

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 Owner Occupied 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?

Employment

- ✓ Disputes relating to your employment contract

Contract

Disputes over:

- ✓ Buying, selling or renting the home you live in
- ✓ Buying or selling goods
- ✓ Purchasing services

Personal Injury

- ✓ Sudden or specific accidents causing your death or bodily injury

Property Protection

Disputes relating to your main home or personal possessions following:

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

Legal Defence

- ✓ Defence for criminal prosecutions or certain civil actions against you as an employee

Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice



What is not insured?

- ✗ 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 £100,000 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
- ! **Employment** claims relating to an employer's disciplinary and internal grievance procedures or settlement agreements while you're still employed
- Contract** claims:
 - ! Where the amount in dispute is £100 or less incl. VAT
 - ! Which arise from a loan, mortgage, pension, investment or borrowing
 - ! Relating to a motor vehicle
 - ! Where you haven't entered into the agreement in a personal capacity
 - ! **Personal injury** claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness
 - ! **Property protection** claims relating to damage where the amount in dispute is £125 or less, and the first £250 of any claim for legal nuisance or trespass
 - ! **Legal defence** claims relating to you driving a motor vehicle



Where am I covered?

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



What are my obligations?

- 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?

Payment options will be subject to the agreement between you and the person who is selling you this policy



When does the cover start and end?

Cover will start from when you've requested the 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

homeprotect

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 Owner Occupied 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 your home, make your home secure or relieve unreasonable discomfort, risk or difficulty.



What is insured?

Roof Damage

- ✓ Any damage to the roof of your home 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 your home

Main Heating System

- ✓ Failure of the main heating system in your home

Power Supply

- ✓ Failure of your home's domestic electricity, or domestic gas supply

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 your home

Home Security

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

Vermin

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

Hotel Accommodation

- ✓ The room only cost of accommodation for you if the room remains uninhabitable following an insured emergency



What is not insured?

- ✗ Any claim where the home is left unoccupied for 30 or more consecutive days
- ✗ Assistance costs (including parts and materials) which exceed your policy limit of £500 incl. VAT (not including hotel accommodation costs)
- ✗ Costs you incur before we agreed to cover your claim
- ✗ 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)
- ✗ Claims relating to normal day to day home maintenance
- ✗ An emergency at a property which you rent or let or that you own but is not your main home
- ✗ Costs relating to the replacement of a boiler or 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 home.
- ✗ 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 the legal boundary of your home
- ✗ Leaks which have not caused or are unlikely to cause damage to your home
- ✗ 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
- ! **Main heating system** claims relating to cold-water supply or drainage pipes, solar heating or any non-domestic heating or non-domestic hot-water systems
- ! **Toilet unit** claims where there is at least one functioning toilet in your home
- ! **Hotel accommodation** costs above £100 (incl. VAT)

**Where am I covered?**

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

**What are my obligations?**

- Maintain your home 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 your home
- 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

**When and how do I pay?**

Payment options will be subject to the agreement between you and the person who is selling you this policy

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

Cover will start from when you've requested the 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.