

Motor Legal Protection

Motor Legal Protection Help and Advice

Every year, several million people are glad that they took the precaution of investing in a DAS legal expenses insurance policy. People with a DAS policy have taken advantage of our low-cost legal expenses insurance which provides peace of mind following a motor accident. We are proud that we provide cost effective policies to help motorists when they need help most. DAS Motor Legal Protection gives you the power to protect your legal rights.

Uninsured Loss Recovery

If you are involved in a motor accident which is not your fault, you have a legal right to claim back your losses which are not insured, from the person who caused the accident. With DAS Motor Legal Protection, we will try to recover these losses for you. If we agree that you need to take legal action, we will find and pay for a lawyer to represent you.

Uninsured Losses can include the following:

- Compensation if you are injured and compensation for your family if you are killed.
- Your policy 'excess' under your comprehensive motor insurance policy.
- Reasonable hire charges for a replacement vehicle while yours is being repaired.
- Compensation for you not being able to use your vehicle.
- Repair costs if you do not have comprehensive insurance cover.
- Compensation for damage to your clothes, luggage or personal belongings.

Motor Prosecution Defence

Motor insurers only provide limited cover to defend you if you are prosecuted for a motoring offence. In fact, your motor policy will not give you any cover for the most common motor prosecutions likely to be brought against you.

Motor Legal Protection will pay for your defence costs of up to €130,000 if you are prosecuted for a motoring offence arising from the use or ownership of your vehicle.

This includes solicitors' and barristers' fees, court costs and the other person's costs if awarded against you.

This cover does not apply if you are driving a vehicle over 7.5 tonnes total weight.

How DAS Will Help

For most uninsured loss recovery claims, we will be able to arrange for the person who caused the accident to settle your claim. However, if we cannot recover all your losses, we will refer the matter to a lawyer for further action.

For injury claims, we will help you with your application to the Personal Injuries Assessment Board, and if your compensation cannot be agreed, will take your case to court.

For most prosecution defence claims, we will arrange for a lawyer to represent you.

24 Hour Helpline Services

As an extra benefit to you, we have four 24 hour helplines.

Personal Legal Advice

Our team of legal experts are ready to provide you with practical advice over the phone on the laws of the Republic of Ireland and the UK.

Drivers' Assistance Service

If your vehicle breaks down or cannot be driven after an accident we will send a recovery operator to repair your vehicle, or if this is not possible, we can take it to a nearby garage.

Drivers' Assistance will also be happy to help you arrange alternative transport or overnight accommodation if necessary. We can also pass messages on to relatives, friends or colleagues.

Health & Medical Information Service

An insured person can obtain information over the phone on health issues including advice on allergies, the side-effects of drugs and how to improve your general fitness.

Counselling Service

Our confidential counselling service includes, where appropriate, onward referral to relevant voluntary or professional services.



European Cover

DAS is backed by a major European parent company and we lead Europe in this field of insurance. The legal expenses insurance cover we give applies to the Republic of Ireland and nearly every other European country, so that wherever you drive your car in Europe you have the benefit of DAS Motor Legal Protection, backed by the services of over 150 DAS claims offices and a network of appointed lawyers.

Motorist Personal Accident Insurance

In addition to your Motor Legal Protection policy with DAS, you may also wish to have the benefit of Motorist Personal Accident Insurance.

DAS has teamed up with ACE European Group, one of Europe's leading providers of accident and health insurance, to provide this benefit.

Motorist Personal Accident Insurance pays a lump sum of compensation and your medical expenses if you sustain injury for which DAS are recovering uninsured losses. The types of injury for which compensation is provided under Motorist Personal Accident Insurance are described in this policy summary.

The cover applies to you and any passenger or driver in or on the vehicle with your permission.

Motorist Personal Accident Insurance is underwritten by ACE European Group Limited.



DAS Motor Legal Protection and ACE European Group Limited Motorist Personal Accident Insurance - Policy Summary

This policy summary provides key information about Motor Legal Protection and Motorist Personal Accident Insurance which you should read. It does not contain the full terms and conditions of the policies which can be found in the Motor Legal Protection and Motorist Personal Accident Insurance policy document.

Motor Legal Protection is underwritten by DAS Legal Expenses Insurance Company Limited. It is a legal expenses insurance contract which helps you to recover uninsured losses and costs if you have a non-fault accident. Motorist Personal Accident Insurance is underwritten by ACE European Group. It provides financial compensation following a motor accident that within two years results in death, disablement or dismemberment. Unless otherwise agreed with the person who sells you this insurance your cover will be valid for one year.

Features and benefits	Significant exclusions or limitations	Policy section
<p>Motor Legal Protection</p> <p>DAS, or where necessary external lawyers that DAS has agreed to appoint, will negotiate to recover uninsured losses and costs following an event which:</p> <p>a) injures or kills you while you are driving or are a passenger in your own vehicle or someone else's, or if you are a cyclist or pedestrian;</p> <p>b) injures or kills a passenger(s) in your vehicle;</p> <p>c) injures or kills a member of your family while they are a passenger, cyclist or pedestrian;</p> <p>d) damages your vehicle or personal property in it.</p> <p>For events described in paragraphs a), b) and c) above, DAS will pay the application fee required by the Personal Injuries Assessment Board (PIAB).</p>	<p>It must be more likely than not that the insured person will recover damages.</p> <p>Legal costs are payable only if DAS has appointed a lawyer to help the insured person.</p> <p>External costs are limited to €130,000 including opponents' costs.</p> <p>Claims reported after more than 180 days.</p> <p>The cost of obtaining a medical report from the PIAB.</p>	<p>Sections 1 and 2 Motor Legal Protection and Motorist Personal Accident Insurance, third bullet point of opening paragraph above</p> <p>Meaning of words</p> <p>Section 1, Motor Legal Protection. What is covered</p> <p>1.</p> <p>4.</p> <p>What is not covered</p> <p>1.</p> <p>6.</p>

Features and benefits	Significant exclusions or limitations	Policy section
<p>Motor Legal Defence</p> <p>DAS will defend a prosecution if you or anyone in your vehicle with your consent commits a driving offence.</p>	<p>Parking offences.</p> <p>Fines, damages or court orders.</p>	<p>Section 1 Motor Legal Protection. What is not covered</p> <p>4.</p> <p>5.</p>
<p>The following 24 hour telephone helpline services apply to the Republic of Ireland and UK.</p> <p>Legal Advice Service</p> <p>Advice on any personal legal problem within Republic of Ireland or UK laws.</p> <p>Drivers' Assistance Service</p> <p>DAS can arrange help if your vehicle cannot be driven because of an accident or breakdown.</p> <p>Health & Medical Information Service</p> <p>We can provide information on health and fitness and non-diagnostic medical advice.</p>	<p>You are responsible for the contractors' charges.</p>	<p>HELPLINE SERVICES</p>

