



MOTOR ASSISTANCE GOLD

THIS IS YOUR POLICY WORDING

In the event of a breakdown, call our Motor Assistance helpline on

0800 731 5123



FIRST FOR JUSTICE



IMPORTANT INFORMATION

This is your Motor Assistance Gold policy – 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 in the event of a breakdown or accident.

- 24 hour helpline service
- Roadside assistance
- Roadside repairs
- Recovery service
- Get-you-to-your-destination service
- Message relay
- Home start

CONTENTS

WELCOME TO MOTOR ASSISTANCE GOLD	4
How we can help	4
When we cannot help	4
THE MEANING OF WORDS IN THIS POLICY	5
COVER	6
ASSISTANCE SERVICES UNDER THIS POLICY	7
1 Emergency roadside repairs and home breakdown	7
2 Vehicle recovery	7
3 Getting you to your destination	7
4 Emergency message service	7
WHAT IS NOT COVERED BY THIS POLICY	8
CONDITIONS	9
DATA PROTECTION	10
Who we are	10
How we will use your information	10
Got a question?	10
HOW TO MAKE A COMPLAINT	11

WELCOME TO MOTOR ASSISTANCE GOLD

Thank **you** for taking out a DAS Motor Assistance Gold policy.

To make sure **you** get the most from **your** DAS cover, please take time to read this policy. It 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

We are here to help **you** 24 hours a day, 365 days a year. In the event of a **breakdown**, call **our** Motor Assistance helpline on **0800 731 5123** and provide the following information:

- Policyholder's name.
- Registration number of the **vehicle**.
- Make, model and colour of the **vehicle**.
- Nature of the **breakdown** and location of the **vehicle**.

A Motor Assistance operator will arrange for one of **our** approved agents to come to **your** assistance as quickly as possible.

It is important that **you** contact **our** Motor Assistance centre as soon as possible after the **breakdown**. **We** will not cover any call-out charges and labour costs unless **we** have given **our** agreement.

If **your vehicle** cannot be repaired within an hour at the scene of the **breakdown**, **we** can arrange for the **vehicle** and **insured person(s)** to be taken to a suitable repairer or, provided it is nearer, **your** home address. If the **vehicle** cannot be repaired the same day as the **breakdown**, **we** will pay for one of the following:

- transporting **you** and **your vehicle** to a destination within the **countries covered**; or
- the hire of a vehicle so **you** can continue **your** journey; or
- reimburse the cost of overnight accommodation.

Telephone calls to **us** may be monitored and recorded as part of **our** training and quality assurance programmes.

WHEN WE CANNOT HELP

Our approved agents cannot work on **your vehicle** if it is unattended.

Please do not arrange assistance before **we** have agreed. If **you** do, **we** will not pay the costs involved.

THE MEANING OF WORDS IN THIS POLICY

We, us, our	DAS Legal Expenses Insurance Company Limited.
You, your	The person who has taken out this policy.
Insured person(s)	You , and any passenger or driver who is in the vehicle with your permission at the time of the breakdown .
Vehicle	The vehicle declared to us . Cover extends to include any caravan or trailer attached to the vehicle at the time of the breakdown . The vehicle , excluding any caravan or trailer, must not weigh more than 3.5 tonnes gross vehicle mass or be over 5.5 metres (18 feet) in length, or over 2.3 metres (7 feet 6 inches) wide. Any caravan or trailer attached to the vehicle must not exceed 7.6 metres (25 feet) in length.
Countries covered	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Breakdown	(a) Mechanical or electrical failure; or (b) accidental damage, or damage caused by vandalism, fire, theft or attempted theft; which stops your vehicle moving.
Period of cover	The period for which we have agreed to cover you .

COVER

You are covered for the assistance services in this policy for a maximum of six **breakdowns** in the 12-month period following the start date of this policy and in any 12-month period following renewal of the policy, if **you** have paid **your** premium.

If the service **you** require is not provided for under the terms of this policy, or if **you** have reached the maximum number of **breakdowns** covered in the period, **we** will try if **you** wish to arrange assistance at **your** expense. The terms of any such assistance are a matter for **you** and **your** supplier.

ASSISTANCE SERVICES UNDER THIS POLICY

1 EMERGENCY ROADSIDE REPAIRS AND HOME BREAKDOWN

We will pay the call-out charge and up to one hour's labour costs for one of **our** approved agents to attend the scene of the **breakdown**, and where possible, carry out emergency repairs.

2 VEHICLE RECOVERY

If **your vehicle** cannot be repaired within one hour at the scene of the **breakdown**, **we** will pay for the cost of transporting **your vehicle** and **insured person(s)** to a single destination, being either:

- (a) a suitable repairer; or
- (b) if the **insured person** wishes, their home address, provided it is nearer.

3 GETTING YOU TO YOUR DESTINATION

If **your vehicle** cannot be repaired on the same day as the **breakdown**, **we** will either:

- (a) pay the cost of transporting **your vehicle** or **insured person(s)** or both to a destination(s) within the **countries covered** provided that the **insured person(s)** are transported to the same destination; or
- (b) arrange and pay the cost of hiring a category A vehicle to allow the **insured person(s)** to continue their journey to a destination within the **countries covered**; or
- (c) arrange transport for **insured person(s)** to travel to a hotel. **You** will have to pay for the cost of this, and the hotel costs; but **we** will reimburse **you** up to £50 per person per night for accommodation. The most **we** will pay for transport to the hotel and the cost of hotel accommodation is £300 for any one **breakdown**. **You** must pay the hotel bill, but **we** will pay **you** back on receipt of the relevant bill(s) subject to the £300 limit for any one **breakdown**.

Conditions

- (i) **We** will only pay a maximum of £300 for any one **breakdown**.
- (ii) **You** must send **us** all the relevant invoice(s) before **we** will reimburse **you**.

At all times **we** decide on the best way of providing help.

4 EMERGENCY MESSAGE SERVICE

When **you** claim for any of the services detailed in **1, 2 and 3** above **we** will forward a message to a member of **your** family, friend or work colleague if **you** would like this.

WHAT IS NOT COVERED BY THIS POLICY

- 1 The **breakdown** of **your vehicle**:
 - within the first 48 hours from the date of **your** application if cover is taken out separately from any other agreement; or
 - if it has knowingly been driven in an unsafe or unroadworthy condition; or
 - which has resulted from lack of oil, fuel or water; or
 - which occurs while **your vehicle** is being used for motor racing, trials or rallying or for hire or reward.
- 2 The cost of:
 - storage charges, **you** will be responsible for any **vehicle** storage charges incurred when **you** are using **our** services; or
 - spare or replacement parts, fluids or fuel or any other materials used in repairing **your vehicle**; or
 - any other repairs except those at the scene of the **breakdown**; or
 - replacing a wheel if **your vehicle** does not have a serviceable spare wheel; or
 - replacing broken windows or keys or finding missing keys; or
 - ferry crossings, parking charges, fines or toll charges.
- 3 Any charges arising from an **insured person's** failure to comply with **our** instructions or **our** approved agents' instructions in respect of the assistance being provided.
- 4 Any costs incurred before **you** have notified **us** of the **breakdown**.
- 5 Any **vehicle** which cannot be recovered by a standard trailer or transporter.
- 6 The recovery of a caravan or trailer on tow which exceeds 7.6 metres (25 feet) in length.
- 7 **Breakdowns** caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; or
 - war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000; or
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

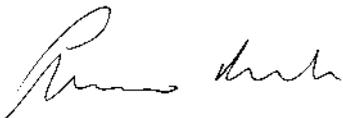
CONDITIONS

- 1 An **insured person** must keep to the terms and conditions of this policy.
- 2 At all times during the **period of cover**, the **vehicle** must be maintained in a roadworthy condition and regularly serviced.
- 3 **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.

Subject to the terms of business between **you** and the person who sold **you** this policy, **you** may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between **you** and the person who sold **you** this policy. Please contact them directly for full details of charges.

- 4 An **insured person** must be present with the **vehicle** when the approved agent arrives.
- 5 **We** will make every effort to provide the service at all times, but **we** will not be responsible for any liability arising from breakdown of the service.
- 6 The transportation of any animal or livestock is undertaken solely at **our** discretion and **we** accept no liability for the safety or welfare of any animal or livestock during its transportation.
- 7 **We** will, at **our** discretion, void the policy (make it invalid) from the date of claim, or alleged claim, and/or **we** will not pay the claim if:
 - (a) a claim the **insured person** has made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
 - (b) a false declaration or statement is made in support of a claim.
- 8 **We** will not pay for any loss that is not directly covered by the terms and conditions of this policy. For example **we** will not pay for **your** travel costs for collecting **your vehicle** from a repairer, loss of income from taking time off work because of a **breakdown**, or loss from cancelled or missed appointments.
- 9 **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.
- 10 This policy will be governed by English law.



Andrew Burke
Chief Executive Officer, DAS Group

DATA PROTECTION

To comply with data protection regulations **we** are committed to processing the **insured person's** personal information fairly and transparently. This section is designed to provide a brief understanding of how **we** collect and use this information.

We may collect personal details, including the **insured person's** name, address and, on occasion, other information. This is for the purpose of managing the **insured person's** products and services, and this may include underwriting and claims handling.

WHO WE ARE

DAS is part of DAS UK Holdings Limited (DAS UK Group). The uses of the **insured person's** personal data by **us** and members of the DAS UK Group are covered by **our** individual company registrations with the Information Commissioner's Office.

HOW WE WILL USE YOUR INFORMATION

We may need to send the **insured person's** information to other parties, such as service providers, engineers, insurance intermediaries, insurance companies, specialist agencies so they may contact the **insured person** to ask for their feedback, or members of the DAS UK Group. The **insured person's** information may also be sent outside the European Economic Area (EEA) in the event that they make a claim while outside of the EEA, while arranging the repair/recovery of their vehicle.

We will not disclose the **insured person's** personal data to any other person or organisation unless **we** are required to by **our** legal and regulatory obligations. For example, **we** may use and share the **insured person's** data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning **DAS**. A copy is also accessible and can be downloaded via **our** website.

GOT A QUESTION?

If the **insured person** has any questions or comments about how **we** store, use or protect their information, or if the **insured person** wishes to request to see the information held about them, they can do this by calling **0800 731 5123** by writing to the Data Protection Officer at **our DAS** Head Office address – please see page 11 or by visiting **www.das.co.uk**

HOW TO MAKE A COMPLAINT

We always aim to give **you** a high quality service. If **you** think **we** have let **you** down, **you** can contact **us** by:

- phoning **0344 893 9013**
- emailing **customerrelations@das.co.uk**
- writing to the **Customer Relations Department | DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH**
- completing **our** online complaint form at **www.das.co.uk/about-das/complaints**

Further details of **our** internal complaint-handling procedures are available on request.

If **you** are not happy with the complaint outcome or if **we've** been unable to respond to **your** complaint within 8 weeks, **you** can ask the Financial Ombudsman Service for a free and independent review of **your** complaint.

You can contact them by:

- phoning **0800 023 4567** (free from mobile phones and landlines) or **0300 123 9123**
- emailing **complaint.info@financial-ombudsman.org.uk**
- writing to **The Financial Ombudsman Service | Exchange Tower | London | E14 9SR**

Further information is available on their website: **www.financial-ombudsman.org.uk**

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

The Financial Ombudsman's role is to assess **our** handling of a claim in light of the policy terms. It is not to assess the quality of legal advice. If **you** are unhappy with the service provided by an **appointed representative** the relevant complaint-handling procedure is available on request.

DAS Head and Registered Office:

**DAS Legal Expenses Insurance Company Limited |
DAS House | Quay Side | Temple Back | Bristol | BS1 6NH**

Registered in England and Wales | Company Number 103274 | Website: **www.das.co.uk**

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.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). Compensation from the scheme may be claimed if **we** cannot meet **our** obligations. This will be dependent on the type of business and the circumstances of the claim. More information on the compensation scheme arrangements can be found on the FSCS website, **www.fscs.org.uk**

Policy number

Stationery number

Period of insurance from

Period of insurance to