

Policy Summary

Section 5. Family Legal Protection

This policy summary provides key information about Family Legal Protection which you should read. It does not contain the full terms and conditions of the cover, which you can find under Section 5 - Family Legal Protection in the policy document.

Family Legal Protection is a legal expenses insurance contract. It will help you by providing legal advice and representation if you, or family members who always live with you, have a legal dispute which is insured under this Section.

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.	It must be more likely than not that the insured person will recover damages or make a successful defence of their claim. External costs are limited to £50,000 and this includes opponents' costs. Costs incurred before DAS's written acceptance of a claim. Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.	COVER (d) WHAT IS NOT COVERED BY THIS SECTION OF THE POLICY 3. CONDITIONS WHICH APPLY TO THE WHOLE SECTION 2.
Employment Disputes We will pursue and defend legal rights in a dispute arising from a contract of employment.	Disciplinary hearings or internal grievance procedures.	What is not covered under EMPLOYMENT DISPUTES (1)
Contract Disputes We will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services.	The insured person must enter into the contract during the period of insurance. The amount in dispute must be more than £100. Building work or design, where the contract value exceeds £5,000. Disputes arising from a loan, mortgage, pension or investment.	INSURED INCIDENTS WE WILL COVER 2 CONTRACT DISPUTES Provided that: (i) (ii) What is not covered under CONTRACT DISPUTES (2) (4)
Bodily Injury We will pursue claims for accidental death or physical injury.		INSURED INCIDENTS WE WILL COVER 3 BODILY INJURY
Property Protection We will pursue claims following damage to your home or an insured person's personal possessions. Cover extends to problems such as nuisance and trespass.	Property damage must exceed £100. The first £250 of any claim for nuisance or trespass.	INSURED INCIDENTS WE WILL COVER 5 PROPERTY PROTECTION (1) What is not covered under PROPERTY PROTECTION (3)
Tax Protection Representing an insured person's rights throughout an HM Revenue & Customs investigation.	Investigations where the insured person is self employed, a sole trader or in a business partnership.	INSURED INCIDENTS WE WILL COVER 5 TAX PROTECTION What is not covered under TAX PROTECTION (1)
Jury Service and Court Attendance Payment of salary or wages while an insured person attends a court or tribunal as requested by their appointed representative or performs jury service.		INSURED INCIDENTS WE WILL COVER 7 JURY SERVICE AND COURT ATTENDANCE
Legal Defence Defence of criminal prosecutions and actions for unlawful discrimination or breaches of the Data Protection Act arising from an insured person's work as an employee. Defence of motoring prosecutions.	Parking or obstruction offences. Driving without valid motor insurance. Payment of court orders.	INSURED INCIDENTS WE WILL COVER 8 LEGAL DEFENCE What is not covered under LEGAL DEFENCE (1) (2) WHAT IS NOT COVERED BY THIS POLICY 4.

Continued From Overleaf.

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>24-Hour Telephone Helplines</p> <p>Eurolaw legal advice service Advice on personal legal problems under UK and EU law.</p> <p>Tax advice service Personal taxation advice.</p> <p>Domestic help We can arrange to call out a contractor to fix the problem in the event of an emergency affecting an insured person's home.</p> <p>Health & medical information service Help and information on health and fitness.</p> <p>Veterinary help Helps to locate a vet to treat injured or sick pets.</p> <p>Childcare help and Home help* Helps to find childcare or arrange domestic help if illness or an emergency means an insured person can't carry out these tasks.</p> <p>Counselling Our qualified counsellors provide support in dealing with worrying problems.</p>	<p>You will have to pay the contractor's charges.</p> <p>Cannot be used to diagnose health problems.</p> <p>You will have to pay the vet's charges.</p> <p>You will have to pay for this help. *These services only work during standard office hours.</p>	<p>HELPLINE SERVICES</p>
<p>Territorial limit UK for most insured incidents, but cover for contract disputes and bodily injury extends to EU member states.</p>		<p>THE MEANING OF WORDS IN THIS POLICY</p>

MAKING A CLAIM

You must give DAS details of any claim as soon as possible. You can telephone us on 0117 934 0553. We will be able to take details of your claim but we will not be able to tell you whether we can cover your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded.

Alternatively you can email: newclaims@das.co.uk

Or write to:

The Claims Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

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 0117 934 0066 or email us at customerrelations@das.co.uk

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

If you are still unhappy with our response, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your rights to take legal action.

Our head office and registered office is:

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. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the rest of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

Congregational & General Insurance plc

Registered Office: Currer House Currer Street Bradford West Yorkshire BD1 5BA

Registered in England No. 93688

Sales & Quotation Line: 0800 012 1891 Customer Services: 0845 605 0220

Email: info@shared-values.co.uk Web: www.shared-values.co.uk



Congregational is authorised and regulated by the Financial Services Authority, authorisation number 202089
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234
Subject to the rules of the Financial Ombudsman Service. Member of the Association of British Insurers



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SHVA/KFDS/0109