



Family

Legal Protection & Assistance Brochure



Why you need Family Legal Protection

- 24-hour helpline services
- Employment cover
- Consumer contract disputes
- Bodily injuries
- Neighbour problems
- HM Revenue & Customs investigations
- Motor prosecution defence
- Identity theft

Family Legal Protection & Assistance

Having to settle a legal dispute can be a daunting and costly prospect, whether you win or lose. Professional advice is a must. Unfortunately the Legal Aid system is now available to only a few people and a solicitor's time is very expensive.

DAS Family Legal Protection has been specifically designed to help people like you through difficult and often stressful legal situations. The policy gives you the financial support to protect yourself and stand up for your legal rights, without worrying about overstressing your resources.

Often we can negotiate full settlement of your claim outside the courts. If this is not possible, we refer your case to an experienced solicitor for further action.

We regularly audit the solicitors 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(s) of the law. This is why we always recommend that you use the representative we choose.

www.das.co.uk



Round-the-clock 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 Legal Protection gives you a 24-hour helpline to many valuable services.

Our Family helplines provide access to our professional legal and tax advice teams. The helplines can also find a contractor if you have a domestic emergency, or help find childcare or home assistance if you need it because of illness or incident. DAS can even help you find a vet if your family pet is ill. There is also a Health & Medical Information Service, providing useful non-diagnostic advice, and a completely confidential Counselling Service to provide access to a qualified counsellor for all your family. For more details, see the Key Facts section of this leaflet.

Some typical examples of claims

Employment disputes

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

Contract disputes

The shop fits your new carpets badly then refuses to make good the damage.

Bodily injury

Injury forces you to miss work - you could be entitled to damages.

Property protection

Building work on a neighbour's roof damages your home.

Motor prosecution defence

Police prosecute you for dangerous driving when you swerve to miss a child running into the road.

Identity theft

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

Jury service

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

International cover

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

Employees' legal defence

Following an accident that injures a colleague, you are prosecuted under the Health and Safety at Work Act.

Tax protection

HM Revenue & Customs decide to investigate your affairs following submission of your Personal Taxation Self Assessment.

This policy summary provides key information about Family Legal Protection which you should read. It does not contain the full terms and conditions of the policy, which you can find in the Family Legal Protection policy document.

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

Family Legal Protection 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 which is insured under the policy.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.	It must be more likely than not that the insured person will recover damages or make a successful defence of their claim. External costs are limited to £50,000 and this includes opponents' costs. Costs incurred before DAS's written acceptance of a claim. 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.	Refer to COVER (d) Refer to WHAT WE WILL PAY 3. Refer to WHAT IS NOT COVERED BY THIS POLICY 3 Refer to CONDITIONS WHICH APPLY TO THE WHOLE POLICY 2.
EMPLOYMENT DISPUTES We will pursue and defend legal rights in a dispute arising from a contract of employment.	Disciplinary hearings or internal grievance procedures.	Refer to What is not covered under EMPLOYMENT DISPUTES (1)

Features and benefits	Significant exclusions or limitations	Where to look in your policy
CONTRACT DISPUTES We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.	The insured person must enter into the contract during the period of insurance. The amount in dispute must be more than £100. Building work or design, where the contract value exceeds £5,000. Disputes arising from a loan, mortgage, pension or investment.	Refer to INSURED INCIDENTS WE WILL COVER 2 CONTRACT DISPUTES <i>Provided that (i)</i> <i>(ii)</i> Refer to What is not covered under CONTRACT DISPUTES (2) (4)
BODILY INJURY We will pursue claims for accidental death or physical injury.		Refer to INSURED INCIDENTS WE WILL COVER 3 BODILY INJURY
CLINICAL NEGLIGENCE We will pursue claims where a single negligent medical act or procedure causes accidental death or physical injury.	Alleged failure to correctly diagnose the condition.	Refer to INSURED INCIDENTS WE WILL COVER 4 CLINICAL NEGLIGENCE What is not covered under CLINICAL NEGLIGENCE (1)
PROPERTY PROTECTION We will pursue claims following damage to your home or an insured person's personal possessions. Cover extends to problems such as nuisance and trespass.	Property damage must exceed £100. The first £250 of any claim for nuisance or trespass.	Refer to INSURED INCIDENTS WE WILL COVER 5 PROPERTY PROTECTION (1) Refer to What is not covered under PROPERTY PROTECTION (3)

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>TAX PROTECTION Representing an insured person's rights throughout an HM Revenue & Customs investigation.</p>	Investigations where the insured person is self employed, a sole trader or in a business partnership.	<p>Refer to INSURED INCIDENTS WE WILL COVER 6 TAX PROTECTION What is not covered under TAX PROTECTION (1)</p>
<p>JURY SERVICE AND COURT ATTENDANCE Payment of salary or wages while an insured person attends a court or tribunal as requested by their appointed representative, performs jury service or carries out activities set out in their action plan under identity theft cover.</p>		<p>Refer to INSURED INCIDENTS WE WILL COVER 7 JURY SERVICE AND COURT ATTENDANCE</p>
<p>LEGAL DEFENCE Defence of criminal prosecutions and actions for unlawful discrimination or breaches of the Data Protection Act arising from an insured person's work as an employee.</p> <p>Defence of motoring prosecutions.</p>	<p>Parking or obstruction offences.</p> <p>Driving without valid motor insurance.</p> <p>Payment of court orders.</p>	<p>Refer to INSURED INCIDENTS WE WILL COVER 8 LEGAL DEFENCE</p> <p>Refer to What is not covered under LEGAL DEFENCE (1)</p> <p>(2)</p> <p>Refer to WHAT IS NOT COVERED BY THIS POLICY 4.</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>IDENTITY THEFT An insured person can access the identity theft support service through the identity theft helpline.</p> <p>We will assign an insured person a personal caseworker who will give telephone advice and a personal action plan to help regain an insured person's identity. We will pay various communication and administrative costs necessary to reinstate an insured person's identity.</p> <p>If legal action is necessary to reinstate an insured person's identity or defend any case brought against them by traders, we will pay the costs of a lawyer to represent them. We will cover the costs of signing statutory declarations and any loan rejection or re-application fees.</p>	<p>Fraud committed by another insured person under this policy.</p> <p>Losses arising from an insured person's business activities.</p> <p>The insured person must take reasonable action to prevent the misuse of their identity and must notify banks and building societies as soon as possible if they become aware of an incident.</p>	<p>Refer to INSURED INCIDENTS WE WILL COVER 9 IDENTITY THEFT What is not covered under IDENTITY THEFT (1)</p> <p>(2)</p> <p><i>Provided that (i), (ii)</i></p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>24 HOUR TELEPHONE HELPLINES</p> <p><i>Eurolaw Legal Advice Service</i> Advice on personal legal problems under UK and EU law.</p> <p><i>Tax Advice</i> Personal taxation advice.</p> <p><i>Identity Theft</i> Advice on protecting an insured person's identity. Available 8am-8pm, 7 days a week.</p> <p><i>Domestic Help</i> We can arrange to call out a contractor to fix the problem in the event of an emergency affecting an insured person's home.</p> <p><i>Counselling Service</i> Our qualified counsellors provide support in dealing with worrying problems.</p> <p><i>Health & Medical Information Service</i> Help and information on health and fitness.</p> <p><i>Veterinary Help</i> Helps to locate a vet to treat injured or sick pets.</p> <p><i>Childcare Help and Home Help*</i> Helps to find childcare or arrange domestic help if illness or an emergency means an insured person can't carry out these tasks.</p>	<p>You will have to pay the contractor's charges.</p> <p>Cannot be used to diagnose health problems.</p> <p>You will have to pay the vet's charges.</p> <p>You will have to pay for this help.</p> <p>* These services only work during standard office hours.</p>	<p>Refer to HELPLINE SERVICES</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>TERRITORIAL LIMITS UK for most insured incidents but cover for contract disputes and bodily injury extends to EU member states.</p>		<p>Refer to THE MEANING OF WORDS IN THIS POLICY</p>
<p>APPLICABLE LAW This policy is governed by English law.</p>		<p>Refer to CONDITIONS WHICH APPLY TO THE WHOLE POLICY 11</p>

Cancellation right

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 **0117 934 0553**. We will be able to take details of your claim but we will not be able to tell you whether we can cover your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Alternatively you can email: **newclaims@das.co.uk** or write to:

The Claims Department,
DAS Legal Expenses Insurance Company Limited,
DAS House, Quay Side, Temple Back, Bristol BS1 6NH.



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, you can contact the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. They can also be contacted by telephone on 0845 080 1800. Their website is at www.financial-ombudsman.org.uk.

Our 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 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 remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

(Using this service does not affect your right to take legal action.)

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.

European cover

DAS is part of a European group, with 150 regional offices and a network of appointed specialists throughout Europe. So wherever you are in Europe, DAS will be with you.

How do you arrange cover?

Nothing could be more straightforward. There are no forms to fill in. Simply pay the appropriate premium (plus tax) direct to your insurance adviser. If you would like more information, ask them for a copy of our policy wording.

DAS can also help with many motor legal problems. Speak to your insurance adviser for more details.





How DAS Family Legal Protection can help

DAS Family Legal Protection has been designed to offer help and assistance through the most common legal issues facing people today, such as problems with their employers, disputes over faulty goods, and injuries that are a result of someone else's negligence. Here are some examples of cases where we have helped people with Family Legal Protection cover:

Unfairly dismissed from work

A policyholder contacted us claiming he had been unfairly dismissed from work. The reasons given for his dismissal had been his refusal to attend training courses and that he had no respect for his manager. Our policyholder claimed both these statements were untrue and 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 at an Employment Tribunal. The Tribunal found in favour of our policyholder who was awarded £19,000 in compensation. All the legal costs were met by his DAS Family Legal Protection policy.

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 had appeared under the flooring. When the store refused to accept any liability for the problem, the policyholder called DAS.

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



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. 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

MANXCOVER LEGAL EXPENSES

Each Manxcover Policy includes £50,000 Legal Expenses Cover under the DAS Scheme Reference TS15213272. Please refer to the endorsement below and your DAS policy book and/or key facts for cover details

ENDORSEMENT

Attaching to and forming part of DAS Family Legal Protection Scheme reference TS15213272

THE MEANING OF WORDS IN THIS POLICY

The **Territorial limit** for the policy is hereby extended to include the Isle of Man

The **Territorial limit** for **INSURED INCIDENT 9 IDENTITY THEFT** is hereby extended to include the Isle of Man.

HELPLINE SERVICES

Please note that the **Tax advice service** does not apply to Isle of Man residents.

Subject otherwise to the terms and conditions of the policy.

CANCELLATION

The cover runs in conjunction with the Manxcover Policy and in the event that the Manxcover Policy is terminated by the Policyholder, the Broker or the Policy Provider then the Legal Expenses Cover will also terminate.

CLAIMS

In the event of a Legal Expenses Claim please refer back to the DAS Family Legal Protection policy certificate and/or the Manxcover claims leaflet for full contact and procedure details.