

## WELCOME TO ASSURE ASSISTANCE

Thank you for taking out an *assure* policy.

To make sure you get the most from your *assure* cover, please take time to read the policy which explains the contract between you and us. If you have any questions or would like more information, please contact your insurance advisor.

**IN THE EVENT OF A BREAKDOWN  
IN THE UK CALL: 0870 XXX XXXX  
IN EUROPE CALL: +44 XXX XXX XXX**

## HOW CAN WE HELP?

We are here to help you 24 hours a day, 365 days a year. In the event of a breakdown, call our Motor Breakdown Recovery helpline on 0870 241 8879 or +44 117 934 0167 and provide the following information:

- Policyholder's name.
- Registration number of your vehicle.
- Make, model and colour of your vehicle.
- Nature of the breakdown and location of your vehicle.

A motor assistance operator will arrange for one of our approved repairers to come to your assistance as quickly as possible.

It is important that you contact our breakdown operation centre as soon as possible after the breakdown. We will not cover any call-out charges and labour costs unless we have given our agreement.

All telephone calls to us are monitored and recorded as part of our training and quality assurance programmes.

## EMERGENCY MESSAGE SERVICE

The operator will forward a message to a member of your family, friend or work colleague if you would like this.

## BREAKDOWN ENTITLEMENT

During the period of cover you have the right to call us out 6 times to provide breakdown and accident assistance. After we have dealt with your sixth call-out, your policy becomes void.

## WHEN WE CANNOT HELP

Our approved repairers cannot work on your vehicle if it is unattended.

## STORAGE CHARGES

You will be responsible for any vehicle storage charges incurred when you are using our services.

## THE MEANING OF WORDS IN THIS POLICY

- 1. We, us, our**  
DAS Legal Expenses Insurance Company Limited.
- 2. You, your**  
The person who has taken out this policy.
- 3. Insured person**  
**You**, and any passenger or driver who is in the **vehicle** with **your** permission at the time of the **breakdown**.
- 4. Vehicle**  
The **vehicle** declared to **us**. Cover extends to include any caravan or trailer attached to the **vehicle** at the time of the **breakdown**. The **vehicle**, excluding any caravan or trailer, must not weigh more than 3.5 tonnes gross **vehicle** mass or be over 5.5 metres (18 feet) in length, or over 2.3 metres (7 feet 6 inches) wide. Any caravan or trailer attached to the **vehicle** must not exceed 7.6 metres (25 feet) in length.
- 5. Breakdown**  
(1) Mechanical or electrical failure; or  
(2) accidental damage, or damage caused by vandalism, fire, theft or attempted theft; which makes **your vehicle** immobile.
- 6. Period of cover**  
The period for which **we** have agreed to cover **you**.
- 7. Territorial limit**  
**Sub-Section A** - The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.  
**Sub-Section B** - The European Union, Albania, Andorra, Bosnia Herzegovina, Bulgaria, Croatia, the Czech Republic, Gibraltar, Hungary, Iceland, Liechtenstein, Macedonia, Malta, Monaco, Montenegro, Norway, Poland, Romania, San Marino, Serbia, Slovakia, Slovenia, Switzerland and Turkey (West of the Bosphorus) but excluding countries listed under Sub-Section A above.

## THE SERVICES PROVIDED

Having paid the appropriate premium an **insured person** is entitled to use the *assure* assistance service 24 hours a day, 7 days a week during the **period of cover** following the **breakdown** of **your vehicle** within the **territorial limit**.

### SUB-SECTION A - UNITED KINGDOM COVER

- 1. Emergency roadside repairs**  
**We** will pay the call-out charge and up to one hour's labour costs for one of **our** approved repairers to attend the scene of the **breakdown** and where possible carry out emergency repairs.
- 2. Vehicle recovery**  
If **your vehicle** cannot be repaired within one hour at the scene of the **breakdown**, **we** will pay for the cost of transporting **your vehicle** and insured persons to a single destination, being either:
  - a) one of **our** approved repairers; or
  - b) if the **insured person** wishes, their home address, provided it is nearer.

### 3. Getting you to your destination

If **your vehicle** cannot be repaired on the same day as the **breakdown**, **we** will pay:

- a) the cost of transporting **your vehicle** or insured persons or both to a destination within the **territorial limit**; or
- b) an **insured person's** hotel accommodation costs of up to £50 per **insured person** per night, but the most **we** will pay for all claims arising from any one **breakdown** is £250.

At all times **we** decide on the best way of providing help.

### SUB-SECTION B - EUROPEAN COVER

This sub-section applies to vehicles no more than 10 years old.

#### 1. Emergency roadside repairs

**We** will pay the call-out charge and up to one hour's labour costs for one of **our** approved repairers to attend the scene of the **breakdown** and where possible carry out emergency repairs.

#### 2. Vehicle recovery

If the **vehicle** cannot be repaired within one hour at the scene of the **breakdown**, **we** will pay the cost of transporting the **vehicle** to one of **our** approved repairers.

#### 3. Getting you to your destination

If **your vehicle** cannot be repaired on the same day as the **breakdown**, **we** will pay:

- a) the cost of transporting **your vehicle** or insured persons or both to a destination within the **territorial limit** up to the value of the **vehicle**; or
- b) an **insured person's** hotel accommodation costs of up to £50 per **insured person** per night, but the most **we** will pay for all claims arising from any one **breakdown** is £500; or
- c) the cost of hiring a replacement vehicle, but the most **we** will pay for any one claim is £750 and any replacement vehicle provided on the European mainland must remain within the **territorial limit** or the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

At all times **we** decide on the best way of providing help. The most **we** will pay for all claims arising from any one **breakdown** is £3,000.

### IN THE EVENT OF A BREAKDOWN

**IN THE UK CALL:  
0870 XXX XXXX  
IN EUROPE CALL:  
+44 XXX XXX XXX**



We are here to help 24 hours a day, 365 days a year. In the event of a breakdown, call our Motor Assistance helpline and provide the following information:

- Policyholder's name
- Registration number of the vehicle
- Make, model and colour of the vehicle
- Nature of the breakdown and location of the vehicle.

## WHAT IS NOT COVERED

1. The **breakdown** of **your vehicle**:
  - within the first 48 hours from the date of **your** application if cover is taken out separately from any other agreement; or
  - if it has knowingly been driven in an unsafe or unroadworthy condition; or
  - which has resulted from lack of oil, fuel or water; or
  - which occurs while **your vehicle** is being used for motor racing, trials or rallying or for hire or reward.
2. The cost of:
  - spare or replacement parts, fluids or fuel or any other materials used in repairing **your vehicle**; or
  - any other repairs except those at the scene of the **breakdown**; or
  - replacing a wheel if **your vehicle** does not have a serviceable spare wheel; or
  - replacing broken windows or keys, or finding missing keys; or
  - ferry crossings under Sub-Section A, parking charges, fines or toll charges.
3. Any call-out charges, labour and any other costs incurred before **you** have notified **us** of the **breakdown**.
4. Any charges arising from an **insured person's** failure to comply with instructions given by **us** or **our** approved repairers.
5. The recovery of a trailer or caravan on tow which is over 7.6 metres (25 feet) in length.
6. Any **vehicle** which cannot be recovered by a standard trailer or transporter.
7. **Breakdowns** caused by, contributed to by or arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; or
  - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or
  - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

## PROBLEMS

We aim to provide high standards of service. Please contact us immediately if you feel we have not achieved these and we will do our best to rectify the problem as quickly as possible.

Any enquiry or complaint about your policy or the services provided under it should be addressed either to:

**Chief Executive Assure Assistance, Crofton House, Station Approach, Kelvedon, Essex CO5 9NP**

who arranged the policy for you or to:

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

If you are still not happy, you can contact the Insurance Division of the Financial Ombudsman at:

**South Quay Plaza II, 183 Marsh Wall, London, E14 9SR.**

Or you can contact the Association of British Insurers at:

**51 Gresham Street, London, EC2V 7HQ**

(If you use these services, it does not affect your right to take legal action.)

## CONDITIONS

1. An **insured person** must keep to the terms and conditions of this policy.
2. At all times during the **period of cover**, the **vehicle** must be maintained in a roadworthy condition and regularly serviced.
3. **We** can cancel this policy at any time and **we** will always do so after **we** have dealt with **your** sixth claim in the **period of cover**. **You** can cancel this policy at any time.  
If the policy is cancelled because **you** have made 6 claims in the **period of cover**, **we** will not refund any premium **you** have paid.
4. **We** will make every effort to provide the best service at all times, but **we** will not be responsible for any liability arising from breakdown of the service.
5. The transportation of any animal or livestock is undertaken solely at **our** discretion and **we** accept no liability for the safety or welfare of any animal or livestock during its transportation.
6. **We** will not be responsible for any consequential loss in connection with a **breakdown**, no matter how it is caused.
7. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
8. This policy will be governed by English Law.

**DAS is a member of the General Insurance Standards Council and is authorised and regulated by the Financial Services Authority.**

INSURED(S) NAME

INSURED VEHICLE(S) MAKE & MODEL

REGISTRATION NUMBER(S)

PERIOD OF COVER

**IT IS ESSENTIAL THAT YOUR INSURANCE ADVISOR INFORMS US OF ANY CHANGE OF VEHICLE IMMEDIATELY AND RE-ISSUES THIS CERTIFICATE**



# YOUR EUROPEAN ROADSIDE ASSISTANCE POLICY

IN THE EVENT OF A  
BREAKDOWN

IN THE UK CALL:  
0870 XXX XXXX  
IN EUROPE CALL:  
+44 XXX XXX XXX