



MOTOR ASSISTANCE GOLD

BREAKDOWN AND ACCIDENT ASSISTANCE

KEY FACTS BROCHURE

wiser choice
INSURANCE SERVICES



FIRST FOR JUSTICE



WHY YOU NEED MOTOR ASSISTANCE GOLD

COVER

- **24-HOUR HELPLINE SERVICES**
- **ROADSIDE ASSISTANCE**
- **ROADSIDE REPAIRS**
- **RECOVERY SERVICE**
- **GET-YOU-TO-YOUR-DESTINATION SERVICE**
- **MESSAGE RELAY**
- **HOME BREAKDOWN**



WELCOME TO MOTOR ASSISTANCE GOLD

DAS Motor Assistance Gold cover is a peace-of-mind package for drivers in the UK. If something goes wrong with your vehicle, just one phone call to DAS means that help is on the way.

Unlike many other breakdown policies, this policy will cover whoever is driving the vehicle in the event of a breakdown or accident. It also extends to any caravan or trailer on tow at the time.





WHY THIS COVER IS VITAL

Most vehicles today have complicated engine management systems. When they go wrong, specialist knowledge is needed to repair them. DIY roadside repairs are an option only for the simplest of breakdowns.

Motorway recovery rates and minimum charges by garages can be very costly. Just one call-out fee will far exceed your premium for DAS Motor Assistance Gold cover. What's more, it can be very difficult to find a breakdown service when you need it most. In contrast, DAS operators are on standby 24 hours a day, 365 days a year, alerting mobile units within minutes of your call. With cover in place, there are no emergency call-out charges and the first hour's labour at the roadside is free.

ACCREDITED OPERATORS

All agents we use to provide service to you under this policy have been vetted for their professionalism and compliance with quality standards.

We provide extensive and rapid access to suitable repairers where necessary. We are not tied to any single company or organisation. This gives us greater flexibility at times of peak demand, such as bank holidays, to get help to you as quickly as at other times.



NO PROBLEM!

Although DAS cover is inexpensive, it is not restrictive. In addition to attending a breakdown or accident, we will help in many other ways.

Flat battery? We will jump-start your vehicle or charge the battery, as appropriate. Puncture? Call us to fit your serviceable spare.

However old your vehicle, it is covered while in the UK.

THE SMALL PRINT

A full policy wording is available on request.

Cars, car-derived vans and motorcycles are eligible for DAS Motor Assistance Gold. Please ask for details of separate policies which cover purpose-built vans and other commercial vehicles.

POLICY SUMMARY

This policy summary provides key information about Motor Assistance Gold which you should read. It does not contain the full terms and conditions of the policy, which can be found in the Motor Assistance Gold policy document.

Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year or until you have made six claims if this is sooner.

Motor Assistance Gold is an Assistance Insurance contract. It will assist you or anyone driving your vehicle with your permission if the insured vehicle is immobilised due to a breakdown, accident or theft.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
We will organise and provide emergency assistance as described below 24 hours a day, 365 days a year if the vehicle you have insured with us breaks down.	Your vehicle must not weigh more than 3.5 tonnes gross vehicle mass or be over 5.5 metres in length or 2.3 metres wide. You are covered for a maximum of six breakdowns a year.	THE MEANING OF WORDS IN THIS POLICY Vehicle COVER
EMERGENCY ROADSIDE REPAIRS AND HOME BREAKDOWN We will select a contractor and arrange for them to attend the scene of the breakdown and, where possible, carry out emergency repairs to your vehicle.	Cover is limited to the contractor's call-out costs and up to one hour's labour costs.	ASSISTANCE SERVICES UNDER THIS POLICY 1 EMERGENCY ROADSIDE REPAIRS AND HOME BREAKDOWN
VEHICLE RECOVERY We will take your vehicle and anyone in it to a suitable repairer or to your home if this is nearer. The policy covers the cost of this.	Cover applies if your vehicle cannot be repaired where you break down within one hour of our arrival. Recovery is to a single destination.	ASSISTANCE SERVICES UNDER THIS POLICY 2 VEHICLE RECOVERY

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>GETTING YOU TO YOUR DESTINATION We will arrange and pay either:</p> <ul style="list-style-type: none"> ■ to transport your vehicle, or you and your passengers, or both to a destination(s); or ■ for you to hire a vehicle to continue your journey; or ■ to transport you and your passengers to a hotel and reimburse the cost of your overnight hotel accommodation. 	<p>Cover applies if your vehicle cannot be repaired on the same day as the breakdown.</p> <p>You and your passengers must all go to the same destination.</p> <p>A category A vehicle will be supplied.</p> <p>You will have to pay the hotel bill and claim reimbursement under your policy.</p> <p>The most you can be reimbursed is £50 per person, per night for accommodation. The most you can claim for the cost of your transport to the hotel and your accommodation is £300 per breakdown.</p> <p>You must send all receipts in support of your claim.</p> <p>DAS will decide how best to help you.</p>	<p>ASSISTANCE SERVICES UNDER THIS POLICY 3 GETTING YOU TO YOUR DESTINATION</p> <p>(a)</p> <p>(a)</p> <p>(a)</p> <p>(c) and CONDITIONS (i)</p> <p>CONDITIONS (ii)</p>
<p>EMERGENCY MESSAGE SERVICE When you contact us to report a breakdown claim you can ask us to pass on a message to a member of your family, friend or work colleague.</p>		<p>ASSISTANCE SERVICES UNDER THIS POLICY 4 EMERGENCY MESSAGE SERVICE</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
	<p>We cannot accept claims:</p> <ul style="list-style-type: none"> ■ within the first 48 hours of you taking out cover unless your Motor Assistance Gold policy is taken out at the same time as another agreement (such as your motor insurance policy); ■ if you run out of oil, fuel or water; ■ if your vehicle is unsafe or unroadworthy or has not been routinely serviced. <p>The cost of vehicle storage charges, parts, fuel or repair materials, replacement of broken windows or keys.</p> <p>Recovery of a vehicle that cannot be recovered by a standard trailer or transporter.</p> <p>You must stay with your vehicle until help arrives.</p> <p>Transport of any animal or livestock is at our discretion and your liability.</p>	<p>WHAT IS NOT COVERED BY THIS POLICY 1</p> <p>(and CONDITIONS 2)</p> <p>WHAT IS NOT COVERED BY THIS POLICY 2</p> <p>5</p> <p>CONDITIONS 4</p> <p>6</p>
<p>TERRITORIAL LIMIT United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands.</p>		<p>THE MEANING OF WORDS IN THIS POLICY Territorial limit</p>

CANCELLATION RIGHT

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

In the event of a breakdown call our Motor Assistance helpline on **0800 121 4923** and confirm your name, the registration number, the make, model and colour of your vehicle, and the nature and location of the breakdown. Lines are open 24 hours a day, 365 days a year.



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/about-das/complaints**

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

WHY TAKE DAS COVER?

DAS is very experienced in providing help to motorists after accidents and breakdowns. Always at the forefront of technology, our assistance operation boasts some of the friendliest and best-trained helpline advisers.

HOW TO CONTACT US

Dial the DAS emergency number shown on your policy document from any phone, including mobiles. When using SOS phones on UK motorways, tell the police operator that your motoring organisation is DAS. We will need your location and car registration number. There is no policy number to remember. With DAS on your side, peace-of-mind motoring comes as standard.

HOW TO ARRANGE COVER

Simply pay the premium (plus tax) which your insurance adviser tells you.



Agent's address

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 | DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH | Registered in England and Wales | Company Number 103274 | Website: www.das.co.uk