



DAS vehicle hire plus

Keeping you moving

Policy number: MD1/6850012

Period of insurance

from: to:

Important Information

This is your DAS vehicle hire plus policy wording. It includes everything you need to know about your cover.

We suggest you keep this document in a safe place as you will need to refer to it should you wish to make a claim.

This policy is designed to help you if your vehicle cannot be driven following theft, attempted theft, fire, vandalism, or an accident leaving your vehicle a total loss, and you need a hire vehicle.

To make a claim under your policy, call our claims unit on

0370 2430151

www.das.co.uk

WELCOME TO YOUR DAS VEHICLE HIRE PLUS POLICY

Thank **you** for taking out a DAS policy.

To make sure **you** get the most from **your** DAS cover, please take time to read the policy, which explains the contract between **you** and **us**. If **you** have any questions or would like more information, please contact **your** insurance adviser.

How we can help

Once **you** have given **us** details of **your** claim and **we** have accepted it, **we** will supply **you** with a hire vehicle for up to 14 days if **your vehicle** cannot be driven following theft, attempted theft, fire or vandalism or is declared a total write-off following an accident.

To make a claim under **your** policy, please telephone **us** on **0370 243 0151** straightaway.

We will tell **you** what to do next. The telephone line is available 24 hours a day, seven days a week. The Claims Department is available 8am-8pm, Monday to Friday, 8am-5pm Saturday and 9am-5pm on bank holidays (excluding Christmas Day and New Year's Day). If **you** call outside these times **we** will take details of **your** claim and call **you** back.

To help **us** check and improve **our** service standards **we** record all calls. By using this service **you** are agreeing to **us** recording **your** call.

When we cannot help

Please do not hire a vehicle before **we** have agreed to cover **your** claim. If **you** do, **we** will not pay the costs involved.

How to make a complaint

We will always try to give **you** a quality service. If **you** think **we** have let **you** down, please write to **our** Customer Relations Department at **our** Head Office address shown below. Or **you** can phone **us** on **0344 893 9013** or email **us** at **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.

If **you** are still not satisfied, **you** can contact the Insurance
Division of the Financial Ombudsman Service at:
South Quay Plaza, 183 Marsh Wall, London E14 9SR.

You can also contact them on: **0800 023 4567** (free from a
landline) or **0300 123 9123** (free from some mobile phones).

Website: **www.financial-ombudsman.org.uk**

Using this service does not affect **your** right to take
legal action.

DAS Legal Expenses Insurance Company Limited is
authorised by the Prudential Regulation Authority and
regulated by the Financial Conduct Authority and the
Prudential Regulation Authority.

THE MEANING OF WORDS IN THIS POLICY

The following words have these meanings wherever they appear in this policy in **bold**:

- 1 We, us, our**
DAS Legal Expenses Insurance Company Limited.
- 2 You, your**
The person who has taken out this policy.
- 3 Your vehicle**
The motor vehicle declared to **your** motor insurer.
The vehicle must not weigh more than 3.5 tonnes or be over 5.5 metres (18 feet) in length, or be over 2.3 metres (7 feet 6 inches) wide.
- 4 Vehicle hire costs**
The cost of hiring a manual transmission category A or B car (such as a Fiat Punto or Ford Fiesta) for the single period **we** agree to. This cost includes motor insurance for the vehicle.
- 5 Insured person**
You and any person driving **your vehicle** with **your** permission.
- 6 Countries covered**
England and Wales, the mainland of Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.
- 7 Period of cover**
The period for which **we** have agreed to cover **you**.

COVER

Your policy only covers **you** if **you** have paid **your** premium. **We** agree to provide the insurance in this policy, keeping to the terms, conditions and exclusions as long as the insured incident happens during the **period of cover** and within the **countries covered**.

INSURED INCIDENT

Vehicle hire

We will make the arrangements for vehicle hire and **we** will pay **your vehicle hire costs** for up to 14 days or until **your vehicle** can be driven again if this is sooner following:

- a) theft, attempted theft, fire or vandalism of **your vehicle** making it undriveable; or
- b) an accident that leaves **your vehicle** a write-off, or total loss. If **you** have comprehensive insurance, **your** motor insurers must decide this. If not, **we** will arrange for an engineer to decide.

Please note that:

- (i) If the incident is covered by **your** motor insurance, **you** must have reported it to **your** motor insurer.
- (ii) If a criminal act has been committed, **you** must have reported the incident to the Police and **you** must provide **us** with the crime reference number.
- (iii) **You** must tell **us** as soon as **your vehicle** becomes available for **you** to drive again.
- (iv) **You** must agree to **us** trying to recover any **vehicle hire costs** in **your** name and any costs recovered must be paid to **us**.
- (v) **We** will choose the vehicle hire company and the type of vehicle to be hired.
- (vi) **You** must meet the age and licensing rules of the vehicle hire company **we** choose and must follow any conditions of hire.
- (vii) **We** can take details of **your** claim at any time, but can only deliver a hire vehicle between 9am and 4.30pm Monday to Friday and 9am and 12pm Saturday (excluding public and bank holidays).
- (viii) **You** will be responsible for paying an excess to the vehicle hire company if the hire vehicle is damaged during the hire period. **You** can avoid paying the excess if **you** pay the vehicle hire company an insurance premium. The premium will depend on how long **you** keep the vehicle. **You** will be told the amount of the excess and insurance premium before **you** agree to hire the vehicle.

What you are not covered for

Any claim that arises from an **insured person's** unlawful use of drink or drugs.

POLICY EXCLUSIONS

We will not pay for the following:

1 **Costs we have not agreed**

Any **vehicle hire costs** that are incurred before we accept **your** claim.

2 **Fraudulent claims**

A claim that is fraudulent, exaggerated or dishonest or where a false declaration or statement is made in support of a claim.

3 **48 hour restriction**

If **you** take out this policy other than when **you** arrange motor or legal protection insurance for **your vehicle**, **we** will not cover a claim following an incident within the first 48 hours of **your period of cover**.

4 **Uninsured drivers**

A claim following an insured incident where **you** did not have valid motor insurance for **your vehicle** or the person driving **your vehicle** with **your** permission was not insured.

5 **Nuclear, war and terrorism risks**

A claim caused by, contributed to by or arising from:

- (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
- (c) act of war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000
- (d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

POLICY CONDITIONS

- 1 **You** must:
 - a) keep to the terms and conditions of this policy;
 - b) try to prevent anything happening that may cause a claim;
 - c) take reasonable steps to keep any amount **we** have to pay as low as possible;
 - d) send everything **we** ask for in writing;
 - e) give **us** full and truthful details of **your** claim as soon as possible and give **us** any information **we** need.

- 2 **You** can cancel this policy by telling **us** within 14 days of taking it out or at any time afterwards as long as **you** tell **us** at least 14 days beforehand. **We** can cancel this policy at any time as long as **we** tell **you** at least 14 days beforehand.

- 3 **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

- 4 If there is a disagreement between **you** and **us** about the handling of a claim and it is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help.

- 5 Apart from **us**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interests.

- 6 This policy will be governed by English law.



Chief Executive Officer

Agent's Address