

Commercial Legal Expenses Insurance

Legal advice and protection for your business

Provided by DAS Legal Expenses Insurance Company Ltd

Legal Advice helpline

0117 934 2116

Policy advice: Please speak to your usual Zurich contact



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Using this desk aid

Thank you for purchasing a **DAS Commercial Legal Expenses Insurance** policy.

Your DAS policy is designed to help your organisation should a legal matter arise, providing support, advice and cover against specific legal costs. This aid will help you to understand what could be covered by your policy.

Please refer to your policy wording for full details of the cover included within your policy.



Insured events

Your DAS cover is designed to provide you and the employees within your organisation with access to support, legal advice and cover against legal costs should these circumstances occur:

- Employment disputes & compensation awards with current, prospective or ex-employees
- Legal defence
- Tax protection
- Property protection and bodily injury
- Statutory licence protection
- Debt recovery and contract disputes relating to the purchase, hire, sale or provision of goods & services*

*Please check your policy schedule to see if these additions are included as part of your cover.



Employment disputes

Scenario: An employee is claiming you overlooked them for an internal role on the grounds of discrimination.

What should you do?

- **Call the Legal Advice Helpline straight away.** The legal advisers can help provide guidance on how to manage the situation internally and explain what to do if the employee raises a formal grievance.
- Using this service can help to mitigate the situation and avoid a formal dispute.
- If the matter escalates and you receive papers from the Employment Tribunal, **submit a claim to DAS straightaway.** Provided you have a valid claim, a solicitor will be instructed to represent you from our panel.
- It is important to report the claim to us as quickly as possible because Tribunal papers have fixed timeframes for reply.

Legal Advice helpline

0117 934 2116



Legal defence

Your DAS cover is also designed to provide access to legal advice and cover against the legal costs should any of the following events happen:

- Criminal pre-proceedings
- Criminal prosecution defence
- Civil action taken against employees under data protection legislation
- Information commissioner registration application appeals
- Wrongful arrest
- Statutory notice appeals
- Attendance expenses for jury service and court attendance
- Employee Civil Legal Defence



Policy extras

Your policy also provides access to wide range of **legal services** and **helplines** that can be used as often as required, including:

- Legal Advice helpline
- Tax Advice helpline
- Counselling helpline
- Business Assistance helpline
- Access to online legal documents and guides (see tab **DAS Businesslaw**)
- Employment Manual

Obtaining legal advice as early as possible through the **DAS Legal Advice helpline** can typically prevent a problem from escalating into something more serious.



DAS Businesslaw

You have access to **DAS Businesslaw** as part of your policy. **DAS Businesslaw** is an online resource that provides vital business and legal support. It contains a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk.

Visit www.dasbusinesslaw.co.uk and use the following voucher code to sign up: **DASBZUR100**



Policy exclusions

There are some events that your commercial legal expenses insurance will not help you with:

- Issues that started before you bought the policy
- Legal costs paid out before your claim is accepted
- Civil claims where the likelihood of success, or 'reasonable prospects of success' are evaluated as being less than 51% at any time.*
- Anything specifically excluded (**please refer to your policy documentation for a full list of specific exclusions**).

*Note that this does not apply to employment disputes. Please refer to your full policy wording and any applicable endorsements for further details

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Legal representation

- We always recommend you to use a solicitor from one of our panel firms as they are selected for their expertise and service standards, and are regularly audited. They are also familiar with our products and working with DAS.
- Using a panel firm ensures that you will have a solicitor in place quickly, enabling you to gain the maximum benefit from your policy.
- We always recommend using a panel firm for the entire duration of your case. You do, however, have the right to select your own representative once legal proceedings are issued and only after your chosen firm has agreed to set terms and costs.

**Please call DAS with respect to a potential claim before incurring any costs with another solicitor.
Any costs incurred before the acceptance of a claim are not covered.**

If you are unsuccessful in defending an employment claim, we may also pay the compensation award. However you must use our recommended panel firm in order to receive this benefit.



What to do if you experience a legal issue

If you are experiencing a legal issue, the first thing to do is to contact the **DAS Legal Advice helpline** on **0117 934 2116**.

When calling the DAS Legal Advice helpline, please ensure that you have your policy details to hand.

You will be advised on whether your legal issue requires legal advice or if you need to make a claim. You are entitled to unlimited telephone legal advice on any legal issue affecting your business. Alternatively, legal advice can be booked at a time convenient to you at www.dasinsurance.co.uk/business-legal-expenses-insurance/das-benefits/legal-advice-helpline

If you then require legal representation, please contact our helpline, also on **0117 934 2116**.



Useful numbers

Tax Advice helpline – 0117 934 2116

Advice on any taxation issue relating to your school, college or university.

Counselling service – 0117 934 2121

A service to help you and all your employees when dealing with a variety of issues.

DAS UK Employment Manual

Get access to a comprehensive guide to employment rules and regulations by visiting www.dasinsurance.co.uk/employment-manual



Register claims on the DAS claims portal das.co.uk/claim

Once you have discussed your issue with one of our legal advice team, when you are ready to make your claim, visit das.co.uk/claim

If available, please have a **photo or a copy of your legal expenses insurance schedule document** ready to upload – this will speed up the claims process. Look at the **claim types** and select the example most relevant to your situation.

For more information on the claims process, select the '**Stages of your claim**' button. More information is available here: www.dasinsurance.co.uk/business-legal-expenses-insurance/making-a-claim

To start your claim click the '**Make a claim**' button.

Select the relevant **claim type icon** and enter your details.



Claims journey



1

- a** Legal advice given
- b** Customers can call us to make a claim on:
0117 934 2116
- c** Customers can make a claim at das.co.uk/claim



2

Claim details captured

24hrs

Claim detail passed to claims handler

<5 business days

Claims verification



3

Cover checked directly with Zurich

48hrs



4

DAS handler reviews claim which will trigger following actions:

- a** Claim accepted
- b** Claim declined



5

Customer contacted by phone

Customers can call us on
0117 934 2116



6

Letter/email sent



7

Agree solicitor instructed - copy of file attached to instruction





8

Solicitor reviews claim which will trigger following actions:

a Prospects of success confirmed*



9

Customer & DAS handler contacted by phone



10

Claim monitored with solicitor



11

Settlement



12

Letter/email sent



No prospects of success established

b No prospects of success

Approved by supervisor

Customer contacted by letter confirming cover has been withdrawn



KEY

Legal Advice Helpline

0117 934 2116 (24/7/365)

Straight through to legal adviser (business hours) or call back arranged within 1 hour at convenient time

DAS Claims Team

Appointed solicitor



*Prospects don't apply for EPL cover



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