



DAS VEHICLE HIRE PLUS

KEEPING YOU MOVING

onequote
direct 



FIRST FOR JUSTICE



WHY YOU NEED DAS VEHICLE HIRE PLUS

Your DAS vehicle hire plus policy will provide you with a replacement vehicle if your vehicle cannot be driven following:

- THEFT
- VANDALISM
- ATTEMPTED THEFT
- FIRE
- ACCIDENT CAUSING TOTAL LOSS OF YOUR VEHICLE

WELCOME TO DAS VEHICLE HIRE PLUS

How would you cope without your car? It's a question most of us haven't thought much about, but trying to juggle day-to-day tasks after losing the use of your car can be a real headache.

DAS vehicle hire plus is designed to protect you against these sudden costs and hassles by getting you back on the road if your vehicle is stolen; written off in an accident; or damaged by fire, an attempted theft or vandalism, and cannot be driven.

Your policy will cover the cost of a hire vehicle for up to 14 days.

Many of us rely on our cars for many things, but do we have enough cover if the unexpected happens?



HOW DAS WILL HELP

So, what exactly are you going to gain? Put simply, the peace of mind of knowing that DAS will be there to provide financial and practical assistance designed to keep you mobile.

HOW WE HANDLE YOUR CLAIM

Our Motor Claims Centre has a team of dedicated professionals, all ensuring that your claim is handled as smoothly as possible. We can set up your claim over the phone and can quickly arrange immediate help as needed.

Our trained Claims Handlers offer an efficient service that will help you with all aspects of your claim with a minimum of fuss.

THE SMALL PRINT

Please do not hire a vehicle before we have agreed to pay. If you do, we will not pay the costs involved. DAS vehicle hire plus covers you for vehicle hire costs for the duration stated in the policy, but only when we have agreed to pay them.

We will not pay for any claim that arises from an incident that happens within the first 48 hours from the start of the cover if you take out the policy at a different time from the policy to which it attaches.

This brochure provides an outline of cover only. A full policy wording is available on request.

POLICY SUMMARY

This policy summary provides key information about DAS vehicle hire plus which you should read. It does not contain the full terms and conditions of the policy which can be found in the DAS vehicle hire plus policy document.

Unless otherwise agreed with the person who sells you this insurance your cover will be valid for one year.

DAS vehicle hire plus is an Assistance Insurance contract which helps you with replacement transport if your vehicle is immobilised due to fire, an accident that leaves it a write-off, vandalism or if it is stolen.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>VEHICLE HIRE We will arrange and pay for a hire vehicle if your vehicle is: stolen; damaged by fire, an attempted theft, vandalism; or declared a total write-off by your motor insurer or an engineer we arrange, following an accident.</p>	<p>We will only provide a category A or B vehicle (e.g. a Fiat Punto or Ford Fiesta).</p> <p>Vehicles weighing over 3.5 tonnes, over 5.5 metres (18 feet) long or over 2.3 metres (7 feet 6 inches) wide.</p> <p>We will only pay vehicle hire costs for up to 14 days, or until your vehicle can be driven again if this is sooner.</p> <p>Your vehicle must be undriveable.</p> <p>If a crime has been committed it must have been reported to the police.</p> <p>We will make all arrangements for vehicle hire including choosing the vehicle hire company and the type of vehicle to be hired.</p>	<p>THE MEANING OF WORDS IN THIS POLICY Vehicle hire costs</p> <p>THE MEANING OF WORDS IN THIS POLICY Your vehicle</p> <p>INSURED INCIDENT: Vehicle hire</p> <p>INSURED INCIDENT: Vehicle hire</p> <p><i>Please note that:</i> (ii)</p> <p><i>Please note that:</i> (v)</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
	<p>You must meet the age and licensing rules of the hire company and follow any conditions of hire.</p> <p>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).</p> <p>Unless you pay an insurance premium to the hire company, you will be responsible for paying an excess on the hire vehicle if it is damaged while on hire.</p> <p>Claims that arise from your unlawful use of drink or drugs.</p> <p>Any costs incurred before your claim is accepted.</p> <p>Any claim within 48 hours of you taking out cover if DAS vehicle hire plus is taken out at a different time from your motor insurance.</p> <p>Countries covered: England and Wales, mainland Scotland and Northern Ireland, Isle of Man, Jersey and Guernsey.</p> <p>This policy is governed by English law.</p>	<p><i>Please note that:</i> (vi)</p> <p><i>Please note that:</i> (vii)</p> <p><i>Please note that:</i> (viii)</p> <p>What you are not covered for</p> <p>POLICY EXCLUSIONS 1</p> <p>POLICY EXCLUSIONS 3</p> <p>THE MEANING OF WORDS IN THIS POLICY Countries covered</p> <p>POLICY CONDITIONS 6</p>

CANCELLATION RIGHT

We hope you are happy with the cover DAS vehicle hire plus provides. However, you may cancel this policy 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 this insurance, but you must give 14 days' notice of cancellation. We can cancel the policy at any time as long as we give you at least 14 days' notice. You can ask the person who sells you this insurance about getting a refund of premium you have paid if the policy is cancelled.

MAKING A CLAIM

If you have a claim and need assistance please ring to tell us about it as soon as possible.

Telephone **0370 243 0151** to report your claim and get instructions for what to do next. The telephone line is available 24 hours a day, 365 days a year. Calls may be recorded.

QUALITY POLICY

Our aim is to meet your expectations and needs by providing quality products and services. This has been recognised by our ISO9001 quality rating and Investors in People Award. Every one of our employees is a responsible member of our team and we expect them to make sure that the quality of the product and service you receive is always maintained.

HOW TO MAKE A COMPLAINT

If you have a complaint about our service or about the way we have treated you, please write to our Customer Relations Department at our Head Office address shown below.

Alternatively you can telephone us on **0344 893 9013** or email us at **customerrelations@das.co.uk**.

A copy of our internal complaint-handling procedure is available on request.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at: **Exchange Tower | 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.

Our Head and Registered Office is:

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

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 is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependant 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**

HOW TO ARRANGE COVER

To arrange DAS vehicle hire plus cover, simply pay the premium (plus tax) which your insurance adviser tells you.

If you would like more information first, please ask your adviser for a copy of the policy wording.



Agent's address



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