

# DAS Legal Expenses Insurance

## Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Limited  
Product: DASDrive

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions. It also provides cover for legal costs if you're prosecuted for a motoring offence.

### What is this type of insurance?

If you are involved in a motor accident that wasn't your fault, motor legal expenses insurance provides cover to help you recover any losses that are not covered by your motor insurance policy from the person at fault. It also provides cover for legal costs if you're prosecuted for a motoring offence.



### What is insured?

#### Accident Assistance

##### **Vehicle recovery**

- ✓ A range of recovery services if your vehicle can't be driven following an accident

##### **Vehicle repair**

- ✓ Management of repairs to the insured vehicle if it is comprehensively insured or if the accident was not your fault

##### **Vehicle hire**

- ✓ Provision of a hire vehicle via a credit hire agreement if yours cannot be driven, following an accident that wasn't your fault
- ✓ A courtesy vehicle if we are managing repairs to the comprehensively insured vehicle and we are unable to provide you with a hire vehicle

##### **Payment of your motor insurance policy excess**

- ✓ Payment of your comprehensive motor insurance excess if we arrange a replacement hire vehicle and manage repairs to the insured vehicle

#### Legal Protection

##### **Uninsured loss recovery and personal injury**

Following an accident that wasn't your fault, recovery of compensation for losses that are not covered by your motor insurance policy such as:

- ✓ Damage to the insured vehicle
- ✓ Damage to personal belongings
- ✓ Death or injury to the driver or passengers

##### **Motor Prosecution Defence**

- ✓ Defence if you are prosecuted for a motoring offence

##### **Telephone Helplines**

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical information
- ✓ Counselling service



### What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Events or disputes that started before the date your cover begins
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers - this is currently £100 per hour (this amount may vary from time to time)



### Are there any restrictions on cover?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest
- ! **Vehicle recovery** costs if the insured vehicle is not in need of repair and is not comprehensively insured
- ! **Vehicle repair** claims if the insured vehicle is not comprehensively insured or if the accident was your fault
- ! **Vehicle Hire** claims
  - where the accident was not entirely the other drivers fault
  - If you are claiming against an uninsured or untraceable driver
  - Where you do not meet the hire company's conditions of hire or you will not sign a hire agreement
- ! **Payment of your motor insurance policy excess** if we can't recover this from the driver at fault for the accident, you may be required to reimburse us any excess we've paid on your behalf
- ! **Uninsured loss recovery and personal injury** claims where the accident was your fault
- ! **Motor prosecution defence** claims:
  - relating to parking or obstruction offences, insurance offences or challenging a fixed penalty notice
  - where you have not reported the claim to us within 10 days of receiving a written Notice of Intended Prosecution



## Where am I covered?

- ✓ For vehicle recovery, vehicle repair and vehicle hire, the mainland of England, Wales and Scotland
- ✓ For uninsured loss recovery, personal injury and motor prosecution defence the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey



## What are my obligations?

### It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



## When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



## When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motor insurance policy is cancelled all cover under this policy will also end.



## How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact your insurance intermediary.