

# MOTOR LEGAL EXPENSES INSURANCE



FIRST FOR JUSTICE

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: DAS Legal Expenses Insurance Company Ltd

Product: DASDrive Plus

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. Registered in England and Wales.

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### WHAT IS THIS TYPE OF INSURANCE?

If you are involved in a motor accident that wasn't your fault, motor legal expenses insurance provides cover to help you recover any losses that are not covered by your motor insurance policy from the driver at fault. DASDrive Plus also provides recovery and repair services following an accident.



#### WHAT IS INSURED?

##### ACCIDENT ASSISTANCE

###### Vehicle recovery

- ✓ A range of recovery services if your vehicle can't be driven following an accident

###### Vehicle repair

- ✓ Management of repairs to the insured vehicle if it is comprehensively insured or if the accident was not your fault
- ✓ Provision of a courtesy vehicle if we are managing repairs to the comprehensively insured vehicle

###### Payment of your motor insurance policy excess

- ✓ Payment of your comprehensive motor insurance excess if we arrange a replacement hire vehicle and manage repairs to the insured vehicle

##### LEGAL PROTECTION

###### Uninsured loss recovery and personal injury

Following an accident that wasn't your fault, recovery of compensation for losses that are not covered by your motor insurance policy such as:

- ✓ Damage to the insured vehicle
- ✓ Damage to personal belongings
- ✓ Death or injury to the driver or passengers

###### Replacement hire vehicle

- ✓ We will arrange and pay the cost of a hire vehicle if yours cannot be driven, following an accident that wasn't your fault

###### Telephone Helpline

- ✓ Legal advice



#### WHAT IS NOT INSURED?

- ✗ Uninsured loss recovery and personal injury claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Events or disputes that started before the date your cover begins
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)



#### ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest
- ! **Vehicle recovery** costs if the insured vehicle is not in need of repair and is not comprehensively insured
- ! **Vehicle repair** claims if the insured vehicle is not comprehensively insured or if the accident was your fault
- ! **Payment of your motor insurance policy excess** if we can't recover this from the driver at fault for the accident. You may be required to reimburse us any excess we've paid on your behalf
- ! **Uninsured loss recovery and personal injury** claims where the accident was your fault
- ! **Replacement hire vehicle** costs:
  - if you are claiming against an uninsured or untraceable driver
  - where the accident was not entirely the other driver's fault
  - where you do not meet the age and licensing rules of the hire companyWe will choose the vehicle hire company, the type of vehicle to be hired and decide how long a vehicle can be hired for



## WHERE AM I COVERED?

- ✓ For Vehicle Recovery and Vehicle Repair, the mainland of England, Wales and Scotland
- ✓ For Uninsured Loss Recovery and Personal Injury, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey
- ✓ For replacement hire vehicle, England and Wales, the mainland of Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey



## WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Tell us as soon as the insured vehicle becomes available for you to drive again
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



## WHEN AND HOW DO I PAY?

Payment options will be subject to the agreement between you and the person who is providing you this policy.



## WHEN DOES THE COVER START AND END?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who provided you this policy.



## HOW DO I CANCEL THE CONTRACT?

You can cancel this policy by telling us within the cooling off period which lasts for 14 days after taking it out. After the cooling off period you may also cancel this policy by providing 14 days' notice. Subject to the terms of business between you and the person who provided 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 provided you this policy. Please contact them directly for full details of charges.