

KEY FACTS POLICY SUMMARY

keyfacts[®]

Policyholder name **Independent Pilots Association**

Policy number **TT2/6903451**

This policy summary provides key information about the benefits of Group Legal Protection which you should read. It does not contain the full terms and conditions of the policy which can be found in the Group Legal Protection policy document.

Unless otherwise agreed, your cover will be valid for one year. You are required to be a member of the Policyholder at the point of inception or renewal. If you cease to be a member of the Policyholder after that point, cover will continue until the anniversary of inception or renewal at which point it will cease. Group Legal Protection is a legal expenses insurance contract. The cover available to group members is as agreed with the Policyholder.

Group Legal Protection is a legal expenses insurance contract. It will help you by providing legal advice and representation if you have a legal dispute that is insured under the policy.

DAS Legal Expenses Insurance Company Limited ('DAS') is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a law firm on behalf of DAS.

Features and benefits	Significant exclusions or limitations	Policy section
For the incidents and circumstances listed below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint, in respect of the Group Legal Protection cover that has been selected by the Policyholder.	It must be more likely than not that an insured person will recover damages or make a successful defence of their claim. (This does not apply to criminal prosecutions or for insured incidents Statutory Authority Representation and Government Authority Representation).	Page 7, OUR AGREEMENT 2(d)
The cover arranged for your particular group is stated as covered in this policy summary and your policy wording.	External costs are limited to the sum agreed with the Policyholder and shown in the policy schedule.	
	Any insured incident occurring prior to or existing at the start date of this policy.	Page 11, POLICY EXCLUSIONS 13
	Costs that are incurred before we agree to appoint a representative to help an insured person.	Page 10, POLICY EXCLUSIONS 2
	Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.	Page 11, POLICY CONDITIONS 1(b)

Features and benefits	Significant exclusions or limitations	Policy section
LEGAL DEFENCE		
<p>We will defend your legal rights if something you have done results in you:</p> <ul style="list-style-type: none"> ■ being prosecuted; ■ having a civil action taken against you because of an act of unlawful discrimination; ■ having civil action taken against you or the serving of a Statutory Notice under legislation for Health and Safety at Work. 	<p>Parking offences Driving without valid motor insurances Any alleged or actual sexual offences committed by you.</p>	<p>Page 9, What is not covered under LEGAL DEFENCE 1, 2 & 3</p>
PERSONAL INJURY		
<p>We will pursue claims for accidental death or bodily injury.</p>	<p>Illness or conditions that develop gradually.</p> <p>Psychological injury or mental illness unless the condition follows a specific or sudden accident that caused physical bodily injury.</p> <p>Defending your legal rights but we will cover defending a counter-claim.</p>	<p>Page 9, What is not covered under PERSONAL INJURY (a) (b) (c)</p>
STATUTORY AUTHORITY REPRESENTATION		
<p>We pay costs and expenses to represent you at an enquiry set up by a statutory authority concerned with administration, management, education or training which could affect your reputation or career.</p>		<p>Page 8, What is covered under STATUTORY AUTHORITY REPRESENTATION</p>
GOVERNMENT AUTHORITY REPRESENTATION		
<p>We will pay costs and expenses to represent you at a public or private hearing held by a government authority into an accident or incident relating to any aircraft you may be involved with.</p>		<p>Page 8, What is covered under GOVERNMENT AUTHORITY REPRESENTATION</p>

Features and benefits	Significant exclusions or limitations	Policy section
TELEPHONE HELPLINES		
Legal Advice Service		
Advice on personal legal problems under UK and EU law. Available 24 hours a day, seven days a week.	Advice about the law in countries outside of England and Wales is available 9am – 5pm, Monday to Friday, excluding public and bank holidays.	Page 2, HELPLINE SERVICES
COUNTRIES COVERED Worldwide		Page 4, THE MEANING OF WORDS IN THIS POLICY
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 applies.		Page 13, POLICY CONDITIONS 14

Cancellation right

The policyholder can cancel this policy by telling us within 14 days of taking it out, or at any time afterwards as long as the policyholder tells us at least 14 days beforehand. We can cancel this policy at any time as long as we tell the policyholder at least 14 days beforehand.

Subject to the terms of business between the policyholder and the person who sold them this policy, the insured person may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between the policyholder and the person who sold them this policy. Please contact them directly for full details of charges.

Making a claim

You must give DAS details of any claim as soon as possible.

You can telephone us on **0344 893 8165** to make a claim. At this point we will not be able to tell you whether you are covered but we will pass the information you have given us to our claims handling teams and explain what to do next. Lines are open 24 hours a day, 365 days a year.

Calls may be recorded.

Alternatively you can email: newclaims@das.co.uk, or write to:

Claims Department | DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

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 **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

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at: **PO Box 6806 | Wolverhampton | WV1 9WJ**. You can also contact them by telephone on **0300 555 0333** or email them at: enquiries@legalombudsman.org.uk | Website: www.legalombudsman.org.uk

Using these services 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. Telephone: **0117 934 2000** or fax: **0117 934 2109**. Website: www.das.co.uk
Registered in England and Wales. Company number 103274.

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 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.

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.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).