



DAS VEHICLE HIRE PLUS

KEEPING YOU MOVING

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

0370 243 0151



FIRST FOR JUSTICE

0370 243 0151
1771 7771
+33 49 93 107

IMPORTANT INFORMATION

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

Keep this document in a safe place as **you** will need to refer to it if **you** need to make a claim. This policy provides a vehicle for up to 14 days if **your vehicle** is stolen and not recovered, or is undriveable following theft, attempted theft, fire or vandalism, storm or flood, or is declared a total loss by **your** motor insurer following an accident.

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WELCOME TO DAS

Thank **you** for taking out a DAS vehicle hire plus policy.

DAS Legal Expenses Insurance Company Limited ('**DAS**') is the underwriter and provides the vehicle hire insurance under **your** policy.

To make sure **you** get the most from **your** DAS cover, please take time to read this policy which explains the contract between **you** and **us**.

HOW WE CAN HELP

Once **you** have given **us** details of **your** claim and **we** have accepted it, **we** will supply **you** with a small 1.2 litre hatchback car for up to 14 days if **your vehicle** is stolen and not recovered or is undriveable following theft, attempted theft, fire or vandalism, or is declared a total loss by **your** insurer following an accident.

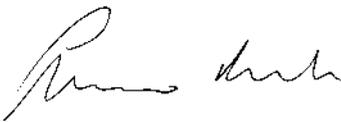
To make a claim under **your** policy, please telephone **us** on **0370 243 0151** as soon as possible.

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** may record all inbound and outbound calls.

WHEN WE CANNOT HELP

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



Andrew Burke
Chief Executive Officer, DAS Group

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

THE MEANING OF WORDS IN THIS POLICY

countries covered	England and Wales, the mainland of Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.
date of occurrence	The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date you first became aware of it.)
insured person(s)	You and any person driving your vehicle with your permission.
period of cover	The period for which we have agreed to cover you .
vehicle hire costs	The cost of hiring a small hatchback car (up to 1.2 litre engine size, such as a Fiat Punto or Ford Fiesta) or a motorcycle up to 125cc, for up to 14 days.
we, us, our	DAS Legal Expenses Insurance Company Limited.
your vehicle	The motor vehicle(s) covered by the motor insurance policy to which this policy attaches. It also includes any caravan or trailer attached to the vehicle(s).
you, your	The person who has taken out this policy (the policyholder).

OUR AGREEMENT

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 **date of occurrence** of the insured incident is within the **period of cover** and within the **countries covered** and the hire vehicle is required within the **countries covered**.

INSURED INCIDENT

VEHICLE HIRE

What is covered

We will make the arrangements for vehicle hire for **you** within the **countries covered** and **we** will pay **your vehicle hire costs** for a single continuous period of up to 14 days or until **you** can drive **your vehicle** again, if this is sooner, if **your vehicle** is:

- (a) stolen and not found; or
- (b) undriveable following a theft, attempted theft, fire, storm, flood or vandalism; or
- (c) declared a total loss by **your** motor insurer following an accident.

Please note that:

- (i) *If the incident is covered by **your** motor insurance, **you** must have reported it to **your** motor insurer. If this is the case, **you** must provide **us** with confirmation from **your** motor insurer that they have accepted **your** claim under their policy.*
- (ii) *If **your** vehicle has been declared a total loss by **your** motor insurer, **you** must provide **us** with evidence of this, (either written notification from **your** motor insurer or a copy of an engineers report).*
- (iii) *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.*
- (iv) ***You** must tell **us** as soon as **your vehicle** becomes available for **you** to drive again.*
- (v) ***You** must agree to **us** trying to recover any **vehicle hire costs** in **your** name where possible and any costs recovered must be paid to **us**.*
- (vi) ***We** will choose the vehicle hire company and the type of vehicle to be hired which will be a small hatchback car (up to 1.2 litre engine size, such as a Fiat Punto or Ford Fiesta) or a motorcycle up to 125cc.*
- (vii) ***You** must meet the age and licensing rules of the vehicle hire company **we** choose and must follow any conditions of hire.*
- (viii) ***We** can take details of **your** claim at any time, but can only deliver a hire vehicle between 8am – 6pm Monday to Friday and 8am – 12pm Saturday (excluding public and bank holidays).*
- (ix) *If an excess is applied by the vehicle hire company, **you** will be responsible for paying this excess 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 whether an excess will apply along with the amount of the excess and insurance premium before **you** agree to hire the vehicle.*
- (x) *If **you** need a particular vehicle, **you** can talk to the hire company about this. **We** will pay **our** standard **vehicle hire costs** rate to the hire company and **you** will be responsible for paying the extra costs.*
- (xi) ***We** will not be responsible for providing a vehicle with customised or bespoke modifications that match the specification of the **insured vehicle**.*

What is not covered

Any claim that arises from an **insured person's** 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 **our** acceptance of a claim.

2 Fraudulent claims

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 **you** have 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.

Where the above circumstances apply, as part of **our** fraud prevention measures **we** will, at **our** discretion, also share information with other parties such as the police, government bodies and antifraud organisations.

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 the **insured vehicle** is being used by anyone, with **your** permission, who does not have valid motor insurance or a valid driver's license.

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) take reasonable steps to avoid and prevent claims;
- (c) take reasonable steps to avoid incurring unnecessary costs;
- (d) send everything **we** ask for in writing;
- (e) report to **us** full and factual details of any 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. Provided no claims have been made within that period, the person who sold **you** this policy will give **you** a full refund of the premium, subject to any separate charges that they may apply.

You may also cancel this policy 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.

If the policy is cancelled after 14 days of taking it out, 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.

3 If any claim covered under this policy is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

4 If there is a disagreement between an **insured person** and **us** about the handling of a claim and it is not resolved through **our** internal complaints procedure the **insured person** can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk)

Alternatively, there is a separate arbitration process available. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by the **insured person** and **us**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the **insured person** and **us** or may be paid by either the **insured person** or **us**.

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 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.

All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

DATA PROTECTION

To comply with data protection regulations **we** are committed to processing **your** 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 **your** name, address, date of birth, email address and, on occasion, dependent on the type of cover **you** have, sensitive information such as medical records. This is for the purpose of managing **your** products and services, and this may include underwriting, claims handling and providing legal advice. **We** will only obtain **your** personal information either directly from **you**, the third party dealing with **your** claim or from the authorised partner who sold **you** the policy.

WHO WE ARE

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of **your** personal data by **us** and members of the DAS UK Group are covered by **our** individual company registrations with the Information Commissioner's Office. **DAS** has a Data Protection Officer who can be contacted through dataprotection@das.co.uk

HOW WE WILL USE YOUR INFORMATION

We may need to send **your** information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies so they may contact **you** to ask for **your** feedback, or members of the DAS UK Group. If **your** policy includes legal advice **we** may have to send the information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover **you** have, **your** information may also be sent outside the EEA so the service provider can administer **your** claim.

We will take all steps reasonably necessary to ensure that **your** data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

We will not disclose **your** 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 **your** 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.

WHAT IS OUR LEGAL BASIS FOR PROCESSING YOUR INFORMATION?

It is necessary for **us** to use **your** personal information to perform **our** obligations in accordance with any contract that **we** may have with **you**. It is also in **our** legitimate interest to use **your** personal information for the provision of services in relation to any contract that **we** may have with **you**.

HOW LONG WILL YOUR INFORMATION BE HELD FOR?

We will retain **your** personal data for 7 years. **We** will only retain and use **your** personal data thereafter as necessary to comply with **our** legal obligations, resolve disputes, and enforce **our** agreements. If **you** wish to request that **we** no longer use **your** personal data, please contact **us** at dataprotection@das.co.uk

WHAT ARE YOUR RIGHTS?

You have the following rights in relation to the handling of **your** personal data:

- **You** have the right to access personal data held about **you**
- **You** have the right to have inaccuracies corrected for personal data held about **you**
- **You** have the right to have personal data held about **you** erased
- **You** have the right to object to direct marketing being conducted based upon personal data held about **you**
- **You** have the right to restrict the processing for personal data held about **you**, including automated decision-making
- **You** have the right to data portability for personal data held about **you**.

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Or via email: dataprotection@das.co.uk

HOW TO MAKE A COMPLAINT

If **you** are unhappy with the way in which **your** personal data has been processed **you** may in the first instance contact the Data Protection Officer using the contact details above.

If **you** remain dissatisfied then **you** have the right to apply directly to the Information Commissioner's Office for a decision. The Information Commissioner can be contacted at:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

www.ico.org.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.

MD1/5048925

Policy number

Period of insurance from

Stationery number

Period of insurance to