



LOSS ASSIST HOME

EXPERT ASSISTANCE TO HELP YOU
THROUGH A LARGE LOSS AT HOME

POLICY BROCHURE



FIRST FOR JUSTICE



WHAT IS LOSS ASSIST HOME?

If you suffer a large loss to your property due to a major incident like a flood, fire, theft or storm, it can be a hugely stressful and distressing experience. After such an incident, it's essential you have access to professional advice to help you get your life back to normal as quickly as possible.

Loss Assist Home 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.

Having an expert on your side can make all the difference. It ensures that you can get back to normal quickly and get all your insured losses paid fairly and in good time.

WHAT IS THE ADVANTAGE OF HAVING LOSS ASSIST HOME?

In the event of a large loss to your home or possessions, 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

A FASTER SETTLEMENT

The loss adjuster will liaise with your insurer and other professionals to speed up the claims process

A FAIR SETTLEMENT

The loss adjuster will negotiate the best possible settlement under the terms of your household policy

LEGAL ADVICE

We will provide you with access to quality legal advice on any personal legal issue

COUNSELLING

We will provide you with a confidential telephone counselling service to give support in dealing with everyday problems.



WHAT YOUR LOSS ADJUSTER WILL DO FOR YOU

- Attend the property to establish the extent of the claim and liaise with your household 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
- Negotiate with your household insurer for the best and earliest settlement of your claim including requesting interim payments and arranging alternative accommodation.

POLICY SUMMARY

This policy summary provides key information about DAS Loss Assist Home, 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 Home policy wording document.

Your cover will be valid for the period of insurance shown in your policy schedule. Loss Assist Home provides the assistance of a loss adjuster following a claim for large losses under your insurance policy for buildings or contents (or both). We will appoint a claims representative to deal with your claim and will pay their costs and expenses.

Features and benefits	Significant exclusions or limitations	Policy section
We will pay a claims representative, on your behalf, costs and expenses incurred following an insured incident for:	Costs and expenses incurred without our prior approval.	Page 8, POLICY EXCLUSIONS 2
(a) attendance by a claims representative to establish the extent of the claim and liaise with your household insurer	Claims where the loss or damage claim is not covered by your household insurance policy at the time of the loss.	Page 8, POLICY EXCLUSIONS 3
(b) preparation of your claim for loss or damage to contents insured under your household insurance policy for sending to your insurer	Cover is limited to £100,000.	Page 6, WHAT WE WILL PAY 1
(c) preparation of your claim for loss or damage to buildings insured under your household insurance policy for sending to your insurer	The value of the underlying household claim must be more than your Loss Assist Home minimum claim amount, as stated in your policy schedule, or your household policy excess, whichever is greater.	Page 7, WHAT WE WILL NOT PAY (a)
(d) negotiating with your household insurers the best, most practical and earliest settlement of your claim.	Costs associated with independent valuations.	Page 7, WHAT WE WILL NOT PAY (b)
	The costs of experts (such as engineers, architects, surveyors or contractors) if they are covered under your household policy, or would have been covered if this Loss Assist Home policy did not exist.	Page 7, WHAT WE WILL NOT PAY (c)

Features and benefits	Significant exclusions or limitations	Policy section
<p>Claim review service Independent review for claims declined by your household policy insurer to advise whether any further actions are available to you.</p>	<p>Your household policy insurer must have declined the claim because of a breach of a policy condition (including specific conditions in your household insurance policy schedule).</p>	<p>Page 7, WHAT WE WILL PAY 2</p>
<p>Telephone helplines</p> <p>Legal advice service Advice on any personal legal matter under the laws of the United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands. Available 24 hours a day, 7 days a week.</p> <p>Counselling service Our qualified counsellors provide support in dealing with everyday problems. 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>No cover for costs of using referral services.</p>	<p>Page 3, HELPLINE SERVICES</p>
<p>Countries covered The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.</p>		<p>Page 4, 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 10, 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 Home claims assistance line on **0344 893 8163** 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:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH. Registered in England and Wales, number 103274.

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**

Using this service does not affect your right to take legal action.

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**



Agent's address



FS 613477

EMS 613479

IS 613478

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 Legal Expenses Insurance Company Limited | Head and registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH | Registered in England and Wales | Company Number 103274 | Website: www.das.co.uk | DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority | Registered number 423113 | DAS Law Limited | Head and registered office: North Quay, Temple Back, Bristol BS1 6FL | Website: www.daslaw.co.uk | Registered in England and Wales | Company number 5417859