



DASDRIVE

ACCIDENT ASSISTANCE & LEGAL PROTECTION

KEY FACTS BROCHURE

For recovering your vehicle, notifying your insurer, replacement hire vehicles or courtesy cars, arranging repairs and securing compensation

HAD AN ACCIDENT? CALL US NOW

0344 561 1878

wiser choice
INSURANCE SERVICES



FIRST FOR JUSTICE



WHY YOU NEED DASDRIVE ACCIDENT ASSISTANCE & LEGAL PROTECTION

ACCIDENT ASSISTANCE

- **VEHICLE RECOVERY AND VEHICLE REPAIR**
- **REPLACEMENT HIRE VEHICLES AND COURTESY VEHICLES**
- **PRE-PAYMENT OF MOTOR INSURANCE POLICY EXCESS**

Accident assistance provides recovery and repair services. We can recover your vehicle if it is immobilised or unsafe to drive after an accident. If your vehicle is comprehensively insured, or if the accident was not your fault, we can arrange and manage repairs to your vehicle. In these circumstances, we can also arrange to supply you with a replacement vehicle via a hire agreement, or a courtesy vehicle.

LEGAL PROTECTION

- **PERSONAL INJURY COVER**
- **RECOVERY OF UNINSURED LOSSES**
- **EUROPE-WIDE LEGAL PROTECTION**
- **MOTOR PROSECUTION DEFENCE**
- **HELPLINE SERVICES FOR LEGAL AND TAX ADVICE, HEALTH AND MEDICAL INFORMATION AND COUNSELLING**

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.



WELCOME TO DASDRIVE ACCIDENT ASSISTANCE & LEGAL PROTECTION

There's no doubt that being involved in a motor accident can be highly stressful and it's often difficult to know who to turn to first. This is where DASDrive accident assistance & legal protection can help.

DASDrive accident assistance & legal protection is designed to give you the peace of mind of knowing that we are here to help you every step of the way after a motor accident, from recovery of your vehicle from the scene of the accident to recovery of your uninsured losses if the accident was not your fault.

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 Customer Claims Unit will enable them to ensure it is handled as quickly and efficiently as possible.

ACCIDENT ASSISTANCE

After an accident, as well as providing legal advice and assistance, we can provide a range of recovery services for your vehicle if it is immobilised or unsafe to drive.

We can also arrange and manage repairs to your vehicle if it is insured comprehensively, or if the accident was not your fault.

If the accident was entirely the other person's fault, we can arrange to supply you with a replacement vehicle via a hire agreement and we will recover the rental charges from the person who was at fault. If we arrange to supply you with a replacement hire vehicle and manage any repairs to your vehicle, we can also arrange to pay your policy excess under your comprehensive motor insurance policy.

If the accident was your fault and we are managing the repairs to the comprehensively insured vehicle, we can provide you with a courtesy vehicle.



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 accident assistance & 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.

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 legal protection and our legal advice helpline.

POLICY SUMMARY

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

DASDrive accident assistance & 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.

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 an 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, WHAT WE WILL PAY (i)</p> <p>Page 9, WHAT WE WILL PAY (ii); and Page 9, WHAT WE WILL NOT PAY</p> <p>Page 10, POLICY EXCLUSIONS 2</p> <p>Page 11, POLICY CONDITIONS 1 (a) and (b)</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>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 4, THE MEANING OF WORDS IN THIS POLICY: INSURED PERSON</p> <p>Page 9, WHAT WE WILL PAY (a) and (b)</p> <p>Page 10, POLICY EXCLUSIONS 6</p>
<p>VEHICLE RECOVERY We will provide a free recovery service if your vehicle needs to be repaired and is insured comprehensively.</p> <p>In other circumstances we can recover your vehicle at your request, although you will be responsible for paying the recovery costs.</p>	<p>This service is available on the mainland of England, Wales and Scotland only.</p>	<p>Page 8, ACCIDENT ASSISTANCE</p>
<p>VEHICLE REPAIR We can arrange and manage repairs to your vehicle if it is insured comprehensively or if the accident was not your fault.</p>	<p>This service is available on the mainland of England, Wales and Scotland only.</p>	<p>Page 8, ACCIDENT ASSISTANCE</p>
<p>VEHICLE HIRE We can arrange to supply you with a replacement vehicle via a hire agreement and we will recover the rental charges from the person who was at fault for the accident.</p> <p>Where a hire vehicle is not provided, and we are managing the repairs to the comprehensively insured vehicle, we can provide you with a courtesy vehicle regardless of who was at fault for the accident.</p>	<p>This service is available on the mainland of England, Wales and Scotland only.</p> <p>A replacement vehicle will only be provided if you meet the hire company's conditions of hire.</p> <p>You must sign a hire agreement.</p> <p>You are not insured against hire costs for a replacement vehicle.</p> <p>We are unable to provide a replacement hire vehicle if the driver at fault cannot be identified or traced.</p>	<p>Page 9, ACCIDENT ASSISTANCE</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>PRE-PAYMENT OF MOTOR INSURANCE POLICY EXCESS</p> <p>If we arrange a replacement vehicle via a hire agreement and manage repairs to your vehicle, we can arrange to pay your policy excess under your comprehensive motor insurance policy.</p>	<p>You must agree to DAS pursuing the value of the excess as part of your claim for uninsured losses.</p> <p>You may be required to sign an agreement.</p> <p>You must reimburse us the amount of any excess that we have paid on your behalf but have been unable to recover.</p>	<p>Page 8, ACCIDENT ASSISTANCE: 4 PAYMENT OF YOUR MOTOR INSURANCE POLICY EXCESS</p>
<p>MOTOR PROSECUTION DEFENCE</p> <p>We will defend an insured person's legal rights if they are prosecuted for a motoring offence in connection with the use or ownership of the insured vehicle.</p>	<p>We will not cover parking or obstruction offences, insurance offences or challenging a fixed penalty notice.</p>	<p>Page 9, LEGAL PROTECTION: WHAT WE WILL PAY AND WHAT WE WILL NOT PAY (B)</p>
<p>TELEPHONE HELPLINE</p> <p>Legal advice service Advice on personal legal problems under UK and EU law. Available 24 hours, seven days a week.</p> <p>Tax advice service Personal taxation advice under UK law. Available 9am-5pm, Monday to Friday, excluding public and bank holidays.</p> <p>Health and medical information service Help and information on health and fitness. Available 9am-5pm, Monday to Friday, excluding public and bank holidays.</p> <p>Counselling service Our qualified counsellors provide support in dealing with worrying problems. Available 24 hours, seven days a week.</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>No cover for costs of using referral services.</p>	<p>Page 2, LEGAL ADVICE SERVICE</p> <p>Page 2, TAX ADVICE SERVICE</p> <p>Page 2, HEALTH AND MEDICAL INFORMATION SERVICE</p> <p>Page 2, COUNSELLING SERVICE</p>
<p>Countries covered For legal protection: UK, EU member states and other specific European nations.</p>		<p>Page 4, 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 13, 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 **0344 561 1878** to report a claim.

If you are calling outside of the UK, please phone us on **+44 29 2085 7215**

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/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 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 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

DAS Law Limited Head and Registered Office:
DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

QUALITY POLICY

Our aim is to meet your expectations and needs by providing quality products and services. This has been recognised through our quality accreditations 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 **0344 561 1878** to report a claim.

If you are calling outside of the UK, please phone us on **+44 29 2085 7215**.
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 (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 | 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 | Registered in England and Wales | Company Number: 5417859 | Website: www.daslaw.co.uk