

DAS Hire Vehicle Insurance

Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Limited
Product: DAS Bike Hire 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 & 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?

Hire vehicle insurance provides you with a hire vehicle if your motorcycle is unrideable following theft, attempted theft, fire, vandalism or accidental damage you are responsible for.



What is insured?

Vehicle Hire

The cost of hiring a motorcycle up to 650cc including the cost of motor insurance for up to 14 days or until your motorcycle becomes available to ride again if this is sooner, if your motorcycle is unrideable following:

- ✓ Theft, attempted theft, fire or vandalism
- ✓ Accidental damage that you are responsible for



What is not insured?

- ✗ Vehicle hire costs you incur before we have agreed to cover your claim
- ✗ Claims following an insured incident if you did not have valid motor insurance
- ✗ Any claim where the incident happens within the first 48 hours of you taking out this policy (unless taken out at the same time as another insurance product)
- ✗ Any hire period that exceeds 14 days



Are there any restrictions on cover?

You are not covered for:

- ! Any excess payment to the vehicle hire company if the hire vehicle is damaged during the hire period
- ! **Vehicle hire** claims that arise from your unlawful use of drink or drugs

In addition:

- ! We will choose the vehicle hire company and the type of motorcycle to be hired
- ! The type of vehicle will be restricted to a motorcycle up to 650cc
- ! You must meet the age and licensing rules of the vehicle hire company we choose and must follow any conditions of hire
- ! If a criminal act has been committed, you must have reported the incident to the Police and you must provide us with the crime reference number



Where am I covered?

- ✓ 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:

- Keep to the terms and conditions of this policy
- Tell us as soon as your motorbike becomes available for you to ride 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
- Follow any conditions of hire
- Report the incident to your motor insurer if covered by your motor insurance policy



When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact your insurance intermediary.