

# DAS Commercial Legal Expenses Insurance

## A guide to making a claim



FIRST FOR JUSTICE

### What is included

Your DAS cover is designed to provide you and the employees within your organisation with access to support, legal advice and cover against legal costs should these circumstances occur:

- Employment disputes and compensation awards with current, prospective or ex-employees
- Legal defence
- Tax protection
- Property protection and bodily injury
- Debt recovery and contract disputes relating to the purchase, hire, sale or provision of goods and services\*

\*Please check your policy schedule to see if these additions are included as part of your cover.

### Policy extras

Your policy also provides access to a wide range of legal services and helplines that can be used as often as required, including:

- Legal Advice helpline – **0117 934 2116**
- Tax Advice helpline – **0117 934 2116**
- Counselling helpline – **0117 934 2121**
- Business Assistance helpline – **0117 934 2116**
- Access to online legal documents and guides (Visit [www.dasbusinesslaw.co.uk](http://www.dasbusinesslaw.co.uk) and use the following voucher code to sign up: **DASBZUR100**)
- DAS UK Employment Manual – [www.dasinsurance.co.uk/employment-manual](http://www.dasinsurance.co.uk/employment-manual)

### Policy exclusions

There are some events that your DAS insurance will not cover:

- Issues that started before you bought the policy
- Legal costs paid out before your claim is accepted
- Civil claims where the likelihood of success, or 'reasonable prospects of success' are evaluated as being less than 51% at any time\*
- Anything specifically excluded (please refer to your policy documentation for a full list of specific exclusions)

\*Note that this does not apply to employment disputes.

### Next steps

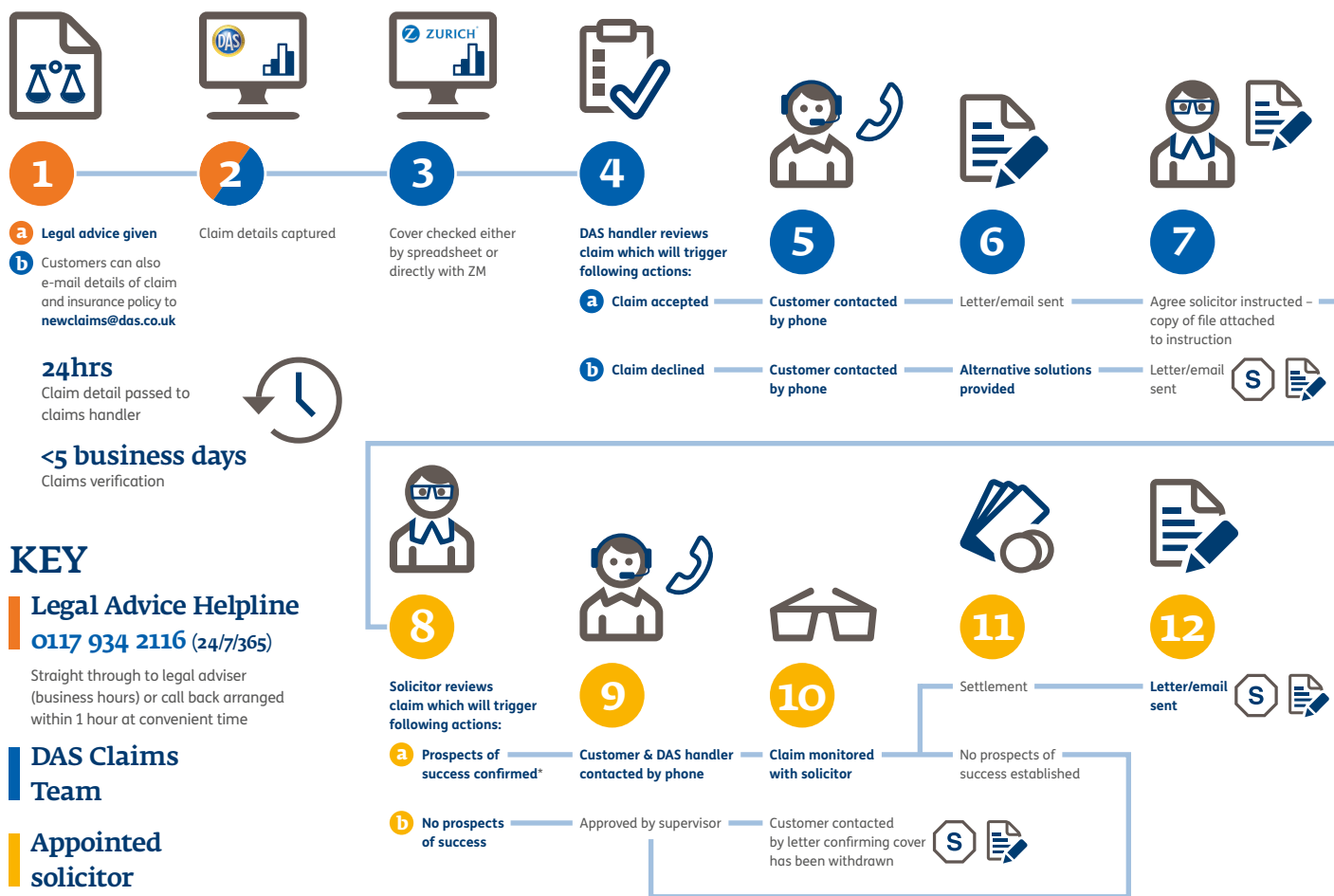
If you are experiencing a legal issue, the first thing you should do is contact the DAS Legal Advice Helpline either by calling **0117 934 2116** or by booking an appointment via [www.das.co.uk/claim](http://www.das.co.uk/claim)

Please ensure you have your policy details to hand when contacting DAS.

You will then be advised on whether your legal issue requires legal advice or if you need to make a claim. If you do need to make a claim, please call our claims team on **0117 934 2116** or visit [www.das.co.uk/claim](http://www.das.co.uk/claim)

Full details of the claims process can be found overleaf.

**Please note:** It is important you call DAS to discuss a potential claim before incurring any costs with another solicitor. Any costs incurred before the acceptance of a claim are not covered.



\*Prospects don't apply for EPL cover