

Motor

European Motor Assistance Gold

Roadside Repairs & Assistance for Breakdowns & Accidents
Includes Home Breakdown and get-you-to-your-destination service

DAS European Motor Assistance Gold cover is a peace-of-mind package for drivers in the UK and most of 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

A full policy wording is available on request.



keyfacts

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	Policy section
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.	MEANING OF WORDS IN THIS POLICY, Vehicle COVER
Emergency roadside repairs and home breakdown 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.	SERVICES PROVIDED SUB-SECTION A and B 1 Emergency roadside repairs
Vehicle recovery 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.	SERVICES PROVIDED SUB-SECTION A and B 2 Vehicle recovery

Features and benefits	Significant exclusions or limitations	Policy section
Getting you to your destination We will arrange and pay either: • to transport your vehicle, or you and your passengers, or both to a destination(s); or • for you to hire a vehicle to continue your journey; or • to transport you and your passengers to a hotel and reimburse the cost of your overnight hotel accommodation.	Cover applies if your vehicle cannot be repaired on the same day as the breakdown. You and your passengers must all go to the same destination. The vehicle supplied must remain within the UK, Isle of Man, Republic of Ireland and mainland Europe. The most we will pay for any one claim for vehicle hire is £750. 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 and Republic of Ireland, or £500 for accommodation within the European mainland.	SERVICES PROVIDED SUB-SECTION A and B 3 Getting you to your destination SUB-SECTIONS A and B 3 Getting you to your destination a) SUB-SECTION B 3 Getting you to your destination b) SUB-SECTION B 3 Getting you to your destination b) SUB-SECTIONS A and B 3 Getting you to your destination c)
	DAS will decide how best to help you. The most we will pay for all claims arising from the same breakdown is £3,000.	SERVICES PROVIDED SUB-SECTIONS A and B SUB-SECTION B

Features and benefits	Significant exclusions or limitations	Policy section
<p>Emergency message service</p> <p>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.</p>		
	<p>We cannot accept claims:</p> <ul style="list-style-type: none"> • 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); • if you run out of oil, fuel or water; • if your vehicle is unsafe or unroadworthy or has not been routinely serviced. <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>WHAT IS NOT COVERED BY THIS POLICY 1</p> <p>(and CONDITIONS 2)</p> <p>WHAT IS NOT COVERED 2</p> <p>5</p>
<p>Territorial limit</p> <p>The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).</p>		
<p>Applicable law</p> <p>This policy is governed by English law.</p>		CONDITIONS 9

Cancellation right

We hope you are happy with the cover this policy provides. However, you may cancel the policy without notice within 14 days of taking it out. After this you can cancel it at any time by telling the person who sells you the policy but you must give 14 days notice of cancellation. You can ask the person who sells you the policy about getting a refund of premium.

Making a claim

In the event of a breakdown call our Motor Assistance helpline shown on your policy wording and confirm your name; vehicle registration number; the 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.

How to make a complaint

If you have a complaint about our service or about the way we have treated you, please write to our Customer Relations Department at our Head Office address shown below. Alternatively you can telephone us on 0117 934 0066 or email us at customerrelations@das.co.uk. A copy of our internal complaint handling procedure is available on request.

If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

Our Head and Registered Office is:

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 we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.



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

FAMILY ♦ MOTOR ♦ COMMERCIAL ♦ ASSISTANCE

Our head office and registered office is:
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Telephone: 0117 934 2000 Fax: 0117 934 2109
Or visit our website at: www.das.co.uk

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Motor Assistance Gold

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Breakdown & Accident Assistance



- ♦ 24-hour helpline services
- ♦ Roadside assistance
- ♦ Roadside repairs
- ♦ Recovery service
- ♦ Get-you-to-your-destination service
- ♦ Message relay
- ♦ Home breakdown (UK only)

