



# Policy Summary

## Commercial Combined Insurance

### Section 11 – Legal Expenses

This section applies ONLY if the policy schedule shows that “Section 11 – Legal Expenses” is operative.

This policy summary provides key information about Section 11 – Legal Expenses which you should read.

It does not contain the full terms and conditions of the section, which can be found in your insurance policy document.

The insurer for this section is DAS Legal Expenses Insurance Company Limited (“DAS”).

This policy is valid for 12 months and is renewable annually.

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>This section will pay legal costs up to the section limit of indemnity including solicitors’ and barristers’ fees, court costs, expenses for expert witnesses, attendance expenses and accountants’ fees. We will also pay the costs of appealing or defending an appeal.</p> <p>The Insured Incidents covered by this section are described below.</p>	<p>It must be more likely than not that the insured person will recover damages or make a successful defence of their claim.</p> <p>External costs are limited to £100,000, for all claims resulting from one or more events arising at the same time, or from the same originating cause, and this includes opponents’ costs.</p> <p>Costs incurred before DAS agrees to appoint a representative to help an insured person.</p> <p>DAS is free to choose a representative to assist the insured person, unless the insured person sends us details of a representative and we agree to start legal proceedings, or there is a conflict of interest.</p>
<p><b>Employment Disputes</b></p> <p>We will pursue and defend legal rights in a dispute arising from a contract of employment.</p>	<p>Disciplinary hearings or internal grievance procedures.</p>
<p><b>Legal Defence</b></p> <p>We will pay the cost incurred in defending the business or its employees if:</p> <ul style="list-style-type: none"><li>• it is alleged that a criminal offence has been committed; or</li><li>• a criminal prosecution is brought; or</li><li>• a civil action is taken for compensation under section 13 of the Data Protection Act 1998 arises, including any resulting compensation award; or</li><li>• a civil action is taken against your business for wrongful arrest in respect of an accusation of theft; or</li><li>• a civil action is taken against the trustee of a pension fund set up for the benefit of the business’s employees.</li></ul> <p>We will represent the business against the imposition or terms of any statutory notice issued under legislation affecting the business.</p>	<p>Motoring prosecutions are excluded.</p>

<p><b>Legal Defence</b> (continued) This cover also extends to appeals against the refusal of the Data protection Commissioner to register the business's application for registration.</p> <p>We will also pay the attendance expenses of an employee for jury service.</p>	
<p><b>Property Protection</b> We will pursue claims following damage to your home or an insured person's personal possessions.</p> <p>Cover extends to problems such as nuisance and trespass.</p>	<p>Contracts entered into by the policyholder.</p> <p>Goods in transit lent or hired out; Goods not at your premises, unless the goods are to be used for the purpose of installations or use in work.</p> <p>A motor vehicle owned or used by, or hired or leased to you.</p>
<p><b>Bodily Injury</b> We will pursue claims for accidental death or physical injury.</p>	<p>Any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident.</p>
<p><b>Tax Protection</b> Representing the policyholder's rights throughout an investigation by the HM Revenue &amp; Customs in respect of:</p> <ul style="list-style-type: none"> <li>• Full or Aspect Enquiries</li> <li>• Tax Intervention Enquiries</li> <li>• Employers' Compliance</li> <li>• VAT Disputes</li> </ul>	<p>We will not pay more than £2,000 for claims in respect of aspect enquiries or tax intervention enquiries.</p> <p>A £200 excess applies in respect of any aspect enquiries and tax intervention enquiries.</p>
<p><b>24 Hour Telephone Helplines</b></p> <p><b>EuroLaw Commercial Legal Advice</b> Advice on any commercial legal problem affecting <b>your</b> business.</p> <p><b>Tax Advice</b> Advice on any tax matters affecting your business.</p> <p><b>Business Assistance</b> DAS can arrange to call out a contractor to fix a problem in the event of an emergency affecting your business.</p> <p><b>Counselling Service</b> DAS' qualified counsellors will provide support in dealing with worrying problems.</p> <p><b>Employment Manual</b> The Employment Manual offers comprehensive, up-to-date guidance on rapidly changing employment law that may affect your business.</p> <p><b>DASbusinesslaw</b> Provides a wide range of letters, articles and reference information to help run your business. The service also provides information regarding new legislation, employment issues, property law and taxation.</p>	<p>Subject to UK &amp; E.U. law.</p> <p>Subject to UK law.</p> <p>The contractor's charges are your responsibility.</p>
<p><b>Territorial Limits</b> United Kingdom of Great Britain &amp; Northern Ireland, the Isle of Man and the Channel Islands. Extensions apply to Legal Defence and Bodily Injury. Please refer to your policy wording for full details.</p>	

**Claims Procedure**

To make a claim under this section please telephone us on 0117 934 2111. We will ask you about your legal dispute and if necessary give you legal advice. If your dispute needs to be dealt with as a claim under this section, we will provide you with a claim reference number. At this point we will not be able to confirm that you are covered but we will pass the information you have given us to our specialist claims handling teams, and explain what to do next.

If you prefer to report your claim in writing, you can send it to the Claims Department at the following address:

Claims Department, DAS Legal Expenses Insurance Company, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Alternatively you can email your claim to us on [newclaims@das.co.uk](mailto:newclaims@das.co.uk)

When we have accepted your claim we will pay your legal costs.

You can phone us at any time on 0117 934 2111 if you wish to use any of the helpline services. Claims are usually handled by a representative appointed by us, but sometimes we deal with them ourselves. Claims outside the United Kingdom may be dealt with by other DAS offices elsewhere in Europe.

**Complaints Procedure**

We will always try to give you a quality service. If you think we have let you down, we have internal complaint handling procedures. Please address all complaints to our Customer Relations Department at our Head Office address. Alternatively you can telephone us on 0117 934 0066 or email us at [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk). Details of our internal complaint handling procedures are available on request.

**Our Head and Registered Office is:**

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales, number 103274. DAS has its website at [www.das.co.uk](http://www.das.co.uk)

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 08000 234 567. Their website is at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) (Using these services does not affect your right to take legal action).