

MAKE A LEGAL EXPENSES CLAIM

Here's how in 5 steps

We've made
claiming with
us as simple
as possible

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3 WAYS TO FIND OUT MORE

1. Take a look at your policy document
2. Speak to your insurance adviser
3. Visit www.das.co.uk



MAKE A LEGAL EXPENSES CLAIM

STEP BY STEP

1 REPORT YOUR CLAIM

- Call us - the number is in your policy. Available 24 hours a day
- Give us as much information as possible about your claim

2 WE WILL ASSESS THE CLAIM

- To check that your claim is covered by your policy
- And send across the details of the claim to our lawyers

3 A LAWYER IS CHOSEN

- To assess whether you are likely to win a court case

4 IF YOU ARE LIKELY TO WIN, YOUR LAWYER WILL

- Manage your case from start to finish
- Monitor the progress of the claim and keep you informed

5 REACH A RESOLUTION

- There are several things that can happen:

WHAT WILL MY POLICY COVER?

We will cover your legal fees if you are more likely than not to win. There is a limit to how much we pay which varies from policy to policy. It does more than cover an average claim – check your policy. We'll let you know if the costs look as though they may reach or exceed your policy limit.

CAN I USE MY OWN SOLICITOR TO MANAGE MY CLAIM?

We will instruct a lawyer from our panel of preferred firms to manage your claim. In certain circumstances you may be able to use a lawyer of your own choice, we'll be happy to discuss this.

A

SETTLE WITHOUT GOING TO COURT

Most claims settle without the need for a court hearing – 80-90% of cases don't go to court, so this is very common.

B

IF COURT ACTION IS NEEDED

The appointed lawyer will gather the documents and information required and will help you prepare for any court appearance. Generally, legal issues do take time to resolve, but the more prepared we are, the quicker the process will be.

C

OTHER SCENARIOS

The strength of your case could change as new information becomes available. Your lawyer will provide clear advice on whether you are more likely than not to win your case and therefore whether cover will continue. In any legal action, there is always a chance you may not succeed in court. We will cover the other side's costs if you lose.