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# MOTOR LEGAL PROTECTION

This is your Bronze Key Facts Policy Summary

keyfacts



## Policy Summary

This policy summary provides key information about Best Price Bronze Motor Protection, which you should read. It does not contain full terms and conditions of the policy, which you can find in the Best Price Bronze Motor Protection policy document. Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year.

Best Price Bronze Motor Protection is a legal expenses insurance contract which helps you to recover uninsured losses and costs from the person responsible following a motor accident or hire a replacement vehicle.



DAS Legal Expenses Insurance Company Limited ('DAS') is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. The handling of your claim, via the Motor Claims Centre is provided by DAS Law Limited on behalf of DAS.

# Key Facts Policy Summary

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>We will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.</p> <p>We will appoint our preferred choice of law firm to deal with your claim and will pay their costs and expenses, which include opponents' costs.</p>	<p>There are reasonable prospects of success for the duration of the claim.</p> <p>If you want to use your choice of law firm, any costs they incur above what we would have paid our preferred law firm will be your responsibility. We will not pay them.</p> <p>Costs incurred before we have accepted a claim.</p> <p>Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose the representative who will help you.</p>	<p>Page 8, <b>Legal protection: our agreement 2</b></p> <p>Page 8, <b>Legal protection: our agreement 9</b></p> <p>Page 12, <b>Policy exclusions 3</b></p> <p>Page 13, <b>Policy conditions 1 (a) and (b)</b></p>
<p><b>1 UNINSURED LOSS RECOVERY</b> We, or if we agree it is necessary, external lawyers that we will appoint, will negotiate to recover uninsured losses and costs following an event which:</p> <p><b>(a)</b> causes damage to your vehicle or to personal property in it; or</p> <p><b>(b)</b> injures or causes the death of you or your passengers.</p>	<p>It must be more likely than not that the insured person will recover damages.</p> <p>Anyone claiming must be in or on your vehicle with your permission when the damage and/or injury is caused.</p> <p>Your vehicle being used by anyone, with your permission, who does not have valid motor insurance.</p> <p>Legal costs are limited to £100,000.</p>	<p>Page 8, <b>Legal protection: our agreement 2</b></p> <p>Page 4, <b>The meaning of words in this policy: insured person</b></p> <p>Page 8, <b>Insured incidents: 1 Uninsured Loss recovery: What we will pay (a) and (b)</b></p> <p>Page 12, <b>Policy exclusions 7</b></p> <p>Page 8, <b>Legal protection: our agreement 8 (i)</b></p>
<p><b>2 REPLACEMENT HIRE VEHICLE HIRE FOLLOWING A NON-FAULT ACCIDENT</b> We can arrange to supply you with a replacement vehicle via a hire agreement and we will recover the rental charges from the person who was at fault for the accident.</p>	<p>You must report all incidents to your motor insurer or the police where appropriate.</p> <p>This service is available on the mainland of England, Wales and Scotland only.</p> <p>A replacement vehicle will only be provided if you meet the hire company's conditions of hire.</p> <p>You must sign a hire agreement.</p> <p>You are not insured against hire costs for a replacement vehicle.</p> <p>We are unable to provide a replacement hire vehicle if the driver at fault cannot be identified or traced.</p>	<p>Page 9, <b>2 Replacement hire vehicle following a non-fault accident: Provided that: (i) and (ii)</b></p> <p>Page 6, <b>How we can help</b></p>



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<p><b>Legal advice helpline service</b> Advice on personal motoring legal problems under UK and EU law. Available 24 hours, seven days a week.</p>	<p>Calls for advice in countries outside of England and Wales are available 9am-5pm, Monday to Friday, excluding public and bank holidays.</p>	<p>Page 2, <b>Legal advice service</b></p>
<p><b>Countries covered</b> For uninsured loss recovery: UK, EU member states and other specific European nations.</p> <p>For everything else: England and Wales, the mainland of Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.</p>		<p>Page 4, <b>The meaning of words in this policy: countries covered</b></p>
<p><b>Law that applies</b> This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise the law of England and Wales applies.</p>		<p>Page 15, <b>Policy conditions 15</b></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. Subject to no claims made and the Legal Services Advice lines not having been used **we** will give a full refund of premium. No refund will be given when cover has been in force for a period exceeding 14 days. **We** can cancel this policy at any time as long as **we** give **you** 14 days notice. If **we** do this **we** will refund **your** premium proportionately

## Making a claim

You must give DAS details of any claim as soon as possible by telephoning us on:

**0344 893 0998**

We will be able to take details of your claim but we will not be able to tell you straight away whether we can cover your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.



## How to make a complaint

**We** always aim to give **you** a high quality service. If **you** think **we** have let **you** down, please write to **our** Customer Relations Department at **our** **DAS** Head Office address 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.

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) or email them at **complaint.info@financial-ombudsman.org.uk**  
Website: **www.financial-ombudsman.org.uk**

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. **You** can contact the Legal Ombudsman Service at: **PO Box 6806, Wolverhampton WV1 9WJ.** **You** can also contact them by telephone on **0300 555 0333** or email them at **enquiries@legalombudsman.org.uk.** Website: **www.legalombudsman.org.uk**

Using these services does not affect **your** right to take legal action.



**DAS Head and Registered Office address**  
**DAS Legal Expenses Insurance Company Limited,**  
**DAS House,**  
**Quay Side,**  
**Temple Back,**  
**Bristol BS1 6NH**

**DAS** is covered by the **Financial Services Compensation Scheme (FSCS).** **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS website, **www.fscs.org.uk**

Using these services will not affect **your** right to take legal action.

### **You are not alone**

As Europe's market leader and the UK'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.

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 | DAS Legal Expenses Insurance Company Limited | Head and registered office | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH | Website: [www.das.co.uk](http://www.das.co.uk) | Registered in England and Wales | Company Number 103274 | DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority | DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited | DAS Law Limited | Head and registered office | North Quay | Temple Back | Bristol | BS1 6FL | Website: [www.daslaw.co.uk](http://www.daslaw.co.uk) | Registered in England and Wales | Company number 5417859