



## Distributor Product Information

Product Manufacturer	'DAS Legal Expenses Insurance Company Ltd ('DAS')
Product name	Motor Legal Expenses Insurance
Reference	Legal Expenses Insurance Motor
Date	September 2022

**This document is not intended for customer use. It should be used for the management of the product by DAS and their Business Partner only.**

### PRODUCT INFORMATION

Motor Legal Expenses Insurance provides policyholders with access to telephone legal advice and insurance cover for legal costs and expenses should they experience one of the listed legal problems covered by the policy or a motor accident that wasn't their fault. This includes covers such as uninsured loss recovery and personal injury. The product can also be constructed to include cover elements such as Motor Contract Disputes, Motor Prosecution Defence and Hire.

Helpline services are also available to choose for this product.

Individual policy documents contain specific policy covers.

The product's approved distribution approach is: as a personal product to be sold alongside a motor insurance policy. Motor Legal Expenses Insurance is to be sold on either an optional (where the customer pays a premium for the product) or mandatory basis (where the cost of this cover is already included in the main motor policy premium.)

The policy can only be sold to customers in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands. They must also be domiciled within these territories for the period of insurance.

Customers must also:

- Be aged 18 or over
- Not have any unspent criminal convictions

For all insured incident claims there are territorial limits which apply to claims under this cover.

Individual policy documents contain specific policy conditions and terms.

#### Roles and Responsibilities

Motor LEI is underwritten by DAS Legal Expenses Insurance Company Ltd and distributed through brokers and corporate partners.

The policy administration is undertaken by distributors.

Sales complaints are handled by the distributor through which the policy was purchased.

Claims handling is carried out by DAS.

Legal advice is provided by DAS or a third party on our behalf.

Claims complaints are handled by DAS.

#### Target market

Motor LEI is designed for both private and commercial motorists living in the UK. It targets a range of vehicle types including cars, motorcycles, vans and commercial vehicles. It also targets a range of niche segments such as agricultural vehicles, supercars and classic cars.

#### Types of customer for whom the product would be unsuitable

The product is not suitable for those aged under 16 years.

**Any notable exclusions or circumstances where the product will not respond**

The policy will not pay in the following circumstances:

- Claims where the lawyer appointed for the customer does not believe they will be more 51% likely to win the case
- A claim where the insured person has 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.
- Costs and expenses or vehicle hire costs incurred before DAS have agreed to cover the claim
- If DAS agree the customer can choose their own choice of lawyer, any costs above what we would have paid our preferred lawyers (this amount may vary from time to time)

Additionally, cover would not be provided where:

- Fines, penalties, compensation or damages that a court or other authority orders an insured person to pay.
- Any legal action an insured person takes that we or the appointed representative have not agreed to, or where an insured person does anything that hinders us or the appointed representative.
- The insured vehicle being used by anyone, with your permission, who does not have valid motor insurance or a valid driver's license.
- Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
- Any claim where an insured person is not represented by a law firm or barrister.

Individual policy documents contain specific policy conditions and terms.

**Other information which may be relevant to distributors****Distributor Value Impacts:**

As a distributor we remind you of your responsibility in relation to the Fair Value of the DAS products that you distribute. Examples of distributor influences on Fair Value include but are not limited to;

- Remuneration – high commission levels or fees may reduce the value of this product for the customer.
- Duplicate product sales – sales where the customer may have cover elsewhere and are therefore unable to fully utilise the DAS product would negatively impact value.
- Sales to ineligible customers and sales to customers outside of the product target market would lead to poor value for those customers.
- Ensuring accurate product information and promotion will aid customers' understanding of the product benefits.
- Facilitation of customer marketing communications on additional product benefits beyond ULR is advised. Legal Advice should be featured prominently as an effective tool in this respect. DAS provides both training and marketing support material on topics such as motor contract disputes to enable distributors to maximise customer understanding.

**Intended Product Value Statement:**

The intended product value of Motor LEI is to enable customer's access to legal advice and solicitor services in a convenient and cost effective way. Our Fair Value Assessment and Product Review are then designed to ensure that this value statement remains true.

**Product Approval Process Overview**

DAS operates a multi gate sign off process for all new products and product changes assessed as significant adaptations.



We have the following areas of accountability:

- The Propositions Team provide product oversight and are responsible for Product Reviews and Fair Value Assessments
- Technical Underwriting and Trading Underwriting conducting technical performance reviews which form part of the DAS Product level Review
- Product and Proposition Committee (PPC) provide approval of Product Development Process and Light Proposition Development Process and for ongoing approval of existing products via the Product Review Process