



DASDRIVE ASSISTANCE EXTRA

THIS IS YOUR POLICY WORDING

In the event of a breakdown, call our Motor Assistance helpline on

1890 253 033 or 0800 404 9206

A.R.B.
UNDERWRITING LIMITED



FIRST FOR JUSTICE

IMPORTANT INFORMATION

This is your DASDrive Assistance Extra policy – it includes everything you need to know about your cover.

We suggest you keep this document in a safe place as you will need to refer to it in the event of a breakdown or accident.

- 24 hour roadside assistance
- Recovery service
- Get-you-to-your-destination service
- Message relay
- Home start
- Helplines

Complaints:

01 670 7470

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WELCOME TO DASDRIVE ASSISTANCE EXTRA

Thank you for taking out a **DASDrive Assistance Extra** policy. To make sure **you** get the most from **your** DAS cover, please take time to read the policy. It explains the contract between **you** and **us**. If **you** have any questions or would like more information, please contact **your** insurance adviser.

HOW WE CAN HELP

We are here to help **you** 24 hours a day, 365 days a year.

In the event of a **breakdown**, call **our** Motor Assistance helpline on **1890 253 033** or **0800 404 9206** when calling from outside the Republic of Ireland and provide the following information:

- Policyholder's name.
- Policy number and/or registration number of the **vehicle**.
- Make, model and colour of the **vehicle**.
- Nature of the **breakdown** and location of the **vehicle**.
- A telephone number where **you** can be contacted.

A Motor Assistance operator will arrange for an approved agent to come to **your** assistance as quickly as possible.

It is important that **you** contact **our** Motor Assistance 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.

If **your vehicle** cannot be repaired within an hour at the scene of the **breakdown**, **we** can arrange for the **vehicle** and **insured person(s)** to be taken to a **competent repairer** or, provided it is nearer, **your** home address. If the **vehicle** cannot be repaired the same day as the **breakdown**, **we** will pay for one of the following:

- transporting **you** to a destination within the **territorial limit**; or
- the hire of a vehicle for 48 hours so **you** can continue **your** journey; or
- reimburse the cost of overnight accommodation.

All telephone calls to and from **us** (apart from those to the Counselling Helpline) are monitored and recorded as part of **our** training and quality assurance programmes.

WHEN WE CANNOT HELP

Our approved agents cannot work on **your vehicle** if it is unattended. Please do not arrange assistance before **we** have agreed. If **you** do, **we** will not pay the costs involved.

PROBLEMS

We will always try to give **you** a quality service. If **you** think **we** have let **you** down, please write to **our** Operations Manager at: **DAS Legal Expenses Insurance Company Limited | Europa House | Harcourt Centre | Harcourt Street | Dublin 2**. Or **you** can phone **us** on **01 670 7470** or email **us** at **customerrelations@das.ie**

Details of **our** internal complaint-handling procedures are available on request.

If **you** are still not happy, **you** can contact the Financial Services Ombudsman's Bureau at **3rd Floor | Lincoln House | Lincoln Place | Dublin 2**

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules. The regulatory system which applies in Ireland is different to that which applies in the UK.

THE MEANING OF WORDS IN THIS POLICY

We, us, our	DAS Legal Expenses Insurance Company Limited.
You, your	The person who has taken out this policy.
Insured person(s)	You , and any passenger or driver who is in the vehicle with your permission at the time of the breakdown .
Vehicle	Any private cars or private cars modified for commercial use, or commercial cars not exceeding 3,500kg total vehicle weight that have been declared to us .
Competent repairer	Is the nearest garage to the scene of the breakdown , that can carry out repairs to the vehicle .
Territorial limit	The Republic of Ireland, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Breakdown	(1) Mechanical or electrical failure; or (2) accidental damage, or damage caused by vandalism, fire or attempted theft or puncture; which stops your vehicle moving.
Period of cover	The period for which we have agreed to cover you .

HELPLINE SERVICES

We provide these services 24 hours a day, seven days a week during the **period of insurance**. All helplines apply to the Republic of Ireland unless otherwise stated. To help **us** check and improve **our** service standards, **we** record all calls other than for the **Counselling Service**.

When phoning please tell **us your** policy number or the name of the scheme **you** are in. Please do not phone **us** to report a general insurance claim.

LEGAL ADVICE SERVICE	Call 1850 670 747
We will give an insured person confidential legal advice over the phone on any personal legal problem under the laws of the Republic of Ireland or United Kingdom.	

HEALTH & MEDICAL INFORMATION SERVICE	Call 1890 254 164
We will give an insured person information over the phone on health and fitness, and non-diagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve general fitness.	

COUNSELLING	Call 1850 670 407
We will provide an insured person with a confidential counselling service over the phone including, where appropriate, onward referral to relevant voluntary or professional services.	

We will not accept responsibility if the Helpline Services fail for reasons we cannot control.

WHAT IS COVERED

You are covered for the assistance services in this policy for a maximum of six **breakdowns** during the **period of cover** if **you** have paid **your** premium. **We** agree to provide the assistance services in this policy keeping to the terms, conditions and exclusions as long as the **breakdown** happens during the **period of cover** and within the **territorial limits**.

After **we** have dealt with **your** sixth **breakdown**, **your** policy becomes void. In such circumstances or if the service **you** require is not provided for under the terms of this policy, **we** will try if **you** wish to arrange it at **your** expense. The terms of any such assistance are a matter for **you** and **your** supplier.

ASSISTANCE SERVICES UNDER THIS POLICY

1 Emergency roadside assistance and home breakdown

We will pay the call-out charge and provide up to one hour's labour for one of **our** approved agents to attend the scene of the **breakdown**, and where possible, carry out emergency repairs provided the **vehicle** can be repaired at the scene of the **breakdown**.

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 person(s)** to a single destination, being either:

- (a) a **competent repairer**; 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** and has broken down away from **your** home, **we** will either:

- (a) pay the cost of transporting the **insured person(s)** to a destination within the **territorial limit**, provided that the **insured person(s)** are transported to the same destination; or
- (b) arrange and pay the cost of hiring a category A vehicle for up to 48 hours while repairs are carried out. If **your vehicle** is outside the Republic of Ireland or Northern Ireland **we** will pay the cost of transporting **you** and **your vehicle** to **your** onward destination within the **territorial limit**, or
- (c) arrange transport for **insured person(s)** to travel to a hotel. **You** will have to pay for the cost of this, and the hotel costs; but **we** will reimburse **you**. The most **we** will pay for transport to the hotel and the cost of hotel accommodation is €150 for any one **breakdown**.

You must pay the hotel bill, but **we** will reimburse **you** on receipt of the relevant bill(s) subject to the €150 limit for any one **breakdown**.

4 Emergency message service

When **you** claim for any of the services detailed in **1, 2 and 3** above **we** will forward two messages to members of **your** family, friends or work colleagues if **you** would like this.

At all times we will decide the best way to provide assistance.

WHAT IS NOT COVERED BY THIS POLICY

- 1 The **breakdown** of **your vehicle**:
 - within the first 48 hours of the **period of cover** commencing 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 or water; or
 - which occurs while **your vehicle** is being used for motor racing, trials or rallying or for hire or reward; or
 - brought about by an avoidable, wilful and deliberate act committed by the **insured person**.
- 2 The cost of:
 - spare or replacement parts, fluids 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, finding missing keys; or
 - ferry crossings, parking charges, fines or toll charges.
- 3 Any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in **your vehicle**.
- 4 Any charges arising from an **insured person's** failure to comply with **our** instructions or **our** approved agents' instructions in respect of the assistance being provided.
- 5 Any claim arising where **your vehicle** is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications, or arising directly out of the unreasonable driving of the **vehicle** on unsuitable terrain.
- 6 Getting **you to your destination** is not applicable to commercial car owners.
- 7 Any costs incurred before **you** have notified **us** of the **breakdown**.
- 8 Any **vehicle**, including **vehicles** that have been modified, which cannot be recovered by a standard recovery vehicle.
- 9 Any failure on **our** part to perform any obligation as a result of acts of God, Government control, restrictions or prohibitions, or any other act or omission of any public authority (including Government) whether local, national or international.
- 10 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.

CONDITIONS

- 1 An **insured person** must keep to the terms and conditions of this policy.
- 2 At all times **we** decide on the best way of providing help.
- 3 To be eligible for assistance, the **insured person** shall hold a current motor insurance policy.
- 4 At all times during the **period of cover**, the **vehicle** must be maintained in a roadworthy condition and regularly serviced.
- 5 **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 **we** have covered **you** for six **breakdowns** in the **period of cover**, **we** will not refund any premium **you** have paid.

- 6 An **insured person** must be present with the **vehicle** when the approved agent arrives.
- 7 **We** are not responsible for the **vehicle**, once the approved agent has delivered it to the **competent repairer**.
- 8 **We** will make every effort to provide the service at all times, but **we** will not be responsible for any liability arising from breakdown of the service.
- 9 It is the **insured person's** responsibility for the removal and transport of a commercial load in the event that an **insured vehicle** needs to be towed.
- 10 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.
- 11 **We** will not pay for any loss that is not directly covered by the terms and conditions of this policy. For example, **we** will not pay for **your** travel costs for collecting **your vehicle** from a repairer, loss of income from taking time off work because of a **breakdown**, or loss from cancelled or missed appointments.
- 12 **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.

- 13 Replacement cars are subject to commercial car hire criteria. This criteria may include, however is not limited to the following: full driver's licence without endorsements, a cash or credit card deposit. These criteria are not exhaustive and may change from time to time. It is also a condition of car hire that the car must be returned to the pickup point.
- 14 This policy will be governed by the laws of the Republic of Ireland.

A handwritten signature in black ink, appearing to read 'Paul Asplin'.

Paul Asplin
Chief Executive Officer

TS0/7126410

Policy number

As per **your** ARB policy

Period of insurance from

Period of insurance to

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