



**DASDrive<sup>®</sup>**

Legal Protection & Assistance



## Why you need DASDrive®

### Standard cover

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

### 24-hour helpline services

- EuroLaw legal advice service
- Tax advice service
- Drivers assistance

## Welcome to DASDrive®

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

If you are involved in an accident that is not your fault, you have a legal right to claim back your uninsured losses from the person who caused the accident. With DASDrive®, 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.
- 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.



This policy does not insure against the cost of hire for a replacement vehicle. However, we will arrange to supply you with a replacement vehicle on credit while we recover the rental charges from the party at fault. A replacement vehicle will only be provided if you meet the hire company's conditions of hire.

## 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.

Giving a brief description of your claim to the Customer Claims Unit will enable them to ensure it 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 help such as arranging to move your vehicle from the scene of the accident to a repair garage, as well as arranging emergency accommodation which could be part of your claim for uninsured losses. After 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 has 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> Legal Protection, which you should read. It does not contain full terms and conditions of the policy, which you can find in the DASDrive<sup>®</sup> 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> 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	Policy section
<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> Legal Protection Policy",</b> third bullet point.</p> <p><b>THE MEANING OF WORDS IN THIS POLICY:</b> <b>Insured person</b> and <b>Insured incident</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>Drivers' Assistance</b> We will arrange help if your vehicle cannot be driven because of an accident or breakdown.</p>	<p>The contractor's charges are your responsibility.</p>	<p><b>HELPLINE SERVICES</b></p>
<p><b>TERRITORIAL LIMITS</b> UK, EU member states and other European countries.</p>		<p><b>THE MEANING OF WORDS IN THIS POLICY:</b> <b>Territorial limit.</b></p>

## Cancellation right

We hope you are happy with the cover DASDrive<sup>®</sup> provides. However you can cancel the policy without notice within 14 days of taking it out. After this you can cancel 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

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

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

This line operates from 8am to 8pm on weekdays and from 9am to 5pm on Saturdays. Outside these hours our staff will take details of your claim and we will contact you again within 48 hours.

## 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.

You may prefer to 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 unhappy with our response, you have the right to ask the Financial Ombudsman Service to review your case.

**Our head office and registered office is:**  
**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. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the rest of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

## 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® Legal Protection, backed by the services of over 150 DAS claims offices and a network of appointed lawyers who are ready to help you.

## 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.

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



ISO 14001  
EMS 73389



ISO 27001  
IS 88644



ISO 9001  
FS 32318

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Agent's Address