

Real Estate Insurance Policy Summary

Real Estate Insurance Policy

Underwritten by a member of the **QBE Insurance Group (QBE)**

The DAS Legal Expenses section is underwritten by **DAS Legal Expenses Insurance Company Limited (DAS)**

(Details are provided below)

This insurance is an annual contract unless stated otherwise and it may be renewed at the end of each policy year on the basis of the terms and conditions applicable upon renewal. **For full details of the start date and end date of the policy, you should read the policy schedule.**

This document provides only a summary of the main benefits your insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions or limitations. **For full details of all policy benefits and all terms you should read the policy.**

The policy is divided into a number of sections but not all the sections may operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

Limit of indemnity, sub-limit of indemnity, territorial limit and jurisdictional limit

This insurance is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. There are also territorial and jurisdictional limits which apply to specific sections of this policy. **Please refer to your policy schedule for confirmation of the applicable limits and territorial and jurisdictional limits.**

Excess or deductible

Most cover sections will carry an 'excess' or 'deductible' being the first amount of each claim or occurrence that you must pay and is not covered by your insurance. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with a qualification whether the amount will be applied per claim or per occurrence.

Conditions

You must:

- a) make a fair presentation of your risk in proposing for this insurance, including making disclosure in a comprehensive and accurate manner;
- b) notify us of claims and circumstances that may become a claim as soon as practical but always within the time limitation(s) stated in the policy;
- c) notify us of any and all material changes to the declared business activity or insured risks if you require them to be covered by this insurance; and
- d) comply with the general conditions and any specific conditions designed to reduce the risk of loss.

Claims Made

The Property owners', Products and Pollution liability sections of the policy contain an Accidental asbestos discovery extension and a Financial loss extension, both of which contain a 'claims made' insurance trigger. This means any claim must be made against the insured and notified to insurer during the policy period. Where cover is provided under the aforementioned extensions, it is a condition precedent to the insurers' liability that the insured has complied with any subjectivities or conditions precedent set out in the insurer's quotation, unless agreed in writing by the insurer.

Significant limitations that will restrict payment are:

The insured must:

- a) pay (or agree to pay) the premium by the agreed due date;
- b) notify events that may become a claim as soon as possible;

- c) advise any and all changes to the declared business activity or use of any premises;

Property

Significant features and benefits

This section provides payment following identifiable loss or damage to specified property from a peril stated as insured and not otherwise excluded by the policy. Damage must occur at the premises agreed with **QBE**. The insurance will cover buildings and contents of common parts as described in the quotation or renewal documentation. The quotation or renewal documentation will also confirm the perils to be covered.

In addition there are a number of cover extensions and where these include a sum insured or limit this amount is inclusive within your selected overall sum insured or limit relating to that item of property, unless otherwise stated.

The optional cover extensions are listed below with typical limits and sub-limits and will be subject to the actual limit or sub-limit shown in your quotation or renewal documentation. **THE LIMITS IN YOUR POLICY ARE THE CONTRACTUAL LIMITS APPLICABLE TO YOUR INSURANCE.**

| Property insurance extensions | Limit | any one claim | any one premises or aggregate | or aggregate |
|--------------------------------------------------------------|--------------------|----------------------|--------------------------------------|---------------------|
| Arson, theft and criminal acts reward costs | any one occurrence | GBP | 50,000 | |
| Bailors' goods | any one occurrence | GBP | 10,000 | |
| Buildings in course of construction or alteration | any one occurrence | GBP | 250,000 | |
| Capital additions | | | | |
| -where premises are occupied solely for office or retail use | any one premises | GBP | 5,000,000 | |
| -where premises are unoccupied | any one premises | GBP | 1,000,000 | |
| -where premises are occupied for other purposes | any one premises | GBP | 2,000,000 | |
| -Alterations, additions and improvements thereto | any one premises | GBP | 500,000 | |
| Computers – incompatibility of equipment or records | in the aggregate | GBP | 50,000 | |
| Contents – documents | any one occurrence | GBP | 25,000 | |
| Contents – personal property | any one occurrence | GBP | 1,000 | |
| Debris removal – tenants' property | any one occurrence | GBP | 50,000 | |
| Discharge of gas flooding systems | any one occurrence | GBP | 10,000 | |
| Documents removal | any one occurrence | GBP | 10,000 | |
| Eviction of squatters | in the aggregate | GBP | 5,000 | |
| Failure of third party insurances | any one premises | GBP | 1,000,000 | |
| Fire extinguishment expenses and emergency services damage | any one occurrence | GBP | 50,000 | |
| Fly tipping | any one occurrence | GBP | 5,000 | |
| | in the aggregate | GBP | 15,000 | |
| Frustrated legal costs | in the aggregate | GBP | 10,000 | |
| Gardening equipment | any one occurrence | GBP | 25,000 | |
| Inadvertent omission to insure | any one occurrence | GBP | 1,000,000 | |
| Insect nests removal | any one occurrence | GBP | 1,000 | |
| Insurance premiums | any one occurrence | GBP | 25,000 | |
| Landscaped gardens | in the aggregate | GBP | 25,000 | |

| | | | |
|-----------------------------------------------|--------------------|-----|---------------------------------------------|
| Local authority rates | any one occurrence | GBP | 50,000 |
| Lock replacement | any one occurrence | GBP | 10,000 |
| Metered water gas, oil or electricity | any one occurrence | GBP | 50,000 |
| Privity of contract | any one occurrence | GBP | 1,000,000 |
| Reinstatement to match | any one occurrence | GBP | 100,000 |
| Rent for residential buildings | any one occurrence | GBP | 20% of sum insured on residential buildings |
| Temporary protection and expediting expenses | any one occurrence | GBP | 25,000 |
| Temporary removal | any one occurrence | GBP | 250,000 |
| Trace and access | any one occurrence | GBP | 50,000 |
| Tree felling or lopping | any one occurrence | GBP | 5,000 |
| Tree removal | any one occurrence | GBP | 5,000 |
| Unauthorised use of electricity, gas or water | any one occurrence | GBP | 50,000 |
| Undamaged tenant's improvements | any one occurrence | GBP | 10,000 |

Significant / unusual exclusions or limitations

The policy document contains a number of exclusions and other limitations. The more significant exclusions applying that will bar any payment are listed below. **QBE** will not pay:

1. any sum in excess of the sums insured or limits of liability stated in the quotation or renewal documentation.
2. the first amount of each and every claim stated in the quotation or renewal documentation.
3. damage caused by defective design, latent defect, defective materials or defective workmanship.
4. for damage to the following property:
 - i. watercraft or aircraft or other aerial or spatial devices or missiles or satellites;
 - ii. motor vehicles or their contents, accessories, caravans or trailers except for such property that is not licensed for road use;
 - iii. money, bullion, foreign coins counterfeit or substitute money;
 - iv. land, piers, jetties, bridges, culverts or excavations;
 - v. property in the course of erection or installation;
 - vi. property in transit;
 - vii. property owned by the insured's tenants, or property of others held in trust by or in the care custody or control of the insured's tenants,
 - viii. explosives;
 - ix. sculptures, other than mass produced sculptures that form part of a landscaping design;.

Significant limitations that will restrict payment are:

Where the premises are under their direct control, the insured must comply with a number of conditions designed to reduce the risk of loss, such as sprinkler systems, hot work permit, unoccupied buildings, and reasonable measures where applicable. These must be complied with if the claim is to be paid.

Loss of rent receivable

Significant features and benefits

This section provides cover for loss of rental income that arises as a result of damage to specified property caused by an insured peril and not otherwise excluded by the policy. It must occur at the premises agreed by **QBE**.

The insurance will only cover loss of rent receivable as described in the quotation or renewal documentation. The optional cover extensions are listed below with typical limits and sub-limits and will be subject to the actual limit or sub-limit shown in your quotation or renewal documentation. **THE LIMITS IN YOUR POLICY ARE THE CONTRACTUAL LIMITS APPLICABLE TO YOUR INSURANCE**

Loss of Rent Receivable insurance extensions

| Extension | | Indemnity Period | Limit any one claim or aggregate | |
|-------------------------------------------------------------------|-----------------------------------------|------------------|----------------------------------|---------------------------------------|
| Buildings awaiting sale | any one premises | 6 months | GBP | 250,000 |
| Building services equipment | any one occurrence and in the aggregate | 3 months | GBP | 50,000 |
| Rent receivable on Capital additions | | | | |
| - alterations | any one premises | 12 months | GBP | 250,000 |
| - newly acquired | any one premises | 12 months | GBP | 1,000,000 |
| Denial of access | any one occurrence | 3 months | GBP | 1,000,000 |
| Denial of access (non damage) | any one occurrence | 3 months | GBP | 250,000 |
| Failure of third party insurances | any one premises | 12 months | GBP | 500,000 |
| Inadvertent omission to insure | any one premises | 12 months | GBP | 500,000 |
| Loss of attraction | any one premises | 3 months | GBP | 250,000 |
| Managing agents | any one occurrence | 3 months | GBP | 20% of sum insured on rent receivable |
| Notifiable disease, murder or suicide, food or drink or poisoning | any one occurrence and in the aggregate | 3 months | GBP | 250,000 |
| Prevention of access by unauthorised persons | in the aggregate | 3 months | GBP | 100,000 |
| Supply utilities | any one occurrence | 12 months | GBP | 500,000 |

Failure of building services equipment

Significant features and benefits

This section provides cover for

1. breakdown or failure of any part of the Building services equipment whilst in ordinary use arising from either mechanical or electrical defect causing a stoppage of normal functions;
2. failure or fluctuation of the supply of electricity to the Building services equipment ;
3. breakdown caused by the error or omission of the operator(s) during the normal operation of the building services equipment other than in respect of failure to maintain or wilful negligence or a malicious act; or
4. the fracturing of any part of the building services equipment by frost when such fracture renders that part of the building services equipment inoperative,

Building services equipment failure insurance extensions

In addition there are a number of cover extensions and where these include a sum insured or limit this amount is inclusive within your selected overall sum insured or sub-limit relating to that item of property.

THE LIMITS IN YOUR POLICY ARE THE CONTRACTUAL LIMITS APPLICABLE TO YOUR INSURANCE.

| Extension | Limit any one claim or aggregate | | |
|----------------------------------------------|----------------------------------|-----|-----------|
| Damage from fragmentation | any one occurrence | GBP | 5,000,000 |
| Debris removal | any one occurrence | GBP | 25,000 |
| Hazardous substances | in the aggregate | GBP | 10,000 |
| Loss mitigation | any one occurrence | GBP | 5,000 |
| Replacement equipment - rental or hire costs | any one occurrence | GBP | 5,000 |
| Storage tanks and contents | any one occurrence | GBP | 7,500 |
| Temporary repairs or expediting costs | any one occurrence | GBP | 20,000 |

Terrorism (Property and Loss of rent receivable)

Significant features and benefits

This section provides indemnity for damages to the property insured under sections Property and Loss of rent receivable (if insured) caused by an act of terrorism provided that:

- a) it occurs in Great Britain (meaning England, Wales and Scotland, but not the territorial seas adjacent, not Northern Ireland nor the Isle of Man or the Channel Islands);
- b) it is occasioned through any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence; and
- c) such act is certified by HM Treasury or a competent tribunal.

Significant or unusual exclusions or limitations

The terrorism insured section shall exclude:

- a) losses directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from virus or similar mechanism or hacking or phishing or denial of service attack which caused damage to or the destruction of any computer system, alteration, modification, distortion, erasure, corruption of data, or loss of any money, currency, electronic cryptographic or virtual currency including Bitcoin or anything similar;
- b) any land or building which is wholly or partially occupied as a private residence;

- c) nuclear installation or nuclear reactor and all fixtures and fittings situated thereon;
- d) losses whatsoever occasioned by riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.

Electronic risks exclusion or any other electronic, digital or cyber liability exclusion in this policy shall not apply to the extent of loss or liability covered by the terrorism insured section.

Employers' liability

Significant features and benefits

This section provides an indemnity to employers for their legal liability to compensate their employees following injury in the workplace.

Standard extensions include:

1. Costs and expenses – expenses awarded against the insured or incurred in defence of a claim.
2. Contractual liabilities – contractual obligations relating to injury to employees.
3. Indemnity to principals – contractual obligations to indemnify the principals for their liabilities arising from your performance of the contract.
4. Health & Safety defence costs – payment of costs to defend a prosecution under the Health & Safety at Work Act 1974 (Sections 2 to 8) when related to an employee injury.
5. Manslaughter – payment of manslaughter defence costs whether arising under common law or statute including the corporate Manslaughter and Corporate Homicide Act 2007.

Significant /unusual exclusions or limitations

The policy document contains a number of exclusions and other limitations. Employers' Liability insurance excludes liability caused by:

1. claims brought and awards made in any court under North American jurisdiction;
2. injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any Road Traffic Act;
3. injury to employees arising from war or terrorism where the damages and costs exceed GBP5,000,000.

Significant limitations that will restrict payment are:

1. The insured must notify insurers within:
 - a) 3 business days of events relating to notice of impending inquest, fatal accident inquiry or prosecution relating to bodily injury;
 - b) 30 days of coming into knowledge of any other bodily injury.
2. The insured must advise any and all changes to the declared business activity.
3. The maximum amounts payable as an indemnity are limited to the amount stated in the quotation or renewal offer document.

Property owners', Products and Pollution liability

Significant features and benefits

This section provides an indemnity for liability at law to compensate third parties other than employees for accidental bodily injury or accidental property damage.

Standard extensions include:

1. Costs and expenses – expenses awarded against the insured or incurred in defence of a claim and such defence costs and expenses are payable in addition to the limit of indemnity.
2. Contractual liabilities – contractual obligations relating to injury to third parties.
3. Indemnity to principals – contractual obligations to indemnify the principals for their liabilities arising from your performance of the contract.
4. Health & Safety defence costs – payment of costs to defend a prosecution under the Health & Safety at Work Act 1974 (Section 2 – 8).
5. Inter-company cross liabilities – the insurance will be applied as if separate policies have been issued to each subsidiary but the maximum sums payable will not be increased and will apply so as to limit the total sum payable across all companies.
6. Manslaughter – payment of manslaughter defence costs whether arising under common law or statute including the Corporate Manslaughter and Corporate Homicide Act 2007.
7. Legionella – liability for injury caused by legionella.
8. Environmental damage – liability for remediation or preventative costs in respect of environmental damage where such liability arises under an environmental protection directive, statute or statutory instrument.
9. Financial loss- liability for non injury or damage losses
10. Accident asbestos discovery

Significant /unusual exclusions or limitations

The policy document contains a number of exclusions and other limitations. The more significant exclusions applying that will bar any payment are listed below:

1. the first amount of each and every claim as stated as the “excess” in the quotation or renewal offer document; and
2. liability arising from or relating to:
 - a) injury to employees;
 - b) claims brought in and awards made in any court under North American jurisdiction [but this exclusion does not apply to temporary visits by non-manual employees];
 - c) marine or aviation liability;
 - d) liquidated damages, fines or performance warranties;
 - e) punitive, exemplary or aggravated damages;
 - f) war or terrorism;
 - g) property owned or in the insured's custody and control but this does not exclude claims for damage to:
 - premises temporarily occupied by the insured for work;
 - visitors personal effects; or
 - tenanted premises for liability arising outside of any tenancy agreement;

and where products liability is insured:

- h) liability for or the costs of recall or making good defective products or workmanship,

and where pollution liability is insured:

- i) gradual pollution or contamination;
- j) pollution or contamination of land or water within the boundaries of any premises presently or at any time owned or leased by the insured.

Significant limitations that will restrict payment are:

1. The insured must notify insurers within:
 - a) 3 business days of events relating to notice of impending inquest, fatal accident inquiry or prosecution relating to bodily injury;
 - b) 30 days of coming into knowledge of any other bodily injury or damage.
2. The insured must advise any and all changes to the declared business activity.
3. Whenever work is undertaken on behalf of the insured by bona fide subcontractors the insured must obtain and establish a procedure for obtaining evidence that such contractors have effected adequate public liability insurance.
4. Whenever the insured or any persons acting on behalf of the insured use a naked flame or other heat source or oxyacetylene, electric arc or similar welding, cutting, grinding or other spark emitting equipment or otherwise applying heat away from the insured's premises the insured must take reasonable precautions as stipulated in the policy document to prevent damage.
5. The maximum amounts payable as an indemnity are limited to the amount stated in the quotation or renewal offer document.

DAS Legal expenses and DAS Helplines, DAS Employment Manual and DASbusinesslaw

The insurance provided by this section is underwritten by DAS Legal Expenses Insurance Company Limited. The DAS Helplines, DASEmployment Manual and DASbusinesslaw are also provided by DAS.

Significant features and benefits

This insured section provides an indemnity for costs and expenses for legal and tax disputes arising in connection with your business activities, provided the date of occurrence of the insured incident is during the period of insurance.

Legal advice, tax advice and a counselling service is provided by DAS Helplines. DAS also provides access to the DAS Employment Manual offering comprehensive, up to date guidance on employment law. Registering for DASbusinesslaw provides access to an online law guide and legal documents to help your business. Please refer to the policy documentation for full details.

If shown as insured in the schedule, this section of the policy includes extensions and exclusions which are set out below.

Significant extensions

1. Employment Disputes and Compensation Awards

Defending your legal rights:

- before proceedings following the dismissal of an employee, or where the employee or ex-employee contacts ACAS to commence the Early Conciliation procedure;
- in unfair dismissal disputes under the ACAS Arbitration Scheme;
- in proceedings following a dispute relating to an employee's employment contract, or an alleged breach of their (or a former or prospective employee's) statutory rights.

Defending your employees in civil action for unlawful discrimination or as a trustee of a pension fund.

For accepted Employment Disputes claims, payment of compensation awards or damages.

2. Legal Defence

Defence of your and your employees' legal rights following an alleged criminal offence, or in a civil action for compensation under data protection legislation.

Appealing a statutory notice affecting the business.

Payment of an employee's salary or wages whilst attending a court or tribunal or doing jury service.

Defence against a disciplinary case brought by the relevant authority against you or your employee.

3. Statutory Licence Appeals

- An appeal following a decision to suspend, or alter the terms of, or refuse to renew, or cancel your licence.
- d) Contract Disputes
Disputes over the purchase, hire, sale or provision of goods or of services.
 - e) Debt Recovery
Disputes relating to the recovery of money and interest due from the sale or provision of goods or services, including the enforcement of a judgment.
 - f) Property Protection
Pursuing disputes relating to your physical property following:
 - someone causing damage to such property;
 - legal nuisance or trespass.
 - g) Personal Injury
Sudden or specific accidents causing the death of or bodily injury to an employee or their family.
 - h) Tax Protection
A tax enquiry;
An employer compliance dispute;
A VAT dispute.
 - i) Commercial and Residential Leased or Let Property
Pursuing your legal rights in a dispute with a tenant arising from a breach or alleged breach of the tenancy agreement which relates to the use or maintenance of the property;
Repossession of a let property;
Recovery of money and interest due from a lease, licence or tenancy of the let property;
Disputes relating to dilapidations of a let property;
Defending an allegation of nuisance arising from a let property used solely for residential purposes;
Eviction of squatters from a let property.
 - j) Telephone helplines and other services
Legal advice;
Tax advice;
Counselling service;
Online document drafting;
Employment Manual.

Significant or unusual exclusions or limitations

DAS will not pay for any claim, loss, liability, defence costs and costs and expenses arising out of:

- a) Claims which do not arise directly in connection with the insured business;
- b) Any claim reported to us more than 180 days after the date you should have known about the insured incident;
- c) Civil cases where the lawyer we appoint for you does not believe you will be more likely than not to win your case;
- d) Costs you incur without our expressed acceptance;
- e) Legal problems that started before the date your cover begins;
- f) Costs and compensation awards which exceed the policy limits, as stated in your policy wording, for any one claim;
- g) Fines, penalties, compensation or damages you are ordered to pay by a court or other authority other than compensation awards covered under Employment Disputes and Compensation Awards and Legal Defence;
- h) The VAT element of any costs if you are registered for VAT;
- i) If we agree you can choose your own lawyer, any costs above GBP 100 per hour (this amount may vary from time to time);

You are not covered for:

- k) The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest unless we are liable for a compensation award under the policy;
- l) Employment Disputes and Compensation Awards claims relating to:
 - employee internal disciplinary or grievance procedures;
 - disputes within the first 90 days of the start of this policy;
 - a dispute with an employee subject to a warning issued 180 days immediately preceding the start date of this policy if the dispute arises within 180 days of the policy start date;

- any claim relating to a redundancy which occurs within the first 180 days of the start of this policy; compensation awards following a breach of statutory duty, where you did not seek and follow legal advice after becoming aware of the issue;
Transfer of Undertakings Regulations or the Transfer of Employment (Pension Protection) Regulations;
- m) Legal Defence for criminal prosecutions relating to a motor vehicle;
 - n) Contract Disputes or Debt Recovery claims:
 - relating to a dispute arising within the first 90 days of the policy (if the agreement was entered into before the start of this policy);
 - where the amount in dispute is GBP 500 or less (incl. VAT);
 - relating to a lease, licence, or tenancy of land or buildings;
 - relating to financial products;
 - a) Contract Disputes where the amount in dispute exceeds GBP 5,000 (incl. VAT);
 - b) Personal Injury claims relating to an illness or injury that happens gradually, or those solely for psychological injury or mental illness, or clinical negligence;
 - c) Tax Protection claims relating to an investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences;
 - d) Commercial and Residential Leased or Let Property claims:
 - not reported within 90 days of the money becoming due and payable, or rent not overdue for at least one calendar month;
 - relating to repossession where the correct notices have not been served;
 - relating to dilapidations where the amount of the dilapidations is GBP 1,000 or less;
 - relating to a dispute which arises within the first 90 days of the start date of the policy;
 - land used for agricultural purposes;
 - relating to the negotiation, review or renewal of the lease or tenancy agreement;
 - relating to service charges;
 - relating to rent, tax or building regulations or decisions or compulsory purchase orders or restrictions or controls placed on let property by any government or public or local authority;
 - relating to registering rents, reviewing rents, buying the freehold of the property or any matter that relates to rent tribunals, the leasehold valuation tribunal, land tribunals or rent assessment committee
 - relating to planning action;
 - relating to mining subsidence.
 - e) Excess payments – you must pay:
 - The first GBP 500 of any Contract Disputes claim if the amount in dispute exceeds GBP 5,000 (incl. VAT).

Your obligations

It is your responsibility to:

- a) Co-operate fully with us and the lawyer or other professional we appoint for you;
- b) Give the lawyer or other professional we appoint for you any instructions that we ask you to;
- c) Keep to the terms and conditions of this policy;
- d) Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs;
- e) Send everything we ask for in writing; and
- f) Report to us full and factual details of any claim as soon as possible and give us any information we need.

Countries covered by the DAS Legal Expenses insured section

For Legal Defence (excluding Statutory notice appeals and Disciplinary hearings) and Personal Injury claims, the United Kingdom of Great Britain and Northern Ireland, 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.

For all other insured incidents, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Important Information Insurance Act 2015

This policy has been amended to take account of the provisions of the Insurance Act 2015, and is

intended to comply with them, unless otherwise stated by way of endorsement or in the schedule.

Your Right to Cancel

The insured has no cancellation rights under this policy.

The insurer has the right to cancel the policy at any time during the period of insurance by serving the insured with 30 days written notice. Notice shall be deemed to be duly received in the course of post if sent by prepaid letter post properly addressed.

Renewing your Policy

If the insurers are willing to invite renewal of the policy the insurers will endeavour to provide renewal information 21 days before the expiry of the policy the premium and terms and conditions which will apply for the following year.

Premium payment

The insured is liable to pay the premium as set out in the policy. **For full details of payment of premium and the duration of payments of premium you should read the policy and the schedule.**

Other restrictions

Certain endorsements that might apply to your policy may restrict cover. **For full details you should read the policy documentation.**

Claim Notification

Should you wish to make a claim you should contact the insurer as soon as possible. The claims notifications details are set out in the policy schedule. Separate contact details are provided in the schedule to notify DAS of a claim or a circumstance that is likely to lead to a claim on the DAS Legal Expenses section. Additional details of when and how to contact DAS in relation to a claim or potential claim are provided within the DAS Legal Expenses section of your policy.

Complaint Procedure

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you.

- **Non-DAS Legal Expenses complaint**

You can complain about this policy by contacting its broker or where your policy is insured by QBE Europe SA/NV, QBE UK Limited or the insurer is or includes a Lloyd's syndicate write to:

Customer Relations, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD

Email: CustomerRelations@uk.qbe.com

Telephone: 020 7105 5988

- **DAS Commercial Legal Expenses complaint**

For a complaint concerning cover under DAS Commercial Legal Expenses section you should contact DAS by:

Telephone: 0344 893 9013

Email: customerrelations@das.co.uk

Write to the Customer Relations Department | DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

Complete an online complaint form at www.das.co.uk/about-das/complaints

If you feel that your complaint has not been satisfactorily resolved, you may be eligible to contact the UK Financial Ombudsman Service (UK FOS) to review the complaint. Information about the eligibility criteria is available on the UK FOS website: <https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

You can contact the UK FOS via its website, or write to Exchange Tower, London E14 9SR, Tel: +44 (0)800 023 4567.

Compensation

You may be entitled to compensation from the Financial Service Compensation Scheme (FSCS) if the insurer is unable to meet its obligations under the policy. Further information is available from www.fscs.org.uk, or you can write to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Please note that QBE Europe SA/NV is not covered by the Financial Services Compensation Scheme.

Your insurer

Your quotation or renewal documentation will state the name of the licenced insurer within the QBE Insurance Group (**QBE**) that is providing your insurance cover. It will be one of or a combination of the following companies.

QBE Europe SA/NV

QBE Europe SA/NV Limited is a public limited liability company (VAT BE 0690.537.456) and is Authorised by the National Bank of Belgium (NBB) (de Berlaimontlaan 14 Boulevard de Berlaimont, 1000 Brussels, Belgium) under licence number 3093. enquiries@be.qbe.com

QBE UK Limited

QBE UK Limited is a private company limited by shares (company number 01761561) and is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Register Number 202842.

QBE Casualty Syndicate 386 and QBE Syndicate 1886

QBE Casualty Syndicate 386 and QBE Syndicate 1886 are managed by QBE Underwriting Limited (company number 01035198) and are Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Register Number 204858.

You may check these details by visiting the NBB's website: <http://www.bnb.be/> or by contacting the NBB on +32 2 221 21 11, or by visiting the FCA's website: <http://www.fca.org.uk/> or by contacting the FCA on 0845 606 9966. In the event of a complaint please read the procedure above.

Your DAS Legal Expenses section insurer (if insured)

DAS Legal Expenses Insurance Company Limited

DAS Legal Expenses Insurance Company Limited is a private limited company registered in England and Wales (company number 103274) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

The law and language applicable to the policy

The law of England and Wales will apply to this contract unless you and the company agree otherwise. The language used in this policy and any communications relating to it will be English.

Your DAS Legal Expenses section insurer's Head Office

The insurer's home state is the United Kingdom and registered address is:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH