



Motor
Legal Protection



Why you need Motor Legal Protection

Standard cover

- Uninsured Loss Recovery
- Personal Injury
- Motor Prosecution Defence

24-hour helpline services

- Personal Legal Advice
- Drivers' Assistance Service
- Health & Medical Information Service
- Counselling Service



Welcome to Motor Legal Protection

Every year, several million people are glad that they took the precaution of investing in a DAS legal expenses insurance policy. People with a DAS policy have taken advantage of our low-cost legal expenses insurance which provides peace of mind following a motor accident. We are proud that we provide cost effective policies to help motorists when they need help most. DAS Motor Legal Protection gives you the power to protect your legal rights.

Uninsured Loss Recovery

If you are involved in a motor accident which is not your fault, you have a legal right to claim back your losses which are not insured, from the person who caused the accident. With DAS Motor Legal Protection, we will try to recover these losses for you. If we agree that you need to take legal action, we will find and pay for a lawyer to represent you.

www.das.ie



Uninsured Losses can include the following:

- Compensation if you are injured and compensation for your family if you are killed.
- Your policy 'excess' under your comprehensive motor insurance policy.
- Reasonable hire charges for a replacement vehicle while yours is being repaired.
- Compensation for you not being able to use your vehicle.
- Repair costs if you do not have comprehensive insurance cover.
- Compensation for damage to your clothes, luggage or personal belongings.

Motor Prosecution Defence

Motor insurers only provide limited cover to defend you if you are prosecuted for a motoring offence. In fact, your motor policy will not give you any cover for the most common motor prosecutions likely to be brought against you.

Motor Legal Protection will pay for your defence costs of up to €130,000 if you are prosecuted for a motoring offence arising from the use or ownership of your vehicle.

This includes solicitors' and barristers' fees, court costs and the other person's costs if awarded against you.

This cover does not apply if you are driving a vehicle over 7.5 tonnes total weight.



How DAS Will Help

For most uninsured loss recovery claims, we will be able to arrange for the person who caused the accident to settle your claim. However, if we cannot recover all your losses, we will refer the matter to a lawyer for further action.

For injury claims, we will help you with your application to the Injuries Board (IB), and if your compensation cannot be agreed, will take your case to court.

Please contact the DAS helpline for further information and advice on how to make an application to the IB.

For most prosecution defence claims, we will arrange for a lawyer to represent you.



24 Hour Helpline Services

As an extra benefit to you, we have the following 24 hour helplines. DAS record all calls, except those to the Counselling Service.

Personal Legal Advice

Our team of legal experts are ready to provide you with practical advice over the phone on the laws of the Republic of Ireland and the UK.

Health & Medical Information Service

An insured person can obtain information over the phone on health issues including advice on allergies, the side-effects of drugs and how to improve your general fitness.

Counselling Service

Our confidential counselling service includes, where appropriate, onward referral to relevant voluntary or professional services.

Drivers' Assistance Service

If your vehicle breaks down or cannot be driven after an accident, we will send a recovery operator to repair your vehicle, or if this is not possible, we can take it to a nearby garage.

You will be responsible for all call-out charges and repair costs.

Drivers' Assistance will also be happy to help you arrange alternative transport or overnight accommodation if necessary. We can also pass messages on to relatives, friends or colleagues.

Please note that all calls made to and from DAS Ireland (apart from those to the Counselling Helpline) are recorded for training and quality purposes.



European Cover

DAS is backed by a major European parent company and we lead Europe in this field of insurance. The legal expenses insurance cover we give applies to the Republic of Ireland and nearly every other European country, so that wherever you drive your car in Europe you have the benefit of DAS Motor Legal Protection, backed by the services of over 150 DAS claims offices and a network of appointed lawyers.

DAS Motor Legal Protection – Policy Summary

This policy summary provides key information about Motor Legal Protection which you should read. It does not contain the full terms and conditions of the policy which can be found in the Motor Legal Protection policy document.

Motor Legal Protection is underwritten by DAS Legal Expenses Insurance Company Limited. It is a legal expenses insurance contract which helps you to recover uninsured losses and costs if you have a non fault accident and defend you if charged with a motoring offence.

Features and benefits	Significant exclusions or limitations	Policy section
<p>MOTOR LEGAL PROTECTION DAS, or where necessary external lawyers that DAS has agreed to appoint, will negotiate to recover uninsured losses and costs following an event which:</p> <p>a) injures or kills you while you are driving or are a passenger in your own vehicle or someone else's, or if you are a cyclist or pedestrian;</p> <p>b) injures or kills passenger(s) in your vehicle;</p> <p>c) injures or kills a member of your family while they are a passenger, cyclist or pedestrian;</p> <p>d) damages your vehicle or personal property in it.</p> <p>For events described in paragraphs a), b) and c) above, DAS will pay the application fee required by the Injuries Board (IB)</p>	<p>It must be more likely than not that the insured person will recover damages.</p> <p>Legal costs are payable only if DAS has appointed a lawyer to help the insured person.</p> <p>External costs are limited to €130,000 including opponents costs.</p> <p>Claims reported after more than 180 days.</p> <p>The costs of obtaining a medical report from the IB.</p>	<p>SECTION 1 MOTOR LEGAL PROTECTION third bullet point of opening paragraph above. MEANING OF WORDS</p> <p>SECTION 1, MOTOR LEGAL PROTECTION What is covered 1.</p> <p>4.</p> <p>What is not covered 1.</p> <p>What is not covered 6.</p>

Features and benefits	Significant exclusions or limitations	Policy section
<p>MOTOR PROSECUTION DEFENCE DAS will defend a prosecution if you or anyone in your vehicle with your consent commits a driving offence.</p>	<p>Parking offences.</p> <p>Fines, damages or court orders.</p>	<p>SECTION 1 MOTOR LEGAL PROTECTION What is not covered 3.</p> <p>4.</p>
<p>The following 24 hour telephone helpline services apply to the Republic of Ireland and UK.</p> <p>Legal Advice Service Advice on any personal legal problem within Republic of Ireland or UK laws.</p> <p>Drivers' Assistance Service DAS can arrange help if your vehicle cannot be driven because of an accident or breakdown.</p> <p>Health & Medical Information Service We can provide information on health and fitness and non-diagnostic medical advice.</p> <p>Counselling We provide a confidential counselling service over the phone.</p>	<p>You are responsible for the contractors charges.</p>	<p>HELPLINE SERVICES</p>

Territorial Limit

European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

Cancellation right

We hope you are happy with the cover this policy provides. However, you may cancel it 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.

Making a claim

If you are claiming under **Motor Legal Protection** you must give DAS details of any claim as soon as possible and within six months of the insured incident happening.

Send your claim to:

DAS Legal Expenses Insurance Company Limited
12 Duke Lane, Dublin 2

Tel: 01 670 7470 Fax: 01 670 7473 or Email: info@das.ie



How to contact us

We will always try to give you a quality service. If you think we have let you down, please write to our Operations Manager at DAS Legal Expenses Insurance Company Limited, 12 Duke Lane, Dublin 2. Or you can phone us on 01 670 7470 or email us at customerrelations@das.ie

Details of our internal complaint-handling procedures are 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 at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 to review your case.



Claims Examples

Motor Prosecution Defence

Our insured was travelling from Cork to Galway when he was stopped by Gardai after overtaking a lorry on a traffic island. He subsequently received a summons for driving without due care and attention. DAS appointed a local solicitor to represent the insured in court. Evidence was given that the lorry driver had indicated to turn left and our insured attempted to overtake as there was no oncoming traffic. The lorry driver did not turn left, but stayed on the main road, forcing our insured to complete his manoeuvre on the traffic island.

The judge favoured the evidence put forward in support of our insured and he was acquitted.

Personal Injury

Our insured suffered extensive injuries following a head on collision. The complexity of the case required both DAS appointed solicitors and extensive medical reports. Without DAS legal and financial support, our client would almost certainly have had to settle for considerably less than the €142,200 received, and would have faced the prospect of costs exceeding €38,000.

DAS helped the policyholder throughout the IB claims process, and ensured the claim was dealt with in a timely, professional manner.



Uninsured Loss Recovery

Our policyholder was negotiating a roundabout in Cork when another car cut in front of him without warning, colliding with the offside of his car and causing substantial damage. The car, which had a market value of €1,900 before the accident, was beyond economic repair. There were no independent witnesses and the other driver denied liability. DAS appointed solicitors to act on our policyholder's behalf. Legal proceedings were issued and the value of the car was awarded to the policyholder.

Solicitor's fees, paid by DAS, came to over €2,200.



Agent's Address