



LOSS ASSIST BUSINESS

LOSS ADJUSTER FEES INSURANCE TO
HELP KEEP YOUR BUSINESS RUNNING

KEY FACTS BROCHURE



FIRST FOR JUSTICE



WHAT IS LOSS ASSIST BUSINESS?

Every year businesses fail because they simply can't survive the disruption that comes with a large loss such as a fire or flood. Having an expert on your side can make all the difference in ensuring that your business gets back on its feet as quickly as possible and all of your insured losses are paid fairly and in good time.

Loss Assist Business pays for a dedicated loss adjuster to prepare your claim and negotiate on your behalf throughout what is often a complicated and time-consuming process.



WHAT IS THE ADVANTAGE OF HAVING LOSS ASSIST BUSINESS?

In the event of a large loss, the company that insures your property will often appoint a specialist to assess the loss and protect itself against paying out too much. Our cover provides you with a dedicated loss adjuster who will act solely for you to ensure you get everything you are entitled to.



THE BENEFITS

- **Quick response**
We take calls 24/7 and will get a loss adjuster to you within 24 hours.
- **Dedicated expert**
We will appoint a dedicated loss adjuster to prepare, negotiate and present the claim on your behalf, saving you time and money.
- **A faster settlement**
The loss adjuster will liaise with your insurer and other professionals to speed up the claims process and minimise disruption to your business.
- **A fair settlement**
The loss adjuster will negotiate the best possible settlement under the terms of your commercial policy of insurance.
- **Legal advice**
We will provide you with access to quality legal advice on any commercial legal problem affecting your business.





WHAT YOUR LOSS ADJUSTER WILL DO FOR YOU

- Attend the site of the loss to establish the extent of the claim and liaise with your commercial insurer's representatives.
- Work closely with your insurance broker or intermediary to provide high-quality technical support.
- Attend meetings with insurers and handle correspondence.
- Prepare the paperwork for the claim including itemised schedules and assessment of the damaged or destroyed contents.
- Arrange examination of the damage to the insured property by engineers, architects, surveyors or contractors where necessary to prepare the claim.
- Prepare your claim for business interruption for sending to your insurer.
- Negotiate with your commercial insurer for the best and earliest settlement of your claim including requesting interim payments and arranging temporary premises and equipment as required.

POLICY SUMMARY

This policy summary provides key information about DAS Loss Assist Business, which you should read. It does not contain the full terms and conditions of the policy, which can be found in the DAS Loss Assist Business policy wording document.

Your cover will be valid for the period of insurance shown in your policy schedule.

Loss Assist Business provides the assistance of a loss adjuster following a claim for large losses under your commercial policy of insurance. We will appoint a claims representative to deal with your claim and will pay their costs and expenses.

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

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>We will pay a claims representative, on your behalf, costs and expenses incurred following an insured incident for:</p> <p>(a) attendance by a claims representative at the site of the loss to establish the extent of the claim and liaise with your commercial insurer</p> <p>(b) preparation of your claim for loss or damage to contents insured under your commercial policy of insurance for sending to your insurer</p> <p>(c) preparation of your claim for loss or damage to buildings insured under your commercial policy of insurance for sending to your insurer, including the cost of experts (such as engineers, architects, surveyors or contractors) where required by the claims representative to prepare the claim</p> <p>(d) preparation of your claim for business interruption for sending to your insurer</p> <p>(e) negotiating with your commercial insurers for the best, most practical and earliest settlement of your claim.</p>	<p>Costs and expenses incurred without our prior approval.</p> <p>Claims where the loss, damage and/or business interruption claim is not covered by your commercial policy of insurance at the time of the loss (other than during a review of your claim under What we will pay – Claim review service).</p> <p>Cover is limited to £100,000.</p> <p>The value of the underlying commercial claim must be more than your Loss Assist Business minimum claim amount, as stated in your policy schedule, or your commercial policy excess, whichever is greater.</p> <p>Costs associated with independent valuations.</p> <p>The costs of experts (such as engineers, architects, surveyors or contractors) if they are covered under your commercial policy, or would have been covered if this Loss Assist Business policy did not exist.</p>	<p>Page 6, POLICY EXCLUSIONS 2</p> <p>Page 6, POLICY EXCLUSIONS 3</p> <p>Page 5, WHAT WE WILL PAY 1</p> <p>Page 5, WHAT WE WILL NOT PAY (a)</p> <p>Page 5, WHAT WE WILL NOT PAY (b)</p> <p>Page 5, WHAT WE WILL NOT PAY (c)</p>
<p>CLAIM REVIEW SERVICE Independent review for claims declined by your commercial policy insurer to advise whether any further actions are available to you.</p>	<p>Your commercial policy insurer must have declined the claim because of a breach of warranty, condition or condition precedent.</p>	<p>Page 5, WHAT WE WILL PAY 2</p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>TELEPHONE HELPLINE</p> <p><i>Legal advice service</i> Advice on any commercial legal problem affecting your business under the laws of the United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands.</p> <p>Available 24 hours a day, 7 days a week.</p>	<p>Advice about the law in countries outside England and Wales is available 9am-5pm, Monday to Friday, excluding public and bank holidays.</p>	<p>Page 2, LEGAL ADVICE SERVICE</p>
<p>COUNTRIES COVERED The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.</p>		<p>Page 3, THE MEANING OF WORDS IN THIS POLICY</p>
<p>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 will apply.</p>		<p>Page 7, POLICY CONDITIONS 9</p>

CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However, you can cancel this policy without notice within 14 days of taking it out. As long as you have not made any claims, we will give you a full refund. After this you can cancel it at any time by telling your insurance provider, but you must give 14 days' notice of cancellation. If you have not made any claims, we will refund your premium proportionately less an administration fee. You can ask your insurance provider about getting a refund of premium if you cancel the policy. We can cancel this policy at any time as long as we tell you at least 14 days beforehand.

MAKING A CLAIM

When you need to make a claim, phone the Loss Assist Business claims assistance line on **0344 893 9332** and we will give you a claim reference number. We will pass the information you have given us to our claims-handling teams and explain what to do next.

Alternatively you can email your claim to us at lossassist@das.co.uk

Please do not ask for help from a loss adjusting firm 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 have accepted the claim.

For all other queries about your policy or claim, please contact us on **0344 893 9333**.

HOW TO MAKE A COMPLAINT

We will always try to give you a high-quality service. If you think we have let you down, please write to our Customer Relations Department at our Head Office address below.

Or you can phone us on **0344 893 9013** or email us at customerrelations@das.co.uk
Details of our internal complaint-handling procedures are available on request.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at: **Exchange Tower | London | E14 9SR**

You can also contact them on: **0800 023 4567** (free from mobile phones and landlines), **0300 123 9123** or email them at complaint.info@financial-ombudsman.org.uk |
Website: www.financial-ombudsman.org.uk

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at: **PO Box 6806 | Wolverhampton | WV1 9WJ**. You can also contact them by telephone on **0300 555 0333** or email them at enquiries@legalombudsman.org.uk |
Website: www.legalombudsman.org.uk

Using these services does not affect **your** right to take legal action.

DAS Head and registered office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk



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