

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: DAS Legal Expenses Insurance Company Limited

Product: Zurich Solutions Family Legal Protection Insurance

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.

WHAT IS THIS TYPE OF INSURANCE?

Zurich Solutions Family Legal Protection 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 or selling personal goods
- ✓ Purchasing services

Personal Injury

- ✓ Sudden or specific accidents causing bodily injury or death

Clinical Negligence

- ✓ A negligent surgical act, or clinical or medical procedure causing 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

Tax Protection

- ✓ If HM Revenue and Customs conduct an examination which includes all areas of your self-assessment tax return

Jury Service & Court Attendance

- ✓ Payment of your salary while you attend a court or tribunal at the request of the lawyer we have appointed for you, or do jury service

Legal Defence

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

Identity Theft

- ✓ Help and advice to reclaim your identity, including administrative costs or legal representation if needed

Telephone Helplines

- ✓ Personal legal advice
- ✓ Personal tax advice
- ✓ Health and medical information
- ✓ Identity theft support
- ✓ Counselling service



WHAT IS NOT INSURED?

- ✗ Any claim where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Any costs you incur before we have agreed to cover your claim;
- ✗ Legal disputes that started before the date your cover begins;
- ✗ Costs which exceed your policy limit of £50,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ 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?

- ! **Employment** - Employer's disciplinary and internal grievance procedures or settlement agreements while you're still employed
- ! **Contract** – Claims where you didn't enter into the agreement during the period of cover provided by this policy or where the amount in dispute is £250 or less incl. VAT. Also, disputes relating to a motor vehicle, a loan, mortgage, pension, investment or borrowing, or building work or design where the contract value exceeds £5,000 incl. VAT.
- ! **Personal Injury** – Illness or injury that happens gradually or claims solely for psychological injury or mental illness
- ! **Clinical Negligence** – Claims relating to an alleged failure to correctly diagnose a condition or claims solely for psychological injury or mental illness
- ! **Property Protection** – The first £250 of any claim for legal nuisance or trespass or claims where the property damage is £250 or less
- ! **Tax Protection** – Investigations where you are self-employed, a sole trader or in a business partnership or those relating to criminal investigations
- ! **Jury Service & Court Attendance** – Claims where you are unable to prove your loss
- ! **Legal Defence** – Claims relating to you driving a motor vehicle
- ! **Identity Theft** – fraud committed by any person insured by the policy.



WHERE AM I COVERED?

- ✓ For Contract Disputes and Personal Injury claims, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, and Turkey
- ✓ For all other insured incidents, 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 appointed representative 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 will be offered payment options for your home solutions policy – e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.



WHEN DOES THE COVER START AND END?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your home solutions policy start or renewal date, unless it is cancelled by you or us before it ends.



HOW DO I CANCEL THE CONTRACT?

You can cancel your home solutions policy at any time by contacting your insurance advisor.