

GROUP LEGAL PROTECTION



KEY FACTS POLICY SUMMARY

SAMPLE ONLY
UNCONTROLLED DOCUMENT

keyfacts[®]

This policy summary provides key information about the benefits of Group Legal Protection you should read. It does not contain the full terms and conditions of the policy which can be found in the Group Legal Protection policy document.

Unless otherwise agreed, this cover will be valid for one year or until the insured person ceases to be a member or employee of the Policyholder if this is sooner. Group Legal Protection is a legal expenses insurance contract. The cover available to group members is as agreed with the Policyholder.

Group Legal Protection is a legal expenses insurance contract. It will help the insured person by providing legal advice and representation if the insured person has a legal dispute that is insured under the policy.

DAS Legal Expenses Insurance Company Limited ('DAS') is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a law firm on behalf of DAS.

Features and benefits	Significant exclusions or limitations	Policy section
<p>For the incidents and circumstances listed below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint, in respect of the Group Legal Protection cover that has been selected by the Policyholder.</p> <p>The cover arranged for your particular group is stated as covered in this policy summary and the policy wording.</p>	<p>It must be more likely than not that an insured person will recover damages or make a successful defence of their claim. (This does not apply to criminal prosecutions).</p> <p>External costs are limited to the sum agreed with the Policyholder and shown in the policy schedule. This includes opponents' costs.</p> <p>Matters that arise before the start of policy cover.</p> <p>Costs that are incurred before we agree to appoint a representative to help an insured person.</p> <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.</p>	<p>THIS IS YOUR GROUP LEGAL PROTECTION POLICY</p> <p>POLICY EXCLUSIONS</p> <p>POLICY CONDITIONS</p>



Features and benefits	Significant exclusions or limitations	Policy section
LEGAL DEFENCE		
<p>We will defend the insured person's legal rights if something they have done results in them:</p> <ul style="list-style-type: none"> ■ being prosecuted; ■ having a civil action taken against them because of an act of unlawful discrimination; ■ being required to attend a disciplinary hearing by a regulatory authority or professional body. <p>If the insured person is prosecuted for a driving offence cover is not limited to their activities as a member or employee of the Policyholder.</p>	<p>Unless you are prosecuted for a driving offence your claim must have resulted from something you have done as a member or employee of the Policyholder.</p> <p>Parking offences. Driving without valid motor insurance.</p> <p>Sexual offences.</p>	<p>What is covered under LEGAL DEFENCE</p> <p>What is not covered under LEGAL DEFENCE</p>
PERSONAL INJURY		
<p>We will pursue claims for accidental death or bodily injury.</p>	<p>Illness or conditions that develop gradually.</p> <p>Psychological injury or mental illness unless the condition follows a specific or sudden accident that caused physical bodily injury.</p> <p>Accidents when the insured person is driving without valid motor insurance.</p>	<p>What is not covered under BODILY INJURY</p>
STATUTORY AUTHORITY REPRESENTATION		
<p>We will represent the insured person at an enquiry set up by the statutory authority, which the insured person is required to attend.</p>		<p>What is covered under STATUTORY AUTHORITY REPRESENTATION</p>
EMPLOYMENT DISPUTES		
<p>We will pursue and defend your legal rights in a dispute arising from a contract of employment.</p>	<p>Claims must be dealt with by a court or employment tribunal, this means that we cannot represent you at your employer's own disciplinary meeting but you can call the legal advice helpline.</p> <p>Claims for personal injury.</p>	<p>THIS IS YOUR GROUP LEGAL PROTECTION POLICY</p> <p>What is covered under EMPLOYMENT DISPUTES</p>



GOVERNMENT AUTHORITY REPRESENTATION

We will represent the insured person at a public or private hearing held by a government authority into any accident relating to any aircraft in which the insured person may be involved.

HELPLINES SERVICES

Eurolaw legal advice helpline

Advice on personal legal problems under UK and EU law. Available 24 hours a day, seven days a week.

Advice about the law in countries outside of England and Wales is available 9am – 5pm, Monday to Friday, excluding public and bank holidays.

HELPLINE SERVICES

Features and benefits

Significant exclusions or limitations

Policy section

COUNTRIES COVERED

Worldwide

THE MEANING OF WORDS IN THIS POLICY

LAW THAT APPLIES

This policy is governed by English law.

POLICY CONDITIONS

How to make a complaint

We always aim to give you a high quality service. If you think we have let you down, please write to our Customer Relations Department at our DAS Head Office address below. Or you can phone us on **0844 893 9013** or email us at customerrelations@das.co.uk. Details of our internal complaint-handling procedures are available on request.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at: **South Quay Plaza | 183 Marsh Wall | London | E14 9SR**. You can also contact them on: **0800 023 4567** (free from a landline), **0300 123 9123** (free from some mobile phones) or email them at complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at: **PO Box 6806 | Wolverhampton | WV1 9WJ**. You can also contact them by telephone on **0300 555 0333** or email them at enquiries@legalombudsman.org.uk | Website: www.legalombudsman.org.uk

Using these services does not affect your right to take legal action.

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH. Telephone **0117 934 2000** or fax **0117 934 2109**. Website: www.das.co.uk
Registered in England and Wales. Company number 103274.

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 will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority | DAS Legal Expenses Insurance Company Limited | Head and registered office | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH | Website: www.das.co.uk | Registered in England and Wales | Company Number 103274 | DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority | DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited | DAS Law Limited | Head and registered office | North Quay | Temple Back | Bristol | BS1 6FL | Website: www.daslaw.co.uk | Registered in England and Wales | Company number 5417859

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