

MARINE LEGAL EXPENSES INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT



Company: DAS Legal Expenses Insurance Company Limited

Product: Navigators and General Marine Legal Protection cover

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

WHAT IS THIS TYPE OF INSURANCE?

Marine Legal Protection provides access to legal and marine assistance helplines along with cover to help you recover any losses following an accident that wasn't your fault. It will also provide legal support for contract disputes and criminal prosecutions relating to your craft.



WHAT IS INSURED?

Accident Loss Recovery

Following an accident, recovery of compensation for losses that are not covered by your underlying insurance policy such as:

- ✓ Damage to the insured craft
- ✓ Damage to personal belongings

Personal Injury

- ✓ Sudden or specific accidents causing your death or bodily injury

Contract Disputes

- ✓ Disputes over the buying, selling, servicing, repairing, adapting or testing of your craft, its equipment, parts or accessories.

Legal Defence

- ✓ Defence if an event arising from the ownership or use of the insured craft leads to you being prosecuted.

Telephone Helplines and Online Law Guide

- ✓ Legal advice
- ✓ Tax advice
- ✓ DAS Household Law



WHAT IS NOT INSURED?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that start before the date your cover begins
- ✗ Costs which exceed your policy limit of £100,000 for any one claim (except contract disputes, which are limited to £50,000)
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)
- ✗ Claims relating to nuclear, war and terrorism risks



ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- ! The use of your own lawyer. We will appoint a lawyer or other professional for you. You may choose your own lawyer only when legal proceedings start or if there is a conflict of interest unless the dispute relates to a sea-going vessel
- ! **Personal injury** claims relating to an illness or injury that happens gradually, alleged clinical negligence or those solely for psychological injury or mental illness
- ! **Contract claims** which have an amount in dispute less than £100 or those relating to the use of your craft for business or reward



WHERE AM I COVERED?

- ✓ For accident loss recovery and personal injury you are covered in the United Kingdom of Great Britain and Northern Ireland, any European Union Country, the Azores, the Isle of Man, the Canary Islands, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Madeira, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey, countries bordering the Mediterranean, and waterways connecting any of these countries. Also Australia, Bermuda, Cape Verde Islands, the Caribbean, Hong Kong and New Zealand.
- ✓ For contract dispute and legal defence you are covered in the United Kingdom of Great Britain and Northern Ireland, any in the European Union, the Azores, the Isle of Man, the Canary Islands, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Madeira, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey, countries bordering the Mediterranean, and waterways connecting any of these countries.



WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of the policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



WHEN AND HOW DO I PAY?

Payment options will be subject to the contractual terms between you and the person who is selling you the policy.



WHEN DOES THE COVER START AND END?

Unless otherwise agreed with the person who sells you this policy, your cover will be valid for 12 months.



HOW DO I CANCEL THE CONTRACT?

You can cancel this policy by telling us within 14 days of taking it out or at any time afterwards as long as you tell us at least 14 days beforehand.