

DAS Legal Expenses Insurance

Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Limited
Product: Legal Expenses

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. It also provides cover for legal costs if you're prosecuted for a motoring offence.

What is this type of insurance?

If you are involved in a motorcycle accident that wasn't your fault, motor legal expenses insurance provides cover to help you recover any losses that are not covered by your motorcycle insurance policy from the person at fault. It also provides cover for legal costs if you're prosecuted for a motoring offence.



What is insured?

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 motorcycle insurance policy such as:

- ✓ Damage to the insured motorcycle
- ✓ Damage to personal belongings
- ✓ Death or injury to the rider or passengers
- ✓ Recovery of transportation costs

Motor Prosecution Defence

- ✓ Defence if you are prosecuted for a motoring offence

Motorcycle Recovery Assistance Service

- ✓ We can arrange to transport your motorcycle to a place you choose if it can't be ridden after an accident

Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical information
- ✓ Counselling service



What is not insured?

- ✗ Claims for uninsured loss recovery and personal injury 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)
- ✗ Any claim where the primary motorcycle policy to which this policy attaches is no longer in force or has been cancelled



Are there any restrictions on cover?

- ! 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
- ! **Uninsured loss recovery and personal injury** claims where the accident was your fault
- ! **Motor prosecution defence** claims:
 - relating to parking or obstruction offences, insurance offences or challenging a fixed penalty notice
 - where you have not reported the claim to us within 10 days of receiving a written Notice of Intended Prosecution
- ! **Motorcycle Recovery** transportation costs. You will have to pay the costs for the help provided but if the accident wasn't your fault, we can usually recover these from the person at fault.



Where am I covered?

- ✓ Cover applies in the United Kingdom and in any EU country or country displayed on your certificate of motor insurance.



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
- 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?

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.