

# Legal Expenses Cover

## Insurance Product Information Document



**Company:** DAS Legal Expenses Insurance Company Ltd which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

**Product:** HomeProtect Basic Legal Expenses

**Address:** DAS House, Quay Side, Temple Back, Bristol, Avon, BS1 6NH

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?

Legal Expenses Insurance provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy.



#### What is insured?

##### Contract Disputes

Disputes over:

- ✓ Buying or selling the insured property
- ✓ Buying or selling goods
- ✓ Purchasing services

##### Property Protection

Disputes relating to the insured property or personal possessions following:

- ✓ Someone causing damage to them
- ✓ Legal nuisance or trespass

##### Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice



#### What is not insured?

**The policy does not provide cover for:**

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £50,000 for any one 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)



#### Are there any restrictions on cover?

You are not covered for:

- ! 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

##### Contract Dispute claims:

- ! Where the amount in dispute is £250 or less incl. VAT
- ! Which arise from a loan, mortgage, pension, investment or borrowing
- ! Relating to building work or design where the contract value exceeds £5,000 incl. VAT
- ! Relating to a motor vehicle
- ! Where you haven't entered into the agreement in a personal capacity

##### Property Protection claims:

- ! relating to damage where the amount in dispute is £250 or less, and the first £250 for any claim for legal nuisance or trespass



#### Where am I covered?

- ✓ The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands



#### 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?**

This product is included as standard in your HomeProtect policy.

**When does the cover start and end?**

Cover will start from when you've requested your home insurance policy to start until the end of your home insurance policy.

**How do I cancel the policy?**

If you need to cancel or amend your contract, please call us: 0330 660 1000.

# Home Emergency Cover

## Insurance Product Information Document



**Company:** DAS Legal Expenses Insurance Company Ltd which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

**Product:** HomeProtect Basic Home Emergency

**Address:** DAS House, Quay Side, Temple Back, Bristol, Avon, BS1 6NH

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?

Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. We will arrange and pay for an approved contractor to: prevent damage or further damage to the insured property, make the insured property secure or relieve unreasonable discomfort, risk or difficulty.



#### What is insured?

##### Roof Damage

- ✓ Any damage to the roof of the insured property where internal damage has been caused or is likely

##### Plumbing and Drainage

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in the insured property

##### Power Supply

- ✓ Failure of the domestic electricity, or domestic gas supply in the insured property

##### Toilet Unit

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in the insured property

##### Home Security

- ✓ Damage to, or the failure of, external doors, windows or locks which leaves the insured property insecure

##### Vermin

- ✓ The sudden infestation of vermin in the insured property which prevents the use of the lofts or one or more rooms



#### What is not insured?

- ✗ Claims relating to the main hot-water or central-heating system of the insured property
- ✗ A claim where the insured property is left unoccupied for 30 or more consecutive days, unless your property is noted as being unoccupied in your statement of fact
- ✗ Assistance costs (including parts and materials) which exceed your policy limit of £500 incl. VAT
- ✗ Costs you incur before we agreed to cover your claim
- ✗ Claims relating to normal day to day maintenance
- ✗ Costs relating to the replacement of a domestic appliance if it cannot be repaired or is beyond economic repair
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the insured property.
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside of the legal boundary of the insured property
- ✗ Leaks which have not caused or are unlikely to cause damage to the insured property
- ✗ Problems with septic tanks, cesspits or fuel tanks



#### Are there any restrictions on cover?

You are not covered for:

- ! A permanent repair if a temporary repair is fair and reasonable in the circumstances
- ! **Plumbing and drainage** claims relating to rainwater drains and soakaways
- ! **Power supply** claims relating to the failure of the mains supply
- ! **Toilet unit** claims where there is at least one functioning toilet in the insured property
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the home remains secure



#### Where am I covered?

- ✓ The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands



### **What are my obligations?**

- Keep to the terms and conditions of this policy
- Maintain the insured property in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of the insured property
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy
- Ensure somebody aged 18 or over is at the insured property when the approved contractor arrives



### **When and how do I pay?**

This product is included as standard in your HomeProtect policy.



### **When does the cover start and end?**

Cover will start from when you've requested your home insurance policy to start until the end of your home insurance policy.



### **How do I cancel the policy?**

If you need to cancel or amend your contract, please call us: 0330 660 1000.