



# EUROPEAN MOTOR ASSISTANCE GOLD

BREAKDOWN AND ACCIDENT ASSISTANCE

KEY FACTS BROCHURE



FIRST FOR JUSTICE



## WHY YOU NEED EUROPEAN MOTOR ASSISTANCE GOLD

### COVER

- 24-HOUR HELPLINE SERVICES
- ROADSIDE ASSISTANCE
- ROADSIDE REPAIRS
- RECOVERY SERVICE
- GET-YOU-TO-YOUR-DESTINATION SERVICE
- MESSAGE RELAY
- HOME BREAKDOWN

## WELCOME TO EUROPEAN MOTOR ASSISTANCE GOLD

DAS European Motor Assistance Gold cover is a peace-of-mind package for drivers in the UK and Europe. If something goes wrong with your vehicle, just one phone call to DAS means that help is on the way.

Unlike many other breakdown policies, this policy will cover whoever is driving the vehicle in the event of a breakdown or accident. It also extends to any caravan or trailer on tow at the time.





## WHY THIS COVER IS VITAL

**Most vehicles today have complicated engine management systems. When they go wrong, specialist knowledge is needed to repair them. DIY roadside repairs are an option only for the simplest of breakdowns.**

Motorway recovery rates and minimum charges by garages can be very costly. Just one call-out fee will far exceed your premium for DAS European Motor Assistance Gold cover. What's more, it can be very difficult to find a breakdown service when you need it most. In contrast, DAS operators are on standby 24 hours a day, 365 days a year, alerting mobile units within minutes of your call. With cover in place, there are no emergency call-out charges and the first hour's labour at the roadside is free.

## ACCREDITED OPERATORS

**All agents we use to provide service to you under this policy have been vetted for their professionalism and compliance with quality standards.**

We provide extensive and rapid access to suitable repairers where necessary. We are not tied to any single company or organisation. This gives us greater flexibility at times of peak demand, such as bank holidays, to get help to you as quickly as at other times.

## NO PROBLEM!

**Although DAS cover is inexpensive, it is not restrictive. In addition to attending a breakdown or accident, we will help in many other ways.**

Flat battery? We will jump-start your vehicle or charge the battery, as appropriate. Puncture? Call us to fit your serviceable spare.

## THE SMALL PRINT

Cars, car-derived vans and motorcycles are eligible for DAS European Motor Assistance Gold. Please ask for details of separate policies which cover purpose-built vans and other commercial vehicles.

## POLICY SUMMARY

This policy summary provides key information about European Motor Assistance Gold which you should read. It does not contain the full terms and conditions of the policy, which can be found in the European Motor Assistance Gold policy document.

Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year or until you have made six claims if this is sooner.

European Motor Assistance Gold is an Assistance Insurance contract. It will assist you or anyone driving your vehicle with your permission if the insured vehicle is immobilised due to a breakdown, accident or theft.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
We will organise and provide emergency assistance as described below 24 hours a day, 365 days a year if the vehicle you have insured with us breaks down.	Your vehicle must not weigh more than 3.5 tonnes gross vehicle mass or be over 5.5 metres in length or 2.3 metres wide.  You are covered for a maximum of six breakdowns a year.  Cover outside of the UK and Republic of Ireland applies to vehicles no more than 10 years old.	<b>THE MEANING OF WORDS IN THIS POLICY</b> <b>Vehicle</b>  <b>COVER</b>  <b>ASSISTANCE SERVICES UNDER THIS POLICY</b> <b>Sub-section B</b>
<b>EMERGENCY ROADSIDE REPAIRS AND HOME BREAKDOWN</b> We will select a contractor and arrange for them to attend the scene of the breakdown and, where possible, carry out emergency repairs to your vehicle.	Cover is limited to the contractor's call-out costs and up to one hour's labour costs.	<b>ASSISTANCE SERVICES UNDER THIS POLICY</b> <b>Sub-section A and B</b> <b>1 EMERGENCY ROADSIDE REPAIRS</b>
<b>VEHICLE RECOVERY</b> We will take your vehicle and anyone in it to a suitable repairer or to your home if this is nearer. The policy covers the cost of this.	Cover applies if your vehicle cannot be repaired where you break down within one hour of our arrival.  Recovery is to a single destination.	<b>ASSISTANCE SERVICES UNDER THIS POLICY</b> <b>Sub-section A and B</b> <b>2 VEHICLE RECOVERY</b>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<b>GETTING YOU TO YOUR DESTINATION</b> We will arrange and pay either:  <ul style="list-style-type: none"> <li>to transport your vehicle, you and anyone else in your vehicle or both to a destination(s); or</li> <li>to transport you and anyone else in your vehicle to a hotel and reimburse the cost of your overnight hotel accommodation; or</li> <li>for you to hire a vehicle to continue your journey.</li> </ul>	Cover applies if your vehicle cannot be repaired on the same day as the breakdown.  You and anyone else in your vehicle must all go to the same destination.  If you are outside the UK we will not pay more than the value of your vehicle.  The most we will pay is £50 per person, per night for accommodation. The most you can claim for hotel accommodation is £300 per breakdown within the UK, or £500 for accommodation within the Republic of Ireland or the European mainland.  DAS will decide how best to help you.  The most we will pay for all claims arising from the same breakdown is: <ul style="list-style-type: none"> <li>£300 inside the UK</li> <li>£3,000 outside the UK.</li> </ul> The most we will pay for any one claim for vehicle hire outside of the UK is £750.  The vehicle supplied must remain within the territorial limit.	<b>ASSISTANCE SERVICES UNDER THIS POLICY</b> <b>Sub-section A and B</b> <b>3 GETTING YOU TO YOUR DESTINATION</b>  <b>3 GETTING YOU TO YOUR DESTINATION (a)</b>  <b>3 GETTING YOU TO YOUR DESTINATION (c)</b>  <b>3 GETTING YOU TO YOUR DESTINATION</b>  <b>3 GETTING YOU TO YOUR DESTINATION (b)</b>
<b>EMERGENCY MESSAGE SERVICE</b> When you contact us to report a breakdown claim you can ask us to pass on a message to a member of your family, friend or work colleague.		<b>ASSISTANCE SERVICES UNDER THIS POLICY</b> <b>Sub-section A</b> <b>4 EMERGENCY MESSAGE SERVICE</b>

## CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you can cancel the policy at any time by telling the person who sells you this policy. We can cancel the policy at any time as long as we give you at least 14 days notice. You can ask the person who sells you this policy about getting a refund of premium you have paid if the policy is cancelled.

## MAKING A CLAIM

In the event of a breakdown call our Motor Assistance helpline on **0800 731 5123** or for European Assistance **+44 117 934 2177** and confirm your name, the registration number, make, model and colour of your vehicle, and the nature and location of the breakdown. Lines are open 24 hours a day, 365 days a year.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
	<p>We cannot accept claims:</p> <ul style="list-style-type: none"> <li>■ within the first 48 hours of you taking out cover unless your European Motor Assistance Gold policy is taken out at the same time as another agreement (such as your motor insurance policy);</li> <li>■ if you run out of oil, fuel or water;</li> <li>■ if your vehicle is unsafe or unroadworthy or has not been routinely serviced.</li> </ul> <p>The cost of spare or replacement parts, fuel or repair materials, replacement of broken windows or keys.</p> <p>Recovery of a vehicle that cannot be recovered by a standard trailer or transporter.</p>	<p><b>WHAT IS NOT COVERED BY THIS POLICY</b> 1</p> <p>(and <b>CONDITIONS 2</b>)</p> <p><b>WHAT IS NOT COVERED BY THIS POLICY</b> 2</p> <p>5</p>
<p><b>TERRITORIAL LIMIT</b> 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 (west of the Bosphorus).</p>		<p><b>THE MEANING OF WORDS IN THIS POLICY</b> Territorial limit</p>
<p><b>APPLICABLE LAW</b> This policy is governed by English law.</p>		<p><b>CONDITIONS</b> 9</p>



## HOW TO MAKE A COMPLAINT

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

Or you can phone us on **0844 893 9013** or email us at [customerrelations@das.co.uk](mailto: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: **South Quay Plaza | 183 Marsh Wall | London | E14 9SR**. You can also contact them on: **0800 023 4567** (free from a landline), **0300 123 9123** (free from some mobile phones) or email them at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Using this service 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](http://www.fscs.org.uk)

## WHY TAKE DAS COVER?

DAS is very experienced in providing help to motorists after accidents and breakdowns. Always at the forefront of technology, our assistance operation boasts some of the friendliest and best-trained helpline advisers.

## HOW TO CONTACT US

Dial the DAS emergency number shown on your policy document from any phone, including mobiles. When using SOS phones on UK motorways, tell the police operator that your motoring organisation is DAS. We will need your location and car registration number. There is no policy number to remember. With DAS on your side, peace-of-mind motoring comes as standard.

## HOW TO ARRANGE COVER

Simply pay the premium (plus tax) which your insurance adviser tells you.



Agent's address



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 | Website: [www.das.co.uk](http://www.das.co.uk) | Registered in England and Wales | Company Number 103274