



Family Legal Protection

Legal Expenses Insurance Key Facts



Why you need Family Legal Protection

Standard cover

- Contract disputes
- Identity theft
- Bodily injury
- Clinical negligence
- Employment disputes
- Property protection
- Tax protection
- Jury service & court attendance
- Legal defence

Helpline services

- Legal advice service
- Health & medical service
- Counselling
- Domestic help

Family Legal Protection

You may not think that you will ever be involved in a legal dispute; however one can arise at any time. Problems with an employer, injuries that are a result of someone else's negligence, disputes over faulty goods or services and the threat of identity theft are all common issues that people face on a daily basis.

Being faced with a legal dispute can be a daunting and time-consuming prospect, whether you win or lose. Seeking professional advice is important for any legal issue, yet the high costs of consulting solicitors or seeking advice can deter many people from pursuing or defending their legal rights.

DAS Family Legal Protection offers you and your family help and assistance with the most common legal problems and gives the financial support needed to protect yourself and stand up for your rights. Family Legal Protection will pay up to €65,000 to cover the legal costs incurred for an approved claim made under the policy. Legal costs can include solicitor, barrister and accountant's fees, court costs, plus the other side's costs should you lose.

Making a claim

You must give DAS details of any claim as soon as possible. You can write to:

**The Claims Department,
DAS Legal Expenses Insurance Company Limited,
12 Duke Lane, Dublin 2**



Some typical examples of claims

Employment disputes

Your employer dismisses you unfairly and you wish to be compensated.

Tax protection

The Revenue Commissioner is dissatisfied with your self assessment tax return and starts to investigate your financial affairs.

Bodily injury

You sever a limb using faulty machinery at work and wish to claim compensation.

Jury service

You are called to serve at a trial lasting several weeks and wish to recover your lost salary.

Motor prosecution defence

You are involved in a road accident and face prosecution for driving without due care and attention.

Contract disputes

The shop fits your new carpets badly then refuses to re-lay them.

Legal defence

Following an accident that injures a colleague, you are prosecuted under the Safety, Health and Welfare at Work Acts.

Identity theft

Your credit rating is affected because someone has run up a huge debt in your name.

International cover

A trip to Europe results in personal injury, forcing you to claim compensation through a European court.

Property protection

Building work on a neighbour's roof damages your home.

We back you up when you need it most

DAS Family Legal Protection provides you with access to a range of valuable telephone helplines. These helplines can be used as often as required and offer advice and assistance on a number of different subjects.

Legal advice

Provides confidential legal advice over the phone on any personal legal problem, under the laws of the Republic of Ireland and the United Kingdom.

Counselling

Our qualified counsellors provide support and practical help in dealing with bereavement, alcohol or drug abuse, marital disputes and many other worrying problems.

Identity theft

Provides advice and assistance on any aspect of protecting your identity.

Health & medical information

Our qualified nurses are able to give information and non-diagnostic advice on any aspect of health care. Advice can be given on a wide range of subjects such as allergies, the side-effects of drugs and how to improve general fitness.

Domestic help

Emergency help for a wide range of home related problems including plumbing, heating, glazing, building repairs and many other areas. DAS will get help to you as soon as possible. All work is carried out at your expense

Policy Summary

This policy summary provides key information about Family Legal Protection which you should read.

It does not contain the full terms and conditions of the policy, which can be found in the Family Legal Protection policy wording. A full policy wording is available on request from your insurance adviser.

Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year. Family Legal Protection is a legal expenses insurance contract. It will help you by providing legal advice and representation if you, or family members who always live with you, have a legal dispute which is insured under the policy.

Features and benefits	Significant exclusions or limitations	Where to look in your policy wording
<p>HELPLINE SERVICES</p> <p>Legal advice Advice on personal legal problems under Republic of Ireland and UK law.</p> <p>Identity theft Advice on protecting an insured person's identity.</p> <p>Health & medical information service Help and information on health and fitness.</p> <p>Counselling The DAS qualified counsellors provide support in dealing with worrying problems.</p> <p>Domestic help We can arrange to call out a contractor to fix the problem in the event of an emergency affecting an insured person's home.</p>	<p>Helplines are provided during standard office hours. We will arrange to call you back if you contact us outside of these hours.</p> <p>We cannot take Identity theft calls outside of standard office hours.</p> <p>Cannot be used to diagnose health problems.</p> <p>You will have to pay the contractor's charges.</p>	

Features and benefits	Significant exclusions or limitations	Where to look in your policy wording
<p>In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.</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 €65,000 and this includes opponents' costs.</p> <p>Costs incurred before DAS's written acceptance of a claim.</p> <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.</p>	<p>COVER (d)</p> <p>WHAT WE WILL PAY 3</p> <p>WHAT IS NOT COVERED BY THIS POLICY 3</p> <p>CONDITIONS WHICH APPLY TO THE WHOLE POLICY 2</p>
<p>CONTRACT DISPUTES We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.</p>	<p>The insured person must enter into the contract during the period of insurance.</p> <p>The amount in dispute must be more than €150.</p> <p>Building work or design, where the contract value exceeds €7,500 (inc. VAT).</p> <p>Disputes arising from a loan, mortgage, pension, investment, or any other financial product.</p>	<p>INSURED INCIDENTS WE WILL COVER 1 CONTRACT DISPUTES <i>Provided that: (i)</i></p> <p><i>(ii)</i></p> <p>What is not covered under CONTRACT DISPUTES (2)</p> <p>(4)</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy wording
<p>IDENTITY THEFT An insured person can access the identity theft support service through the identity theft helpline. We will assign an insured person a personal caseworker who will give telephone help to regain an insured person's identity. In addition to paying legal costs, we will pay various communication and administrative costs and any loan rejection or re-application fees that arise from an insured person's identity theft.</p>	<p>Fraud committed by another insured person under this policy.</p> <p>Losses arising from an insured person's business activities.</p> <p>The insured person must take reasonable action to prevent the misuse of their identity and must notify banks and building societies as soon as possible if they become aware of an incident.</p>	<p>INSURED INCIDENTS WE WILL COVER 2 IDENTITY THEFT What is not covered under IDENTITY THEFT (1)</p> <p>(2)</p> <p><i>Provided that: (i), (iii)</i></p>
<p>BODILY INJURY We will pursue claims for accidental death or physical injury.</p>	<p>Psychological injury.</p> <p>Clinical negligence.</p>	<p>INSURED INCIDENTS WE WILL COVER 3 BODILY INJURY What is not covered under BODILY INJURY (1)</p> <p>(2)</p>
<p>CLINICAL NEGLIGENCE We will pursue claims where a single negligent medical act or procedure causes accidental death or physical injury.</p>	<p>Alleged failure to correctly diagnose the insured person's condition.</p>	<p>INSURED INCIDENTS WE WILL COVER 4 CLINICAL NEGLIGENCE What is not covered under CLINICAL NEGLIGENCE (1)</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy wording
<p>EMPLOYMENT DISPUTES 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>INSURED INCIDENTS WE WILL COVER 5 EMPLOYMENT DISPUTES What is not covered under EMPLOYMENT DISPUTES (1)</p>
<p>PROPERTY PROTECTION 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>Property damage must exceed €150.</p> <p>The first €350 of any claim for nuisance or trespass.</p>	<p>INSURED INCIDENTS WE WILL COVER 6 PROPERTY PROTECTION (1)</p> <p>What is not covered under PROPERTY PROTECTION (3)</p>
<p>TAX PROTECTION Representing an insured person's rights throughout a Revenue investigation.</p>	<p>Investigations where the insured person is self employed, a sole trader or in a business partnership.</p>	<p>INSURED INCIDENTS WE WILL COVER 7 TAX PROTECTION What is not covered under TAX PROTECTION (2)</p>
<p>JURY SERVICE AND COURT ATTENDANCE Payment of lost salary or wages while an insured person attends a court or tribunal as requested by their appointed representative, performs jury service or carries out activities set out by the Identity Theft support service under identity theft cover.</p>		<p>INSURED INCIDENTS WE WILL COVER 8 JURY SERVICE AND COURT ATTENDANCE</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy wording
<p>LEGAL DEFENCE Defence of criminal prosecutions and actions for unlawful discrimination arising from an insured person's work as an employee.</p>		<p>INSURED INCIDENTS WE WILL COVER 9 LEGAL DEFENCE</p>
<p>Defence of motoring prosecutions.</p>	<p>Parking or obstruction offences.</p>	<p>What is not covered under LEGAL DEFENCE (1)</p>
	<p>Driving without valid motor insurance.</p>	<p>(2)</p>
	<p>Payment of court orders.</p>	<p>WHAT IS NOT COVERED BY THIS POLICY 4.</p>
<p>Territorial Limits Republic of Ireland for most insured incidents but cover for contract disputes and bodily injury extends to EU member states and more.</p>		<p>THE MEANING OF WORDS IN THIS POLICY</p>
	<p>This policy will be governed by Republic of Ireland laws.</p>	

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. After this you can cancel it at any time by telling the person who sells you the policy but you must give 14 days' notice of cancellation. You can ask the person who sells you this insurance about getting a refund of premium if you cancel the policy.

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 Operations Manager at DAS Legal Expenses Insurance Company Limited, 12 Duke Lane, Dublin 2. Alternatively you can telephone us on 01 670 7470 or email us at customerrelations@das.ie.

A copy of our internal complaint-handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Services Ombudsman's Bureau to review your case. This will not affect your rights to take legal action.

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority and is subject to the Irish Financial Regulator's conduct of business requirements. The regulatory system which applies in Ireland is different to that which applies in the UK.



You are not alone

As Europe's market leader and Ireland'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.

European cover

DAS is part of a European group, with 150 regional offices and a network of appointed specialists throughout Europe. So wherever you are in Europe, DAS will be with you.

Arrange cover or find out more

Nothing could be more straightforward. There are no forms to fill in. Simply pay the appropriate premium (plus government levies) direct to your insurance adviser. If you would like more information, ask them for a copy of our policy wording.

www.das.ie



How DAS Family Legal Protection can help

DAS Family Legal Protection has been designed to offer help and assistance through the most common legal issues facing people today, such as problems with their employers, disputes over faulty goods, and injuries that are a result of someone else's negligence. Here are some examples of cases where we have helped people with Family Legal Protection cover:

Unfairly dismissed from work

A policyholder contacted us claiming he had been unfairly dismissed from work. The reasons given for his dismissal had been his refusal to attend training courses and that he had no respect for his manager. Our policyholder claimed both these statements were untrue and believed his dismissal was based solely on comments he had made when asked to speak openly and honestly about his manager at an appraisal meeting.

DAS appointed a lawyer to represent him at an Employment Appeals Tribunal. The Tribunal found in favour of our policyholder who was awarded €23,500 in compensation. All the legal costs were met by his DAS Family Legal Protection policy.

Protecting your consumer rights

A policyholder paid for new vinyl flooring to be supplied and fitted by a local specialist. A few weeks after fitting, our policyholder and her partner were horrified to see large bubbles had appeared under the flooring. When the store refused to accept any liability for the problem, the policyholder called DAS.

The lawyer appointed by DAS contacted the store who finally accepted it was their problem and refitted the flooring correctly.



Notes

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Agent's Address