



# DASDrive<sup>®</sup> Plus

Legal Protection & Assistance



## Why you need DASDrive® Plus

### Standard cover

- Personal injury cover
- Recovery of policy excess
- Recovery of uninsured losses
- Replacement vehicle hire
- Accident repair
- European cover

### 24-hour helpline services

- Legal advice service
- Tax advice service
- Drivers assistance service
- Health & medical information service
- Counselling

## DASDrive® Plus Legal Protection & Assistance

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 can help. We provide you with peace of mind and an unrivalled pedigree of expertise and experience, all at low cost.

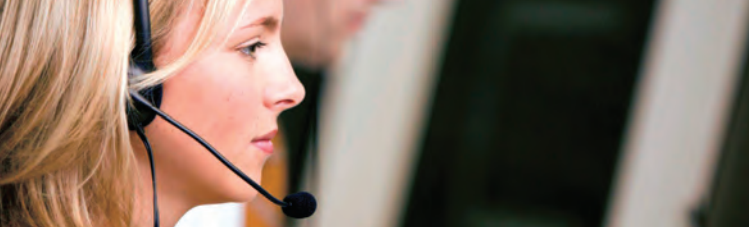
If you are involved in an accident which is not your fault, you have a legal right to claim back your uninsured losses from the person who caused the accident. With DASDrive® Plus, we will endeavour to recover these and give you the security of knowing that your problem rests in our hands.

### Uninsured losses can include the following:

- **Compensation if you are injured** or compensation for your family if you are killed.
- **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.
- **Reasonable hire charges for a replacement vehicle** while yours is being repaired or compensation for you not being able to use your vehicle.
- **Accident repair costs** if you do not have comprehensive insurance cover.
- **Compensation for damage** to your clothes, luggage or personal belongings.

***Remember that if you do not have DAS protection to recover all of your uninsured losses from the other side, you will usually lose your no-claims bonus.***

[www.das.co.uk](http://www.das.co.uk)



## How DAS will help

So, what exactly are you going to gain?

Put simply, the support and expertise of legal and insurance professionals who truly understand the law and claims processes inside out. With the help of our assistance helplines, we keep your interests firmly in focus.

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 solicitor 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.



## How we handle your claim

To start your claim as quickly as possible, DAS has created a dedicated Customer Claims Unit. From the moment you call us, our specially trained claims handlers will assist you with all aspects of your claim.

A brief description of your claim will enable the Customer Claims Unit to ensure your claim is handled as efficiently as possible. If your claim involves bodily injury, they will automatically refer the case to a solicitor.

The efficiency of DAS staff means that we can quickly arrange on-the-spot assistance such as providing a fully insured replacement vehicle. We can also arrange to move your vehicle from the scene of the accident to a repair garage, as well as arranging emergency accommodation which could include part of your uninsured loss claim. Following an accident, we can pass on messages to relatives, friends or colleagues, as well as having counsellors on hand to provide support.

Working with our multi-million-pound Motor Claims Centre, which boasts a team of nearly 115 professionals handling over 100,000 claims a year, our Customer Claims Unit aims to continually ensure the highest levels of customer service.

This policy summary provides key information about **DASDrive<sup>®</sup> Plus Legal Protection**, which you should read. It does not contain full terms and conditions of the policy, which can be found in the **DASDrive<sup>®</sup> 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<sup>®</sup> Plus is a legal expenses insurance contract which helps you to recover uninsured losses and costs from the person responsible if your vehicle is accidentally damaged.**

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p><b>Uninsured Loss Recovery and Personal Injury</b> 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 kills 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><b>THIS IS YOUR DASDRIVE<sup>®</sup> PLUS LEGAL PROTECTION POLICY</b>, third bullet point.</p> <p><b>THE MEANING OF WORDS IN THIS POLICY: Insured person and Insured incident.</b></p>
<p><b>Replacement Vehicle Hire Costs</b> Replacement vehicle hire costs that we have agreed to if your vehicle is damaged in a collision.</p>	<p>Availability of hire vehicles is limited to cars and standard commercial vehicles.</p>	<p><b>THE MEANING OF WORDS IN THIS POLICY: Vehicle hire costs</b></p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
	<p>Vehicle hire costs are payable only if the collision was entirely the other person's fault and your vehicle cannot be driven.</p> <p>Only costs charged by:</p> <ul style="list-style-type: none"> <li>a lawyer agreed, or</li> <li>vehicle hire company selected;</li> </ul> <p>by DAS are covered.</p> <p>External costs are limited to £100,000 and this includes opponents' costs.</p> <p>Costs incurred before DAS agrees to arrange vehicle hire or appoint a representative to help an insured person.</p> <p>Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.</p> <p>DAS will choose the vehicle hire company, type of vehicle to be hired and decide how long the vehicle can be hired for.</p> <p>An insured person must meet the age and licensing conditions of the vehicle hire company chosen by DAS and must follow any conditions of hire.</p>	<p><b>Insured incident</b></p> <p><b>WHAT IS COVERED:</b> second paragraph; and <b>CONDITIONS 2</b></p> <p><b>WHAT IS COVERED,</b> third paragraph.</p> <p><b>WHAT YOU ARE NOT COVERED FOR 2</b></p> <p><b>CONDITIONS 2</b></p> <p><b>CONDITIONS 10(b) and (c)</b></p> <p><b>CONDITIONS 10(d)</b></p>

Features and benefits	Significant exclusions or limitations	Policy section
<p><b>24 Hour Telephone Helplines</b></p> <p><b>EuroLaw Legal Advice</b> Advice on personal legal problems within UK and EU law.</p> <p><b>Tax Advice</b> Personal taxation advice.</p> <p><b>Health &amp; Medical Information Service</b> Provides help and information on health and fitness.</p> <p><b>Drivers Assistance</b> We will arrange help if your vehicle cannot be driven because of an accident or breakdown.</p> <p><b>Counselling</b> The DAS qualified counsellors provide support in dealing with worrying problems.</p>	<p>Cannot be used to diagnose health problems.</p> <p>The contractor's charges are your responsibility.</p>	<p><b>HELPLINE SERVICES</b></p>
<p><b>Territorial Limits</b></p> <p><b>For uninsured loss recovery and personal injury claims</b> UK, EU member states and other European countries.</p> <p><b>For vehicle hire costs</b> England and Wales, mainland Scotland, Northern Ireland, the Isle of Man, Jersey and Guernsey.</p>		<p><b>THE MEANING OF WORDS IN THIS POLICY, Territorial limit.</b></p>
<p><b>Applicable Law</b> This policy is governed by English law.</p>		<p><b>CONDITION 11</b></p>

## Cancellation right

We hope you are happy with the cover DASDrive® Plus provides. However, you can cancel the policy at any time by telling the person who sells you this policy. We can cancel the policy at any time as long as we give you at least 14 days notice. You can ask the person who sells you this policy about getting a refund of premium you have paid if the policy is cancelled.

## Making a claim

If you have a claim, please ring to tell us about it as soon as possible and within six months of your accident.

Telephone **0800 783 6066** to report your claim.

## How to make a complaint

If you have a complaint about our service or about the way we have treated you, please write to our Customer Relations Department at our Head Office address shown below.

Alternatively you can telephone us on **0117 934 0066** or email us at **customerrelations@das.co.uk**

A copy of our internal complaint-handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

### Head 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 depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS.

## European cover

Our legal expenses cover applies to the United Kingdom and nearly every other European country. So, when you drive your car in Europe you have the benefit of DASDrive® Plus Legal Protection, backed by the services of over 150 DAS claims offices and a network of appointed lawyers who are ready to assist you.

The replacement vehicle hire service is available on the mainland of Great Britain, Northern Ireland, the Isle of Man, Jersey and Guernsey. All drivers must meet the conditions of the hire company.

## 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.

## You are not alone

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.

## 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, ask them for a copy of the policy wording. DAS can also help with many motor legal problems. Speak to your insurance adviser for more details.



ISO 14001  
EMS 73389



ISO 27001  
IS 88644



ISO 9001  
FS 32318



DAS Legal Expenses Insurance Company Limited. Head and registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Telephone 0117 934 2000 Fax: 0117 934 2109 Website: [www.das.co.uk](http://www.das.co.uk). Registered in England and Wales. Company Number 103274. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Agent's Address