



keyfacts®

DAS Legal Expenses Insurance Company Limited

Commercial Legal Protection Policy arranged by Lime One Limited

Policy No. TS5/5075186: Summary of Cover

Some important facts about your Commercial Legal Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for a period of one year unless an alternative period is specifically requested.

About your Commercial Legal Protection cover

The policy will pay legal costs up to £100,000 including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. DAS will also pay the costs of appealing or defending an appeal.

Features and benefits included automatically	Significant exclusions or limitations
<p>Employment Disputes & Compensation Awards – If your company faces an employment dispute, court or tribunal proceedings from a past, present or prospective employee, DAS will pay legal costs incurred in defending your position. Should your company face the risk of losing a case and being ordered to pay awards of compensation at a tribunal, DAS will cover the company against costs.</p>	<p>Personal Injury. Loss/ Damage to Property. In respect of compensation awards, the advice of DAS must be sought and followed. Total awards payable shall not exceed £1,000,000 in any one period of insurance.</p>
<p>Legal Defence – DAS will pay costs incurred in defending an insured person if:</p> <ul style="list-style-type: none"> • It is alleged that a criminal offence has been committed; or • A criminal prosecution is brought; or • Civil action for compensation under section 13 of the Data Protection Act 1998 arises, including any resulting compensation award; or • A civil action is brought against your company for wrongful arrest in respect of an accusation of theft; or • A civil action is brought against an employee, arising from their employment with your company, under legislation for unlawful discrimination; or • A civil action is taken against the trustee of a pension fund set up for the benefit of the company's employees. <p>This cover also extends to appeals against the refusal of the Information Commissioner to register the company's application for registration.</p>	<p>Prosecutions for motoring offences.</p>
<p>Tax Protection – This cover will pay the cost of negotiating for your company's rights or representation in appeal proceedings if any of the following tax problems arise:</p> <ul style="list-style-type: none"> • A Full or Aspect Enquiry. • A Tax Intervention Enquiry. • A dispute arising from a review of your compliance with Pay As You Earn or Social Security Regulations. • An assessment in respect of Value Added Tax. 	<p>Tax avoidance schemes.</p> <p>A £2,000 limit and £200 excess applies for each Aspect Enquiry or Tax Intervention Enquiry.</p>



In addition, the following 24 hour helpline services are included. To contact these helplines, please refer to your policy document.

Eurolaw Commercial Legal Advice	Provides legal advice on problems affecting your company under the laws of the majority of countries in Europe.
Tax Advice	Provides confidential advice on any tax matter affecting the insured business under the laws of the United Kingdom.
Counselling	Confidential counselling is available to all employees of your company and their immediate family who live with them.

Cancellation right

We hope you are happy with the cover this Commercial Legal Protection policy 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 Lime One Limited, subject to 21 days' notice of cancellation. You can ask Lime One Limited about getting a refund of premium if you cancel this policy.

Making a claim

For details on how to make a claim, please refer to the policy document.

How to make a complaint

We will always try to give you a quality service. If you think we have let you down, 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. Details of our internal complaint-handling procedures are available on request.

If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

Compensation

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 remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

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 and regulated by the Financial Services Authority.