



# FAMILY CLASSIC

CHANNEL ISLANDS

KEY FACTS BROCHURE



FIRST FOR JUSTICE



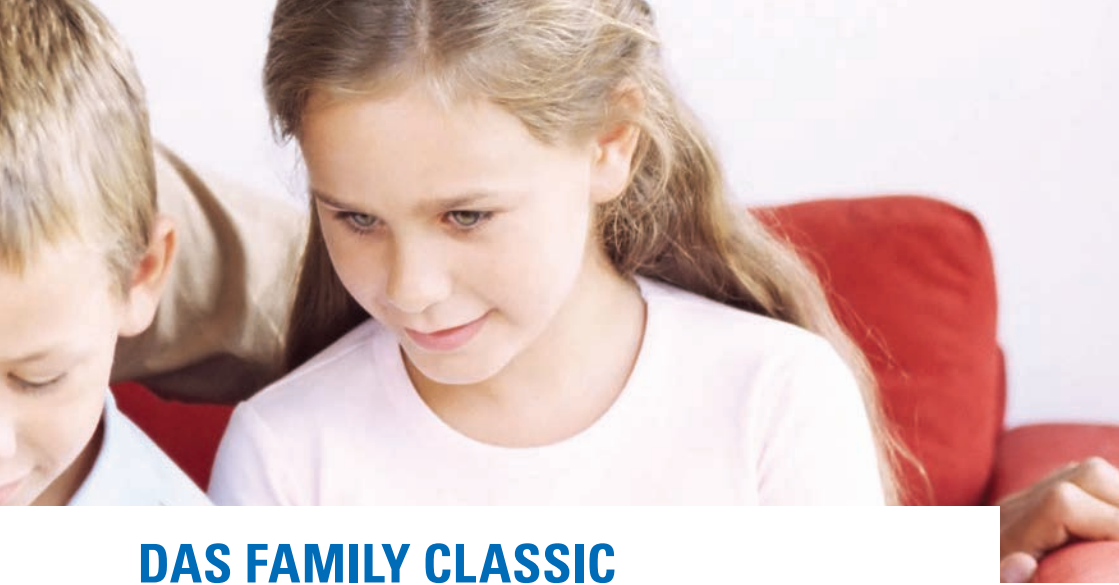
## **WHY YOU NEED DAS FAMILY CLASSIC**

### **COVER**

- **EMPLOYMENT COVER**
- **CONSUMER CONTRACT DISPUTES**
- **PERSONAL INJURY**
- **NEIGHBOUR PROBLEMS**
- **TAX INVESTIGATIONS**
- **IDENTITY THEFT**

### **HELPLINE SERVICES**

- **LEGAL ADVICE SERVICE**
- **UK TAX ADVICE SERVICE**
- **HEALTH & MEDICAL INFORMATION SERVICE**
- **COUNSELLING SERVICE**
- **IDENTITY THEFT SERVICE**



## DAS FAMILY CLASSIC

**In our everyday lives, we all face situations that could require legal help if difficulties arise. A problem with your employer; an injury that is the result of someone else's negligence; a dispute over faulty goods or services – these are all common issues that could require expert legal help to resolve.**

If the worst did happen to you or a member of your family, would you be able to face the prospect of a daunting, time-consuming and expensive legal dispute alone? Unfortunately, the legal aid system is now only available to a select few. The costs of seeking professional legal advice can prevent most people pursuing or defending their legal rights.

DAS family classic is designed to provide expert legal help and assistance. Just as important, it offers the financial support to protect you and your family, so you won't have the worry of overstretching your resources.





## **FREE AND CONFIDENTIAL HELPLINES FOR SUPPORT WHEN YOU NEED IT MOST**

**It's impossible to predict the timing or nature of legal problems. That's why DAS family classic gives you access to telephone advice information and assistance services.**

Our family helpline provides access to our professional legal advice teams, staffed by solicitors and other legal advisers. You can consult them as often as you need about a personal legal issue.

There is also a health and medical information service, providing useful non-diagnostic advice and information on general health issues. And there's a confidential counselling service that provides access to a qualified counsellor for all your family.

For more details, see the **Key Facts** section of this leaflet.

## CLAIM SCENARIO – HOW DAS CAN HELP



### UNFAIRLY DISMISSED FROM WORK

A policyholder contacted us claiming he had been unfairly dismissed from work. The reasons given for his dismissal were that he had refused to attend training courses and that he had no respect for his manager.

Our policyholder claimed both these statements were untrue. He believed his dismissal was based solely on comments he had made when asked to speak openly and honestly about his manager at an appraisal meeting.

**DAS appointed a lawyer to represent him and the case was found in his favour. Our policyholder was awarded £19,000 in compensation. All the legal costs were met by his DAS family classic policy.**



## PREFERRED LAW FIRMS

**Often we can negotiate a full settlement of your claim outside the courts using an experienced law firm of our choice. If this is not possible, and legal action through the courts is necessary, we advise that you continue to use our choice of law firm.**

We regularly audit the law firms we use, and they are also regulated by their own governing bodies. We will choose a particular firm for its expertise in the relevant area of the law. This is why we always recommend that you use the firm we choose.





## SOME TYPICAL EXAMPLES OF CLAIMS

### **EMPLOYMENT DISPUTES**

Your employer dismisses you unfairly and you wish to be compensated.

### **EMPLOYEES' LEGAL DEFENCE**

Following an accident that injures a work colleague, you are prosecuted under health and safety legislation.

### **TAX PROTECTION**

HM Revenue & Customs, the Comptroller of Taxes in Jersey or the Director of Income Tax in Guernsey decides to investigate your affairs following submission of your personal tax return.

### **JURY SERVICE**

You are called to serve at a trial that lasts several weeks and wish to recover your lost salary.

### **PROPERTY PROTECTION**

Your conservatory is damaged from building work on a neighbour's roof.

### **PERSONAL INJURY**

Injury forces you to take time off work and you could be entitled to damages.

### **IDENTITY THEFT**

Your credit rating is affected because someone has run up a huge debt in your name.

### **CONTRACT DISPUTES**

Recently installed windows in your home were not fitted correctly and you are having difficulty in making the company make good the problem.

### **EUROPEAN COVER**

A trip abroad results in personal injury, forcing you to claim compensation through a European court.

## POLICY SUMMARY

**This policy summary gives key information about DAS family classic which you should read. It does not contain the full terms and conditions of the policy, which you can find in the DAS family classic policy document.**

Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year.

DAS family classic is a legal expenses insurance contract. It will help you by providing legal advice and representation if you, or family members who always live with you, have a legal dispute that is insured under the policy.

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>For the incidents and circumstances listed below 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 £50,000.</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.</p> <p>Costs incurred before we have given our written acceptance of 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 7, <b>OUR AGREEMENT (1)</b></p> <p>Page 7, <b>WHAT WE WILL PAY (a)</b></p> <p>Page 7, <b>WHAT WE WILL NOT PAY (a)</b></p> <p>Page 12, <b>POLICY EXCLUSIONS 2</b></p> <p>Page 13, <b>POLICY CONDITIONS 1 (b)</b></p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p><b>1 EMPLOYMENT DISPUTES</b> We will pursue and defend legal rights in a dispute arising from a contract of employment.</p>	<p>Disciplinary hearings or internal grievance procedures.</p> <p>Settlement agreements while you are still employed.</p>	<p>Page 8, <b>WHAT IS NOT COVERED UNDER 1 EMPLOYMENT DISPUTES (a)</b></p> <p>Page 8, <b>WHAT IS NOT COVERED UNDER 1 EMPLOYMENT DISPUTES (c)</b></p>
<p><b>2 CONTRACT DISPUTES</b> We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.</p>	<p>You must enter into the contract during the period of insurance.</p> <p>The amount in dispute must be more than £250 inc. VAT or GST.</p> <p>Building work or design, where the contract value exceeds £5,000 inc. VAT or GST.</p> <p>Disputes arising from a loan, mortgage, pension or investment.</p> <p>A motor vehicle owned by or hired or leased to you.</p>	<p>Page 8, <b>WHAT IS COVERED UNDER 2 CONTRACT DISPUTES, PLEASE NOTE THAT (i)</b></p> <p>Page 8, <b>WHAT IS COVERED UNDER 2 CONTRACT DISPUTES PLEASE NOTE THAT (ii)</b></p> <p>Page 8, <b>WHAT IS NOT COVERED UNDER 2 CONTRACT DISPUTES (a)</b></p> <p>Page 8, <b>WHAT IS NOT COVERED UNDER 2 CONTRACT DISPUTES (c)</b></p> <p>Page 8, <b>WHAT IS NOT COVERED UNDER 2 CONTRACT DISPUTES (e)</b></p>
<p><b>3 PERSONAL INJURY</b> We will pursue claims for accidental death or bodily injury.</p>	<p>Illness or bodily injury that happens gradually.</p>	<p>Page 8, <b>WHAT IS NOT COVERED UNDER 3 PERSONAL INJURY (a)</b></p>
<p><b>4 CLINICAL NEGLIGENCE</b> We will pursue claims where a single negligent medical act or procedure causes death or bodily injury.</p>	<p>Alleged failure to correctly diagnose the condition.</p>	<p>Page 9, <b>WHAT IS NOT COVERED UNDER 4 CLINICAL NEGLIGENCE (a)</b></p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p><b>5 PROPERTY PROTECTION</b> We will pursue claims following damage to your home or your personal possessions.</p> <p>Cover extends to problems such as nuisance and trespass or similar actions under Jersey, Guernsey, Alderney or Sark law.</p>	<p>Property damage must exceed £250.</p> <p>The first £250 of any claim.</p>	<p>Page 9, <b>WHAT IS COVERED UNDER 5 PROPERTY PROTECTION (a)</b></p> <p>Page 9, <b>WHAT IS NOT COVERED UNDER 5 PROPERTY PROTECTION (c)</b></p>
<p><b>6 TAX PROTECTION</b> Representing your rights throughout a comprehensive investigation by HM Revenue &amp; Customs, the Comptroller of Taxes in Jersey or the Director of Income Tax in Guernsey of your personal tax return.</p>	<p>Investigations where you are self-employed, a sole trader or in a business partnership.</p>	<p>Page 10, <b>WHAT IS NOT COVERED UNDER 6 TAX PROTECTION (a)</b></p>
<p><b>7 JURY SERVICE AND COURT ATTENDANCE</b> Payment of salary or wages while you attend a court or tribunal as requested by your appointed representative, perform jury service or are carrying out activities set out in your action plan under identity theft cover.</p>	<p>Any claim if you are unable to prove your loss.</p>	<p>Page 10, <b>WHAT IS NOT COVERED UNDER 7 JURY SERVICE AND COURT ATTENDANCE</b></p>
<p><b>8 LEGAL DEFENCE</b> Defence of criminal prosecutions and civil actions for unlawful discrimination or breaches of data protection legislation arising from your work as an employee.</p>	<p>Payment of court orders.</p> <p>Any claim relating to you driving a motor vehicle.</p>	<p>Page 12, <b>POLICY EXCLUSIONS 3</b></p> <p>Page 10, <b>WHAT IS NOT COVERED UNDER 8 LEGAL DEFENCE</b></p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p><b>9 IDENTITY THEFT</b></p> <p>You can access the identity theft support service through the identity theft helpline.</p> <p>We will assign you a personal caseworker who will give you telephone advice and a personal action plan to help regain your identity. We will pay various communication and administrative costs necessary to reinstate your identity.</p> <p>If legal action is necessary to reinstate your identity or defend any case brought against you by traders, we will pay the costs of a lawyer to represent you. We will cover the costs of signing statutory declarations and any loan rejection or re-application fees.</p>	<p>Fraud committed by any insured person under this policy.</p> <p>Losses arising from your business activities.</p> <p>You must take reasonable action to prevent the misuse of your identity and must notify banks and building societies as soon as possible if you become aware of anyone trying to misuse your identity.</p>	<p>Page 11, <b>WHAT IS NOT COVERED UNDER 9 IDENTITY THEFT PROTECTION (a)</b></p> <p>Page 11, <b>WHAT IS NOT COVERED UNDER 9 IDENTITY THEFT PROTECTION (b)</b></p> <p>Page 11, <b>WHAT IS COVERED UNDER 9 IDENTITY THEFT PROTECTION PLEASE NOTE THAT (i) and (iii)</b></p>
<p><b>TELEPHONE HELPLINES</b></p> <p><b>Legal advice service</b></p> <p>Advice on personal legal problems under the laws of any European Union country, the Isle of Man, Jersey and the Bailiwick of Guernsey, Switzerland and Norway. Available 24 hours, seven days a week.</p> <p><b>Tax advice service</b></p> <p>Personal taxation advice under UK law. Available 9am - 5pm, Monday to Friday, excluding public and bank holidays.</p>	<p>Advice about the law in countries outside of England and Wales is available 9am - 5pm, Monday to Friday, excluding public and bank holidays.</p>	<p>Page 2, <b>HELPLINE SERVICES</b></p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p><b>TELEPHONE HELPLINES CONTINUED</b></p> <p><b>Health and medical information service</b> Help and information on health and fitness. Available 9am - 5pm, Monday to Friday, excluding public and bank holidays.</p> <p><b>Counselling service</b> Our qualified counsellors provide support in dealing with worrying problems. Available 24 hours, seven days a week.</p> <p><b>Identity theft service</b> Advice on protecting your identity. Available 8am - 8pm, seven days a week.</p>	<p>No cover for costs of using referral services.</p> <p>Need to be resident in the UK or Channel Islands.</p>	<p>Page 2, <b>HELPLINE SERVICES</b></p>
<p><b>Countries covered</b> The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands for most insured incidents but cover for contract disputes and personal injury extends to EU member states and other specific European nations.</p>		<p>Page 4, <b>THE MEANING OF WORDS IN THIS POLICY</b></p>
<p><b>Law that applies</b> 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, <b>POLICY CONDITIONS 14</b></p>

# CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However, you can cancel the policy without notice within 14 days of taking it out.

After this you can cancel it at any time by telling the person who sells you the policy, but you must give 14 days' notice of cancellation.

You can ask the person who sells you this insurance about getting a refund of premium if you cancel the policy.

# MAKING A CLAIM

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

You can telephone us on **0844 893 9011** to make a claim. At this point we will not be able to tell you whether you are covered but we will pass the information you have given to our claims handling teams and explain what to do next. Lines are open 24 hours a day, 365 days a year.

Calls may be recorded.

# CLAIM SCENARIO – HOW DAS CAN HELP

## PROTECTING YOUR CONSUMER RIGHTS

A policyholder paid for new vinyl flooring to be supplied and fitted by a local specialist. A few weeks after fitting, our policyholder and her partner were horrified to see large bubbles under the flooring. When the store denied any liability for the problem, she called DAS.

**The lawyer appointed by DAS contacted the store, who finally accepted it was their fault and refitted the flooring correctly.**



## HOW TO MAKE A COMPLAINT

We always aim to give you a high quality service. If you think we have let you down, please write to our Customer Relations Department at our DAS Head Office address below.

Or you can phone us on **0844 893 9013** or email us at **customerrelations@das.co.uk** Details of our internal complaint-handling procedures are available on request.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at: **South Quay Plaza | 183 Marsh Wall | London | E14 9SR**

You can also contact them on: **0800 023 4567** (free from a landline), **0300 123 9123** (free from some mobile phones) or email them at **complaint.info@financial-ombudsman.org.uk |**  
Website: **www.financial-ombudsman.org.uk**

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at: **PO Box 6806 | Wolverhampton | WV1 9WJ**. You can also contact them by telephone on **0300 555 0333** or email them at **enquiries@legalombudsman.org.uk |**  
Website: **www.legalombudsman.org.uk**

Using these services does not affect your right to take legal action.

**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](http://www.fscs.org.uk)

**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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**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](http://www.daslaw.co.uk)

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.



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 | Website: [www.das.co.uk](http://www.das.co.uk) | Registered in England and Wales | Company Number 103274 | DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority | DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited | DAS Law Limited | Head and registered office | North Quay | Temple Back | Bristol | BS1 6FL | Website: [www.daslaw.co.uk](http://www.daslaw.co.uk) | Registered in England and Wales | Company number 5417859