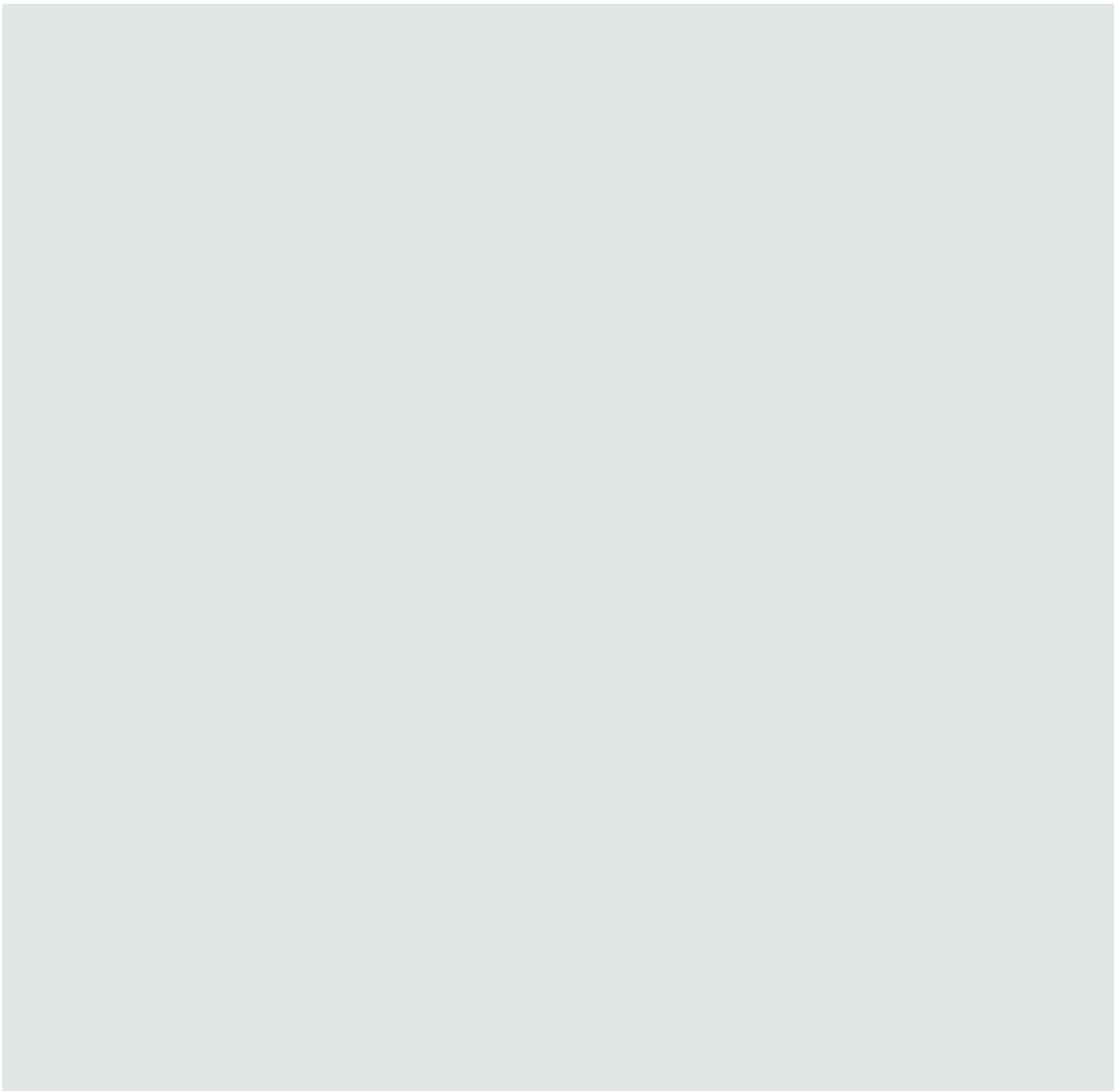


Your Home Solutions Advantage Insurance

Policy document



Welcome to your Home Solutions Advantage Insurance Policy

This policy is underwritten by Zurich Insurance plc and administered and serviced by Broker Direct Plc.

Your policy is an agreement between you (the person shown in your schedule as the person insured) and us (Zurich Insurance plc) but is only valid if you pay the premiums.

Your most recent statement of facts sets out the information we were given when we agreed to provide you with the cover and the terms of the policy.

Your policy provides cover for the sections and period of insurance shown in your schedule. You must read your policy, schedule, statement of facts and any specifications or endorsements as one single contract. Please read all documents to make sure the cover provided meets your needs. If this is not the case, please contact your insurance advisor as soon as possible.

You must tell us immediately if any of your information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

The conditions and exclusions that apply to all sections of your policy are shown on pages 15, 16 and 17. Please make sure that you read these as well as the cover shown in each section.

Cancellation Rights

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us (or your insurance adviser) of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Excess

If we pay a claim for the same cause happening at the same time under both the **buildings** and **contents** sections, we will only take off one **excess**. This will be the highest excess shown in your schedule.

Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold type.

Excess

The first amount of any claim for which you are responsible.

Family

Your husband, wife or partner, children, relatives or other people (other than tenants or paying guests) all permanently living in the home.

Fine Art and Collections

- antique furniture, furnishings, tapestries, carpets, rugs;
- paintings, drawings, etchings, prints, photographs;
- books, manuscripts;
- statues, sculptures, porcelain, glass;
- clocks, barometers, mechanical art, objets d'art that are of artistic merit, historical value or novel, rare or unique;
- collections of stamps, coins, medals and other novel, rare or unique items of personal interest including memorabilia;
- items made of, or partially made of, or plated with, gold, silver, platinum or other precious metals but not jewellery or watches.

Money

Cash, cheques, postal or money orders, postage stamps, saving stamps, savings certificates or bonds, travel tickets, luncheon vouchers, phone cards, mobile phone vouchers, reward vouchers or gift tokens all held for personal or charitable purposes.

Unoccupied

The home is either:

- not permanently lived in by you (or a person you have authorised);
- or
- without enough furniture for normal living purposes.

Vehicles and craft

Any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes other than:

- domestic gardening equipment;

- battery operated golf trolleys;
- wheelchairs or similar electric scooters, specifically designed for the disabled or infirm which are not legally required to be licensed for road use;
- battery assisted cycles which are not legally required to be licensed for road use; and
- models or toys which are battery operated and/or pedestrian controlled.

Buildings section

Buildings are:

- the main structure of your home at the address shown in your schedule, including its permanent or soon-to-be fitted fixtures and fittings if they are your property;
- domestic outbuildings, private garages, including garages on nearby sites that form part of your home;
- ornamental ponds or fountains, swimming pools, tennis courts;
- central heating fuel tanks, cesspits, septic tanks;
- fences, gates, hedges, lampposts, railings, walls;
- drives, paths, patios, terraces;
- cables and underground pipes serving your home; but not satellite television-receiving equipment or television and radio aerials.

Cover – what is insured

We cover sudden and unexpected loss of or physical damage to the **buildings**.

Exclusions – what is not insured

The **excess** shown in the schedule except for Additional covers 4, 5, 6 and 7.

The subsidence **excess** shown in the schedule.

The events, liabilities or property detailed in the Exclusions on pages 16 and 17.

Loss or damage caused by malicious persons, leakage of oil, theft or attempted theft or breakage of glass while the home is **unoccupied** for more than 60 days in a row.

Loss or damage caused by leakage of water while the home is **unoccupied** for more than 60 days in a row during the period 1st November to 31st March inclusive, unless the water supply is turned off at the mains and all water systems drained or the central heating system is left in full operation 24 hours a day to maintain a minimum temperature of 10°C.

Theft or malicious acts by you, your **family**, paying guests or tenants.

Loss or damage caused by storm, flood or falling trees, branches, lampposts or telegraph poles to fences, gates, hedges or railings unless the main structure of your home or any private garage or domestic outbuilding is damaged at the same time by the same cause.

Damage by subsidence or ground heave of the site that your **buildings** stand on or landslip:

- caused by the coast or a river bank being worn away;
- damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;
- to solid floor slabs, unless the foundations of the load-bearing walls are damaged at the same time by the same cause;
- caused by settlement, shrinkage or expansion, demolition, faulty workmanship or defective design.

Loss or damage caused by a person employed by you to carry out maintenance or repair work.

Additional cover

1 Gardens

We will pay the cost of replacing or repairing flowerbeds, lawns, plants, shrubs or trees, ornaments or statues in the garden within the boundaries of your home following loss or damage caused by:

- fire, lightning, explosion or earthquake;
- riot or malicious persons;
- theft or attempted theft;
- falling trees, branches, lamp posts or telegraph poles;
- collision by vehicles or aircraft;
- storm or flood.

We will not pay for:

- theft or malicious acts by you, your **family**, tenants or paying guests;
- flood damage to lawns;
- damage by frost;
- damage by animals or insects.

The most we will pay is the amount shown in the schedule.

2 Replacing locks

We will pay the reasonable cost of replacing the locks to your home if you lose your house keys anywhere in the world.

3 Tracing a leak

We will pay up to £10,000 for the cost of removing and then repairing, replacing or reinstating any part of the **buildings** when this is necessary to find the source of a water leak from any fixed water appliance, pipe or tank that is causing damage to the **buildings**.

4 Alternative accommodation

If your home is not fit to live in following loss or damage covered by this section, we will pay:

- accommodation for you and your pets;
- ground rent which you have to pay;
- rent which should have been paid to you.

This will apply during the time needed to restore your home to a condition which is fit to live in.

We will also pay the reasonable cost of similar alternative accommodation during the time a civil authority will not let you live in your home if property neighbouring your own sustains loss or damage which would have been protected by the cover under this section had it been insured by us under this type of policy.

The most we will pay is 25% of the **buildings** sum insured.

5 Disability alterations

If you or your **family** become permanently disabled during the period of insurance we will pay for the essential alterations to your home.

We will not pay the cost of any alterations recoverable from another source.

The most we will pay is £5,000.

6 Your liability to others

We cover your legal liability:

- as owner of the **buildings** and their land, but not as occupier;
- resulting from you previously owning any private property under the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975.

to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is £2,000,000.

We will not pay if the liability arises from:

- the death, injury or illness of you or your **family** or any person employed by you or your **family**;
- loss or damage to any property that you or your **family** own or are responsible for;
- a contract that says that you or your **family** are liable for something which you or they would not otherwise have been liable for.

7 Selling your home

If at the time of a claim you have contracted to sell your home, the contracting buyer will have the benefit of this policy as long as the purchase is completed.

Mortgage clause

The interest of any mortgagee will not be prejudiced by any act or neglect by you, a member of the **family** or any legal occupier of the home that increases the risk of loss or damage without the authority or knowledge of the mortgagee. Provided that the mortgagee as soon as reasonably possible after becoming aware of the increased risk gives notice to us and pays any additional premium.

Settling claims

We will decide whether to repair, replace or reinstate the damaged part of the **buildings**. We will pay the full cost of the work, including any professional, demolition or local authority costs or fees we have agreed, as long as the work is finished without delay. If the work is not carried out, we will pay the reduction in the market value of your property that resulted from the damage but not more than the cost of the repair or reinstatement.

We will make a deduction for wear and tear if the **buildings** are not properly maintained or your sum insured is less than the cost of rebuilding your home.

We will not pay for the cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design unless the items are part of a bathroom suite or fitted kitchen units where replacements to the damaged parts cannot be matched.

When we pay your claim we will take off the **excess** shown in your schedule. This does not apply to Additional cover 4, 5, 6 and 7.

The most we will pay is the limit or the sum insured shown in your schedule or the policy.

Contents section

Contents are:

- household goods and personal property;
- pedal cycles including accessories;
- **fine art and collections** up to the limit shown in the schedule but not more than £10,000 for any one item, set or collection (no limit applies to antique furniture);
- jewellery, watches and guns up to the limit shown in the schedule but not more than £2,500 for any one item;
- satellite television receiving equipment and television and radio aerials;
- **money** up to £1,000 but not more than £250 for **money** held in connection with any business profession or trade;
- the unauthorised use of a charge, credit or debit card up to £5,000 (you and your **family** must keep to your card issuer's conditions);
- business property used for your business, profession or trade up to £10,000 but not more than £1,000 for stock in trade or goods in trust;
- personal property belonging to visitors to your home or your resident domestic employees up to £2,500 but not more than £1,000 for any one person.

Contents are not:

- **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle;
- deeds and documents other than driving licences, passports and proof of age cards and as covered by Additional cover 6 of this section;
- documents and certificates showing ownership of shares, bonds and other financial investments;
- animals;
- any part of the structure, decorations or permanent fixtures and fittings;
- items you have more specifically insured by this or any other policy.

Cover – what is insured

We cover sudden and unexpected loss of or physical damage to the **contents** while in your home and when temporarily removed elsewhere in the world, that are owned by you or your **family** or for which you or they are responsible.

The most we will pay for:

- theft of **contents** from an unattended motor vehicle is £2,500;
- **contents** left unattended in the open is £5,000;
- theft of **contents** from garages or outbuildings is £10,000.

Exclusions – what is not insured

The **excess** shown in the schedule except for Additional covers 12 to 16.

The events, liabilities or property detailed in the Exclusions on pages 16 and 17.

Loss or damage caused by malicious persons, leakage of oil, loss of oil or metered water, theft or attempted theft or breakage of glass while the home is **unoccupied** for more than 60 days in a row.

Loss or damage caused by leakage of water while the home is **unoccupied** for more than 60 days in a row during the period 1st November to 31st March inclusive, unless the water supply is turned off at the mains and all water systems drained or the central heating system is left in full operation 24 hours a day to maintain a minimum temperature of 10°C.

Theft or malicious acts by you, your **family**, paying guests or tenants.

Theft or attempted theft when the home is lent, let or sublet unless entry to or exit from the home is made using violence and force.

Theft of a pedal cycle if left unattended away from your home unless it is securely locked to a permanent structure or in a locked building.

Loss of or damage to a pedal cycle while it is being used for racing, pacemaking or trials.

Theft of pedal cycle accessories, unless they are stolen with the pedal cycle.

Theft from an unattended motor vehicle unless the vehicle is securely locked and the property is hidden in a glove or luggage compartment.

Theft of tools used for business purposes from any unattended motor vehicle.

Loss or damage caused by storm or flood to **contents** in the open.

Unauthorised use of a credit card by you or your **family**.

Loss of **money** not reported to the police.

Loss of or damage to **contents** removed from the home for sale, exhibition or storage.

Loss or damage occurring during any household removal unless specifically covered under Additional cover 3.

Additional cover

1 New acquisitions

We will cover your newly acquired **contents** against loss or damage insured by this section for up to £10,000 for a period of 60 days from the date of purchase.

For this cover to apply you must agree to increase the sum insured and pay any additional premium.

We reserve the right not to insure the newly acquired articles after the 60th day.

2 Gifts

Your sum insured is increased by £10,000:

- one month before Christmas or a similar religious festival to cover gifts and related additional purchases;
- one month before and after the wedding day of you or any member of your **family** to cover wedding gifts and related additional purchases.

3 Moving to a new home

We will pay for sudden and unexpected loss of or physical damage to your **contents** while they are being moved to your new permanent home in the United Kingdom by professional removers including while they are in temporary storage for up to fourteen days in a furniture depository.

We will not pay for:

- loss of **money**;
- damage to china, glass and similar brittle items, unless they have been packed by professional packers;
- loss or damage caused during any transit by sea;
- loss or damage that is not reported to us within 7 days of delivery to the new home.

4 Replacing locks

We will pay the reasonable cost of replacing the locks to your home and the locks of any safe or alarm in your home if you lose your house keys anywhere in the world.

5 Frozen food

We will pay the reasonable cost of replacing food and drink in your fridge or freezer that you cannot use following the breakdown of the appliance or the failure of the power supply but not if this was caused by the deliberate act of the supply authority.

6 Deeds and documents

We will pay up to £2,500 towards the cost of replacing or reconstituting personal documents or the title deeds of your home following loss or damage insured by this section while they are in your home or in the offices of your mortgage lender, solicitor or bank.

7 Computer data

We will pay up to £2,500 towards the cost of re-keying business or personal data stored in a computer at your home following loss or damage insured by this section.

We will also pay up to £2,500 towards the cost of replacing lost or damaged music and other downloaded information you have purchased stored on home computers and storage devices.

We will not pay for:

- computer hardware, software, tapes or disks;
- loss resulting from errors in computer programming or instructions to the computer;
- the cost of reconstituting any films, tapes or discs or rewriting of any stored information.

8 Loss of oil and water

We will pay for loss of domestic heating oil or metered water following accidental damage to the water or heating system in the home.

9 Students' possessions

We will pay for loss or damage insured by this section to the **contents** owned by you or a member of your **family** or for which you or they are responsible in a hall of residence, flat or house where you or they are living while away from home attending university, college or boarding school.

We will not pay for loss of **money**.

The most we will pay for any one item is £1,000 and £5,000 for any one claim.

10 Residential care

We will pay for loss or damage insured by this section to the **contents** owned by your parents or grandparents or for which they are responsible while in a nursing home or residential care home where they are a permanent resident.

We will not pay for loss of **money**.

The most we will pay for any one item is £1,000 and £2,500 for any one claim.

11 Tenant's cover

If you are the tenant of your home, we will pay for loss or damage insured under the **buildings** section to any:

- fixtures and fittings, greenhouses and sheds you have installed at your home and for which you are responsible;
- part of the structure, decorations, fixtures and fittings of your home that you are responsible for as a tenant under a tenancy agreement.

The most we will pay is £10,000.

12 Jury service

We will pay up to £100 each day (for up to 20 days) towards loss of earnings and expenses you cannot get back as a result of serving as a juror.

13 Hole in one

We will pay £500 towards your expenses if you record a hole in one during an official competition.

The score cards and a certificate from the club or match secretary must be submitted to us in the event of a claim.

14 Fatal accident cover

We will pay £10,000 if you or your husband, wife or partner die within 30 days as a direct result of:

- an accident, assault or a fire in your home;
- an accident while travelling in the British Isles as a fare-paying passenger in any road or rail vehicle;
- an assault away from your home but within the British Isles.

15 Alternative accommodation

If your home is not fit to live in following loss of or damage to **contents** for which we will pay a claim under this section, we will pay for the reasonable cost of similar alternative accommodation for you and your pets, or ground rent which you have to pay.

This will apply during the time needed to restore your home to a condition which is fit to live in.

We will also pay the reasonable cost of similar alternative accommodation during the time a civil authority will not let you live in your home if property neighbouring your own sustains loss or damage which would have been protected by the cover under this section had it been insured by us under this type of policy.

The most we will pay is 25% of the **contents** sum insured.

16 Your liability to others

We cover you or your **family** for any legal liability you have as occupiers of the home (or as private individuals) to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause including legal costs and expenses agreed by us, is:

- £10,000,000 for an accident to your domestic employees;
- £2,000,000 for an accident to any other person or property.

We will not pay if the liability arises from you or your **family**:

- owning your home;
- owning or occupying any other premises;
- owning or using **vehicles and craft** (other than hand or foot-propelled boats that you or they do not own).

We will not pay if the liability arises from:

- death, injury or illness of you or your **family**;
- loss of or damage to any property owned by you, your **family** or your domestic employees or that you or they are responsible for;
- you or your **family** passing on any illness or virus;
- a contract that says you or your **family** are liable for something which you or they would not otherwise have been liable for;
- any dog described in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991;
- any animal (other than horses used for private hacking, guide dogs or pets that are normally domesticated in the United Kingdom).

17 Index-linking

Your **contents** sum insured is index linked. The sum insured will be increased monthly in line with the Durable Goods Section of the General Index of Retail Prices or its equivalent.

Settling claims

Contents other than **fine art and collections**, jewellery, watches and guns:

We will decide whether to repair or replace any item that is lost or damaged or, if it cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

We will not pay for the cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.

Fine art and collections, jewellery, watches and guns:

Total loss

If any item is lost or totally destroyed we will pay the cost of an equivalent replacement but not more than the single item limit.

Partial loss

If any item is partially damaged we will pay:

- the cost of restoration;
- the loss of market value if the restored value is less than the market value immediately before the loss;

but not more than the single item limit.

Matching items

If the lost or damaged item is part of a pair, set or suite we will pay the lowest of the following:

- the cost to repair the damaged item to its condition immediately before the damage;
- the cost to replace the damaged item;
- the cost to make up the loss of market value of the pair, set or suite as a result of the loss or damage.

If you surrender the undamaged item(s) of the pair, set or suite to us and we agree to accept them we will pay you the full replacement cost of the pair, set or suite.

The most we will pay for any claim for matching items is the single item limit.

General

When we pay your claim we will take off the **excess** shown in your schedule. This does not apply to Additional covers 12 to 16.

The most we will pay is the limit or the sum insured shown in your schedule or the policy.

Specified Items section

Cover – what is insured

We cover, anywhere in the world, sudden and unexpected loss of or physical damage to the specified items shown in the specification that are owned by you or your **family** or for which you or they are responsible.

Exclusions – what is not insured

The events detailed in the Exclusions on pages 16 and 17.

The **excess** shown in your schedule.

Loss or damage caused by theft or attempted theft while the home is **unoccupied** for more than 60 days in a row.

Theft or malicious acts by you, your **family**, paying guests or tenants.

Theft or attempted theft when the home is lent, let or sublet unless entry to or exit from the home is made using violence and force.

Theft from an unattended motor vehicle unless the vehicle is securely locked and the property is hidden in a glove or luggage compartment.

Settling claims

Single items

We will decide whether to repair or replace any item that is lost or damaged or, if it cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

The most we will pay is the sum insured for that item shown in the specification.

Matching items

If the lost or damaged item is part of a pair or set we will pay the lowest of the following:

- the cost to repair the damaged item to its condition immediately before the damage;
- the cost to replace the damaged item;
- the cost to make up the loss of market value of the pair or set as a result of the loss or damage;

up to the sum insured for the item shown in the specification.

If you surrender the undamaged item(s) of the pair, set or suite to us and we agree to accept them we will pay you the full replacement cost of the pair, set or suite up to the sum insured for the item shown in the specification.

General

When we pay your claim we will take off the **excess** shown in your schedule.

Family legal expenses section

DAS Legal Expenses Insurance Company Limited ('DAS') is the underwriter and provides the legal protection insurance under **your** policy. The legal advice service is provided by **DAS Law Limited** and/or a **preferred law firm** on behalf of **DAS**.

You can find plenty of useful legal advice and guidance for dealing with legal issues on **our** website, www.dashouseholdlaw.co.uk. **You** can also buy legal documents from the site, ranging from simple consumer complaint letters to wills.

If **you** wish to speak to **our** legal teams about a legal problem, please phone **us** on 0344 893 9313 quoting reference 6802507. **We** will ask **you** about **your** legal issue and if necessary call **you** back to give **you** legal advice.

If **your** issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone **us** on 0344 893 9313 quoting reference 6802507 and **we** will give **you** a reference number. At this point **we** will not be able to tell **you** whether **you** are covered but **we** will pass the information **you** have given **us** to **our** claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.

The following definitions have specific meanings and are only applicable to the Family Legal Expenses section of the policy. These meanings are shown below and will be printed in bold type.

Appointed Representative – The **preferred law firm**, law firm, accountant or other suitably qualified person **we** will appoint to act on **your** behalf.

Costs and Expenses – All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **DAS standard terms of appointment**, plus the costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

Countries Covered – For insured incidents 2 Contract disputes and 3 Personal injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents The

United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

DAS Standard Terms of Appointment – The terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

Date of Occurrence – For civil cases, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date **you** first became aware of it.). For criminal cases, the date **you** began, or are alleged to have begun, to break the law. For insured incident 6 tax protection, the date when HM Revenue & Customs first notifies **you** in writing of its intention to make an enquiry.

Identity Theft – The theft or unauthorised use of **your** personal identification which has resulted in the unlawful use of **your** identity.

Preferred Law Firm – A law firm or barristers' chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit regularly. They are appointed according to the **DAS standard terms of appointment**.

Reasonable Prospects – For civil cases, the prospects that **you** will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** on **our** behalf, will assess whether there are **reasonable prospects**.

We, Us, Our, DAS – DAS Legal Expenses Insurance Company Limited.

You, Your – The person who has taken out this policy (the policyholder) and any member of their family who always lives with them. This includes students temporarily living away from home and unmarried partners. Anyone claiming under this policy must have the policyholder's agreement to claim.

Family Legal Expenses Insurance

We agree to provide the insurance described in this section subject to the terms, conditions, exclusions and limitations set out, provided that:

- a) **reasonable prospects** exist for the duration of the claim;
- b) the **date of occurrence** of the insured incident is during the period of insurance;
- c) any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**, and;
- d) the insured incident happens within the **countries covered**.

What **we** will pay

We will pay an **appointed representative**, on **your** behalf, **costs and expenses** incurred following an insured incident, provided that:

- a) the most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000;
- b) the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**;
- c) in respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist;
- d) for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this policy, **we** must agree that **reasonable prospects** exist, and;
- e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.

What **we** will not pay for

- a) in the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **DAS standard terms of appointment** and these will not be paid by **us**;
- b) the first £250 of any claim for legal nuisance or trespass. **you** must pay this as soon as **we** accept the claim.

Insured Incidents

1. Employment Disputes

What is covered – A dispute relating to **your** contract of employment.

What is not covered – A claim relating to:

- a) employer's disciplinary hearings or internal grievance procedures;
- b) any claim relating solely to personal injury (see insured incidents Personal Injury);
- c) a settlement agreement while **you** are still employed.

2. Contract Disputes

What is covered – A dispute arising from an agreement or an alleged agreement which **you** have entered into in a personal capacity for:

- a) buying or hiring in goods or services;
- b) selling goods.

Please note that:

- **you** must have entered into the agreement or alleged agreement during the period of insurance, and;
- the amount in dispute must be more than £250 (including VAT).

What is not covered – A claim relating to the following:

- a) construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT);
- b) the settlement payable under an insurance policy (**we** will cover a dispute if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim);
- c) a dispute arising from any loan, mortgage, pension, investment or borrowing;
- d) a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or **buildings**. However, **we** will cover a dispute with a professional adviser in connection with these matters;
- e) a motor vehicle owned by or hired or leased to **you**.

3. Personal Injury

What is covered – A specific or sudden accident that causes **your** death or bodily injury to **you**.

What is not covered – A claim relating to the following:

- a) illness or bodily injury that happens gradually;
- b) psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you**;
- c) defending **your** legal rights, but **we** will cover defending a counter-claim;
- d) clinical negligence.

4. Clinical Negligence

What is covered – An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to **you**.

What is not covered – A claim relating to the following:

- a) the failure or alleged failure to correctly diagnose **your** condition;
- b) psychological injury or mental illness that is not associated with **you** having suffered physical bodily injury.

5. Property Protection

What is covered – A civil dispute relating to **your** principal home, or **personal possessions**, that **you** own, or are responsible for, following:

- a) an event which causes physical damage to such property but the amount in dispute must be more than £250;
- b) a legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your** land, or some right over, or in connection with it);
- c) a trespass.

Please note that **you** must have established the legal ownership or right to the land that is the subject of the dispute.

What is not covered

- a) a claim relating to the following:
 - a contract **you** have entered into;
 - any building or land except **your** main home;
 - someone legally taking **your** property from **you**, whether **you** are offered money or not,

or restrictions or controls placed on **your** property by any government or public or local authority;

- work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage;
- mining subsidence;
- adverse possession (meaning the occupation of any building or land either by someone trying to take possession from **you** or of which **you** are trying to take possession);
- the enforcement of a covenant by or against **you**.

b) defending a claim relating to an event that causes physical damage to property, but **we** will cover defending a counter-claim.

c) the first £250 of any claim for legal nuisance or trespass. This is payable by **you** as soon as **we** accept the claim.

6. Tax Protection

What is covered – A comprehensive examination by HM Revenue & Customs that considers all areas of **your** self assessment tax return, but not enquiries limited to one or more specific area.

What is not covered – Any claim if **you** are self-employed, or a sole trader, or in a business partnership, or any investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.

7. Jury Service and Court Attendance

What is covered – **your** absence from work:

- a) to attend any court or tribunal at the request of the **appointed representative**;
- b) to perform jury service;
- c) to carry out activities specified in **your identity theft** action plan under insured incident 9 **identity theft** protection.

The maximum **we** will pay is **your** net salary or wages for the time that **you** are absent from work less any amount the court gives **you**.

What is not covered – Any claim if **you** are unable to prove **your** loss.

8. Legal Defence

What is covered – costs and expenses to defend **your** legal rights if an event arising from **your** work as an employee leads to

- a) **you** being prosecuted in a court of criminal jurisdiction;
- b) civil action being taken against **you** under:
 - discrimination legislation;
 - section 13 of the Data Protection Act 1998.

What is not covered – Any claim relating to **you** driving a motor vehicle.

9. Identity Theft Protection

What is covered

- a) Following a call to the **identity theft** helpline service **we** will assign a personal caseworker who will provide phone advice and a personal action plan to help regain **your** identity;
- b) If **you** become a victim of **identity theft**, **we** will pay the costs **you** incur for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies. **We** will also pay the cost of replacement documents to help restore **your** identity and credit status;
- c) Following **your identity theft** **we** will pay:
 - legal costs to reinstate **your** identity including costs for the signing of statutory declarations or similar documents;
 - legal costs to defend **your** legal rights in a dispute with debt collectors or any party taking legal action against **you** arising from or relating to **identity theft**;
 - loan-rejection fees and any re-application administration fee for a loan when **your** original application has been rejected.

Please note that:

- **you** must notify **your** bank or building society as soon as possible;
- **you** must tell **us** if **you** have previously suffered **identity theft**, and;
- **you** must take all reasonable action to prevent continued unauthorised use of **your** identity.

What is not covered – Any claim relating to the following:

- a) fraud committed by anyone entitled to make a claim under this policy;
- b) losses arising from **your** business activities.

Family Legal Expenses Exclusions

1. Late reported claims

A claim where **you** have failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.

2. Costs we have not agreed

Costs and expenses incurred before **our** written acceptance of a claim.

3. Court awards and fines

Fines, penalties, compensation or damages that a court or other authority orders **you** to pay.

4. Legal action we have not agreed

Any legal action **you** take that **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.

5. Defamation

Any claim relating to written or verbal remarks that damage **your** reputation.

6. A dispute with DAS

A dispute with **us** not otherwise dealt with under policy condition 8.

7. Judicial review

Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

8. Nuclear, war and terrorism risks

A claim caused by, contributed to by or arising from:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
- c) war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000;

- d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

9. Litigant in person

Any claim where **you** are not represented by a law firm, barrister or tax expert.

Family Legal Expenses Conditions

1. Your legal representation

- a) on receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** or in-house lawyer as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court;
- b) if the appointed **preferred law firm** or **our** in-house lawyer cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**;
- c) if **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS standard terms of appointment**;
- d) the **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

2. Your responsibilities

- a) **you** must co-operate fully with **us** and the **appointed representative**;
- b) **you** must give the **appointed representative** any instructions that **we** ask **you** to.

3. Offers to settle a claim

- a) **you** must tell **us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **our** written consent;
- b) if **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**;

- c) **we** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim in **your** name. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so;

- d) where a settlement is made on a without-costs basis **we** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **us**.

4. Assessing and recovering costs

- a) **you** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this;
- b) **you** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered.

5. Cancelling an appointed representative's appointment

If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.

6. Withdrawing cover

If **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.

7. Expert opinion

We may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

8. Arbitration

If there is a disagreement between **you** and **us** about the handling of a claim and it is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by **you** and **us**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.

9. Keeping to the section terms you must:

- a) keep to the terms and conditions of this policy;
- b) take reasonable steps to avoid and prevent claims;
- c) take reasonable steps to avoid incurring unnecessary costs;
- d) send everything **we** ask for, in writing, and;
- e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

10. Claims under this section by a third party

Apart from **us**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.

11. Other insurances

If any claim covered under this policy is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

12. Law that applies

This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Helplines

The following helpline services are available under this section

Legal Advice Service 0344 893 9313

We provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

Tax Advice Service 0344 893 9313

We offer confidential advice over the phone on personal tax matters in the UK.

Tax advice is provided by tax advisors 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

Health & Medical Information 0344 893 9313

We will give **you** information over the phone on general health issues and advice on a wide variety of medical matters. **We** can provide information on what health services are available in **your** area, including local NHS dentists.

Health and medical information is provided by qualified nurses 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

Identity Theft Service 0344 848 7071

If **you** are a resident in the UK or the Channel Islands, **we** will provide **you** with detailed guidance and advice over the phone about being or becoming a victim of **identity theft**.

This helpline is open 8am – 8pm, seven days a week.

Counselling Service 0344 893 9012

(24 hours a day, seven days a week.)

We will provide **you** with a confidential counselling service over the phone. This includes, where appropriate, referral to relevant voluntary or professional services. **You** will pay any costs for using the services to which **we** refer **you**.

Conditions and exclusions which apply to the whole of your policy

Conditions

- 1 You must do all you reasonably can to prevent and reduce any costs, loss, damage or injury.
- 2 You must tell us about any insurance related loss, damage (such as fire, water damage, theft or an accident) or liability as soon as possible whether or not they give rise to a claim. You must give us all the information and help we may need. We will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings for recovering any claim.
- 3 You must report any loss, theft or malicious damage to the police immediately.

4 Fraud

If you or anyone acting on your behalf have intentionally concealed or misrepresented any information or circumstance that you had a responsibility to tell us about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, we will:

- void the policy in the event of any fraud which occurred during the application process, which means we will treat the policy as if it had never existed; or
- terminate the policy with effect from the date of any fraud which occurred during the period of insurance;

and in either case, we will:

- not return to you any premium paid;
- not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
- seek to recover any money from you for any claim we have already paid which is later established as invalid, including the amount of any costs or expenses we have incurred;
- inform the police, other financial services organisations and anti-fraud databases, as set out under the Important Notes section headed 'Fraud prevention and detection' in your statement of facts.

- 5 We may cancel your policy where there is a valid reason for doing so by giving you seven days notice in writing to your last known address. We will refund any premium which may be due to you in accordance with the terms of this condition. Valid reasons may include but are not limited to:

- If you advise us of a change of risk under your policy which we are unable to insure;
- Where you fail to respond to requests from us for further information or documentation;
- Where you have given incorrect information and fail to provide clarification when requested;
- Where you breach any of the terms and conditions which apply to your policy;
- The use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers, by you or any person acting on your behalf.

You have the right to cancel your policy at any time by contacting your insurance advisor.

If the policy is cancelled, either by you or us, within 14 days of you receiving it (or for renewals, within 14 days of your policy renewal date), if no claims have been made we will refund the premium you have paid. If a claim is made we will charge you for the days we have been on cover (applying a minimum premium of £15 plus Insurance Premium Tax). The balance of the premium will be returned to you.

If the policy is cancelled, either by you or us, after 14 days of you receiving it (or for renewals, after 14 days of your policy renewal date), we will charge you on a pro rata basis for the time we have been on cover.

Where either you or we cancel your policy and you pay under a credit agreement arranged by Broker Direct Plc, you authorise the cancellation of your credit agreement.

If you fail to pay your premium we may cancel the policy and refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you. This may mean that we fulfil our obligations to any claims against your policy by a third party but seek full recovery of any payments made under your policy directly from you. This may include the instruction of solicitors or other recovery agents.

- 6 Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

- 7 If any claim is covered by any other insurance, we will not pay for more than our share of that claim.
- 8 **Your duty to check information and tell us of any changes**

It is important you check your most recent statement of facts as this sets out the information we were given when we agreed to provide you with the cover and the terms of your policy.

Although we may undertake checks to verify your information, you must take reasonable care to ensure all information provided by you or on your behalf is accurate and complete.

You must tell us immediately if any of your information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid. If in doubt about any information please contact us as soon as possible.

Changes to information we need to be informed of include, but are not limited to, these situations:

- a temporary or permanent change of address;
- if your home becomes **unoccupied** or unfurnished;
- a change of occupancy (e.g. becoming let, sublet or part let);
- if the costs of rebuilding your home in full or replacing all of your **contents** as new exceed the limits shown in your schedule;
- if you or anyone currently living with you has a conviction, pending prosecution or a police caution for any offence other than driving offences;
- if you or anyone currently living with you have been declared bankrupt, are subject to bankruptcy proceedings or have received a County Court Judgment (CCJ) or other judgments in relation to debt;
- if you change your occupation;
- if your home is being used for business or professional purposes;
- if your home is not in a good state of repair;
- if your home is undergoing structural alteration, structural repair, restoration or renovation.

Any changes, if accepted by us, will apply from the date indicated on your updated schedule. In this case we will be entitled to vary the premium and terms for the rest of the period of insurance.

If the changes are unacceptable to us and we are no longer able to provide you with cover, we or you can cancel your policy, as set out under Condition 5.

If you have given us inaccurate information this can affect your policy in one or more of the following ways:

- 1) If we would not have provided you with any cover we will have the option to:
 - a. void the policy, which means we will treat it as if it had never existed and repay the premium paid; and
 - b. seek to recover any money from you for any claims we have already paid, including the amount of any costs or expenses we have incurred.
 - 2) If we would have applied different terms to your cover, we will have the option to treat your policy as if those different terms apply.
 - 3) If we would have charged you a higher premium for providing your cover, we will have the option to charge you the appropriate additional premium to be paid in full.
- 9 If you pay the premium to the using the Direct Debit instalment scheme we will have the right to renew the policy each year and continue to collect premiums using this method.

We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, as long as you tell us before the next renewal date, we will not renew it.

Our right to renew this policy does not affect your cancellation rights detailed on page 2 and in condition 5 on page 15.

Exclusions

We will not pay for the following.

- 1 Any reduction in value except as specified in the 'Settling claims' paragraphs.
- 2 Any loss which happens as an indirect result of an event for which you are insured.
- 3 Any accident or incident that happens outside any period of insurance that is covered by this policy.

- 4 Loss or damage to any items used in connection with any business, trade or profession other than the business property included in **contents** or specified items.
- 5 Any legal liability resulting from any business, trade or profession.
- 6 Theft or attempted theft caused by deception.
- 7 Any claim resulting from:
 - deliberate or criminal acts by you or your **family**;
 - gradual causes including deterioration or wear and tear;
 - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
 - any process of cleaning, repair or alteration;
 - vermin, insects or chewing, scratching, tearing or fouling by pets;
 - electrical or mechanical failure or breakdown;
 - faulty design, materials or workmanship;
 - the failure of a computer chip or computer software to recognise a true calendar date;
 - computer viruses;
 - ionising radiation, radioactivity, nuclear fuel, waste or equipment;
 - war, revolution or any similar event;
 - pollution or contamination which was:
 - the result of a deliberate act;
 - expected and not the result of a sudden, unforeseen and identifiable incident.
- 8 We will not pay for any claim arising directly or indirectly from an act of terrorism.

In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination.

Our Complaints Procedure

Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we have provided and we are committed to handling all complaints fairly, consistently and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

If you are not satisfied with the outcome, please contact Broker Direct Plc on **01204 600370**, or at Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW.

Broker Direct Plc have authority to handle complaints on behalf of Zurich Insurance plc. Broker Direct Plc are regularly monitored in their handling of complaints and in some instances may refer to Zurich Insurance plc who will oversee or deal directly with your complaint.

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible. We will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within four weeks of receipt.

The Financial Ombudsman Service (ombudsman)

If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you may be able to ask the ombudsman to formally review your case. You must contact the ombudsman within six months of our final response.

The ombudsman contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

You can telephone for free on:

0800 023 4567 for people phoning from a “fixed line” (for example a landline at home)

0300 123 9123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on **0800 678 1100**.

Making a claim

When you contact us about a claim you will need to tell us:

- your name and address;
- the place where the loss or damage occurred;
- what caused the loss or damage.

Claims advice and assistance – 01204 600 311

If you require immediate assistance to deal with a home emergency – such as a burst pipe or main or to make the home weatherproof or secure after damage – our Claimline can arrange for a suitable registered tradesman to attend on your behalf. You will have to pay any call out charge and for the work, but if the loss or damage is covered by your policy you can submit a claim for reimbursement (subject to any policy **excess**).

Family legal expenses

If you wish to speak to a **DAS** legal team about a legal problem, please phone **DAS** on 0344 893 9313 quoting reference 6802507.

If your issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone **DAS** on 0344 893 9313 quoting reference 6802507.

Please do not ask for help from a lawyer or anyone else before **DAS** have agreed that you should do so. If you do, **DAS** will not pay the costs involved even if **DAS** accept the claim.

Broker Direct Plc

This policy is administered and serviced by Broker Direct Plc, who are authorised and regulated by the Financial Conduct Authority. FCA registration number: 307607. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Broker Direct Plc is registered in England. No. 2958427. Registered Office: Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW.

Zurich Insurance plc

Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

DAS Legal Expenses Insurance Company Limited

The Head and Registered Office: DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol BS1 6NH Registered in England and Wales, number 103274 | www.das.co.uk 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.

DAS Law Limited

The Head and Registered Office: DAS Law Limited | North Quay | Temple Back | Bristol BS1 6FL Registered in England and Wales, number 5417859 | www.das.co.uk DAS Law Limited is authorised and regulated by the solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts on behalf of DAS Legal Expenses Insurance Company Limited.

© Copyright – Zurich Insurance plc 2015. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.