> <p>Page 9, 1 UNINSURED LOSS RECOVERY: WHAT WE WILL PAY (i); and WHAT WE WILL NOT PAY</p> <p>Page 11, POLICY EXCLUSIONS 2</p> <p>Page 13, POLICY CONDITIONS 1 (a) and (b)</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>1 UNINSURED LOSS RECOVERY AND PERSONAL INJURY We, or if we agree it is necessary, external lawyers that we will appoint, will negotiate to recover uninsured losses and costs following an event which:</p> <p>(a) causes damage to your vehicle or to personal property in it; or</p> <p>(b) injures or causes the death of you or your passengers.</p>	<p>It must be more likely than not that the insured person will recover damages.</p> <p>Anyone claiming must be in or on your vehicle with your permission when the damage and/or injury is caused.</p> <p>Your vehicle being used by anyone, with your permission, who does not have valid motor insurance.</p>	<p>Page 9, LEGAL PROTECTION: OUR AGREEMENT 1</p> <p>Page 5, THE MEANING OF WORDS IN THIS POLICY: INSURED PERSON Page 9, 1 UNINSURED LOSS RECOVERY: WHAT WE WILL PAY (a) and (b)</p> <p>Page 11, POLICY EXCLUSIONS 6</p>
<p>2 REPLACEMENT HIRE VEHICLE We can arrange to supply you with a replacement hire vehicle following an accident involving your vehicle and another vehicle.</p>	<p>This service is available in England and Wales, on the mainland of Scotland and Northern Ireland, and the Isle of Man, Jersey and Guernsey.</p> <p>Replacement vehicle hire costs are payable only if the accident was entirely the other person's fault and your vehicle cannot be driven.</p> <p>We will choose the vehicle hire company and the type of vehicle to be hired.</p> <p>We will decide how long a vehicle can be hired for.</p> <p>You must tell us as soon as the insured vehicle becomes available for you to drive again.</p> <p>A replacement hire vehicle will only be provided if you meet the age and licensing rules of the vehicle hire company we choose and you must follow any terms and conditions of hire.</p> <p>We are unable to provide a replacement hire vehicle if the driver at fault cannot be identified or traced.</p>	<p>Page 7, HOW WE CAN HELP</p> <p>Page 10, 2 REPLACEMENT HIRE VEHICLE WHAT WE WILL PAY (a) and (b)</p> <p>Page 10, 2 REPLACEMENT HIRE VEHICLE PROVIDED THAT (ii)</p> <p>Page 10, 2 REPLACEMENT HIRE VEHICLE PROVIDED THAT (iii)</p> <p>Page 10, 2 REPLACEMENT HIRE VEHICLE PROVIDED THAT (iv)</p> <p>Page 10, 2 REPLACEMENT HIRE VEHICLE PROVIDED THAT (v)</p> <p>Page 10, 2 REPLACEMENT HIRE VEHICLE WHAT WE WILL NOT PAY 1</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>3 TELEPHONE HELPLINE</p> <p>Legal advice service For legal protection: UK, EU member states and other specific European nations.</p>	<p>Calls for advice in countries outside of England and Wales are available 9am-5pm, Monday to Friday, excluding public and bank holidays.</p>	<p>Page 3, LEGAL ADVICE SERVICE</p>
<p>Countries covered For legal protection: UK, EU member states and other specific European nations.</p> <p>For replacement vehicle hire: England and Wales, the mainland of Scotland and Northern Ireland, and the Isle of Man, Jersey and Guernsey.</p>		<p>Page 5, THE MEANING OF WORDS IN THIS POLICY: COUNTRIES COVERED</p>
<p>Law that applies This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise the law of England and Wales applies.</p>		<p>Page 15, POLICY CONDITIONS 14</p>

CANCELLATION RIGHTS

You can cancel this policy by telling us within 14 days of taking it out, or at any time afterwards as long as you tell us at least 14 days beforehand. We can cancel this policy at any time as long as we tell you at least 14 days beforehand.

Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.

MAKING A CLAIM

You must give DAS details of any claim as soon as possible.

Act quickly after an accident and call us on **0800 783 6066** to report a claim.

If you are calling outside of the UK, please phone us on **+44 29 2085 4069**

The telephone line is available 24 hours a day, seven days a week. The Motor Claims Centre is available 8am-8pm, Monday to Friday, 8am-5pm Saturday and 9am-5pm on bank holidays (excluding Christmas Day and New Year's Day). If you call outside these times we will take details of your claim and call you back.



HOW TO MAKE A COMPLAINT

We always aim to give you a high quality service. If you think we have let you down, you can contact us by:

- phoning **0344 893 9013**
- emailing **customerrelations@das.co.uk**
- writing to the **Customer Relations Department | DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH**
- completing our online complaint form at **www.das.co.uk**

Further details of our internal complaint-handling procedures are available on request.

If you are not happy with the complaint outcome or if we've been unable to respond to your complaint within 8 weeks, you can ask the Financial Ombudsman Service for a free and independent review of your complaint.


You can contact them by:

- phoning **0800 023 4567** (free from mobile phones and landlines) or **0300 123 9123**
- emailing **complaint.info@financial-ombudsman.org.uk**
- writing to **The Financial Ombudsman Service | Exchange Tower | London | E14 9SR**

Further information is available on their website: **www.financial-ombudsman.org.uk**

Using this service does not affect your right to take legal action.

The Financial Ombudsman's role is to assess our handling of a claim in light of the policy terms. It is not to assess the quality of legal advice. If you are unhappy with the service provided by an appointed representative the relevant complaint-handling procedure is available on request.



**DAS Head and Registered Office:
DAS Legal Expenses Insurance Company Limited |
DAS House | Quay Side | Temple Back | Bristol | BS1 6NH**

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk

QUALITY POLICY

Our aim is to meet your expectations and needs by providing quality products and services. This has been recognised by our ISO9001 quality rating and Investors in People Award. Every one of our employees is a responsible member of our team and we expect them to make sure that the quality of the product and service you receive is always maintained.

HOW DO YOU ARRANGE COVER?

Nothing could be more straightforward. Simply pay the appropriate premium (plus tax) direct to your insurance adviser.

If you would like more information first, please ask your adviser for a copy of the policy wording.

MAKING A CLAIM

ACT QUICKLY AFTER AN ACCIDENT

Call us now on **0800 783 6066** to report a claim.

If you are calling outside of the UK, please phone us on **+44 29 2085 4069**.
For more about making a claim, please see page 9.



Agent's address

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority | DAS Legal Expenses Insurance Company Limited | Head and registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH | Registered in England and Wales | Company Number 103274 | Website: www.das.co.uk | DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority | Registered number 423113 | DAS Law Limited | Head and registered office: North Quay, Temple Back, Bristol BS1 6FL | Website: www.daslaw.co.uk | Registered in England and Wales | Company number 5417859