



LicenceAssist

Protection against losing your driving licence
Key Facts Brochure

Exclusive terms brought to you by 2direct ltd in partnership with Hunt & Coombs Solicitors

Important information

This is your DAS Licence Assist policy wording. It contains details of how your policy works. Your policy wording and schedule together form your insurance contract. Keep this document in a safe place as you will need it to make a claim.

This policy is designed to help you protect your driving licence and includes:

a motor legal advice helpline

financial support for you if you are banned from driving

legal representation for you at court if you are at risk of losing your licence

cover for the cost of a Speed Awareness Course

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Welcome to DAS

Thank you for taking out DAS Licence Assist. You are now protected by Europe's leading legal expenses insurer. To make sure you get the most from your DAS cover, please take time to read this policy, which explains the contract between you and us.

Making a claim and legal advice

If you wish to speak to our legal teams about any legal matter related to motoring, or to make a claim, please phone us on **0844 893 9002**. We will ask you about your legal dispute and if necessary call you back at an agreed time.

If legal advice cannot resolve the matter and it needs to be dealt with as a potential claim, we will give you an enquiry reference number. At this point we will not be able to tell you whether you are covered but we will pass the information you have given us to our claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

For more information

If you have any questions or would like more information, please contact us at licenceassist@das.co.uk or telephone **0844 893 9002**.

A handwritten signature in black ink that reads 'Paul Asplin'.

Paul Asplin
Chief Executive Officer, DAS Group



DAS Licence Assist Key Facts

Policy Summary

This policy summary gives key information about DAS Licence Assist, which you should read. It does not contain the full terms and conditions of the policy, which you can find in the DAS Licence Assist policy document.

Your cover will be valid for one year.

DAS Licence Assist is a legal expenses insurance contract. It will help you by providing:

- motor legal advice
- legal representation if you are at risk of being disqualified from driving
- a monthly benefit if you are disqualified.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>Motor legal advice helpline</p> <p>We will provide advice on any personal legal problem related to motoring, under the laws of Great Britain and Northern Ireland.</p> <p>Advice about the law in England and Wales is available 24 hours a day, seven days a week.</p>	<p>Advice for Scotland and Northern Ireland is available 9am-5pm, Monday to Friday, excluding public and bank holidays.</p>	<p>Page 4, 1 Motor legal advice helpline</p>
<p>Motor prosecution defence</p> <p>If you are prosecuted for a motoring offence and may be disqualified from driving, we will appoint our preferred choice of law firm to defend you, and will pay their costs and expenses. This includes prosecutions for getting 12 or more penalty points.</p>	<p>We will pay a maximum of £25,000 in legal costs.</p> <p>You must tell us within 10 days of receiving a Notice of Intended Prosecution, or as soon as reasonably possible if you are notified of a prosecution any other way.</p> <p>We will not pay to challenge a fixed penalty notice.</p> <p>We will not pay fines, penalties, prosecution (court) costs or victims surcharge.</p>	<p>Page 4, 2 Motor prosecution defence</p> <p>2 Motor prosecution defence, Please note that: (iv)</p> <p>Page 5, What is not covered under motor prosecution defence (1)</p> <p>What is not covered under motor prosecution defence (3)</p>
<p>Disqualification benefit</p> <p>If you are disqualified from driving, we will pay you a fixed monthly benefit. The amount you have chosen will be shown in your schedule.</p>	<p>If you are disqualified for only part of a month, we will reduce the benefit proportionately.</p> <p>We will cover only one disqualification claim.</p> <p>We must have accepted a claim under motor prosecution defence.</p>	<p>Page 6, 3 Disqualification benefit</p> <p>Disqualification benefit, Please note that: (i)</p> <p>Disqualification benefit, Please note that: (ii)</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>Speed Awareness Courses</p> <p>If you are offered the option of taking a Speed Awareness Course instead of a fixed penalty or prosecution, we will pay the cost of the course.</p>	<p>You must provide us with evidence you have completed the course.</p>	<p>Page 6, 4 Speed Awareness Courses, <i>Please note that</i></p>

Conditions that apply to the whole policy	Where to look in your policy
<p>We will not cover a claim if you have been charged with any of the following: driving while disqualified, dangerous driving, driving under the influence of alcohol or drugs, an insurance or licence offence, causing death, theft, or unauthorised taking. See the tables below for a list of offences that are covered and are not covered, along with their offence code.</p>	<p>Page 6, Policy exclusions 1</p>
<p>Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose the representative who will help you.</p>	<p>Page 6, Policy conditions 1(a) & (b)</p>
<p>If you want to use your choice of law firm, any costs they incur above what we would have paid our preferred law firm will be your responsibility. We will not pay them.</p>	<p>Page 6, Policy conditions 1(c)</p>
<p>You must tell us straight away if you are convicted of any offence excluded by the policy (see tables below). If you are, we will cancel your policy and refund your premium proportionately.</p>	<p>Page 7, Policy conditions 6(b)</p>
<p>Countries covered The United Kingdom of Great Britain and Northern Ireland.</p>	<p>Page 4, Our agreement 4</p>
<p>Law that applies This policy will be governed by the law applying in the part of the United Kingdom where you normally live. If this does not apply to you, the law of England and Wales will apply.</p>	<p>Page 7, Policy conditions 13</p>

Motoring offences

These tables show the motoring offences DAS Licence Assist covers and the offences it excludes. Motoring offences are divided into categories, which all have two-letter codes. For most categories we cover or exclude every offence in that category. For careless driving (CD) the table gives the numbers of the offences we cover or exclude.

Offences that are covered

Offence category	Codes
Accident offences	AC
Careless driving (except relating to drink, drugs, or causing death)	CD10-30
Construction and use (eg using a vehicle with defective brakes)	CU
Miscellaneous offences	MS
Motorway offences	MW
Pedestrian crossings	PC
Speed limits	SP
Traffic direction and signs	TS

Offences that are not covered

Offence category	Codes
Disqualified driver	BA
Careless driving offences related to drink or drugs	CD40-70
Causing death by careless driving	CD80-90
Dangerous driving	DD
Drink or drugs	DR
Insurance offences	IN
Licence offences	LC
Theft or unauthorised taking*	UT

* This includes theft or taking offences that do not lead to penalty points, and so do not have a code.

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. As long as you have not made any claims, we will give you a full refund. After this you can cancel it at any time by telling the person who sold you the policy, but you must give 14 days' notice of cancellation. If you have not made any claims, we will refund your premium proportionately. Because of administration costs we will pay refunds only of £30 or more.

Making a claim

You must give DAS details of any claim as soon as possible by telephoning us on: **0844 893 9002**.

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

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.

Our Head and Registered Office is:

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

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.

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends 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.

Using these services will 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.

Hunt and Coombs Solicitors are authorised and regulated by the Solicitors Regulation Authority.
2direct ltd and DAS Legal Expenses Insurance Company Limited are authorised and regulated by the Financial Services Authority.

