

Cancellation rights

We hope you are happy with the cover this policy provides. However, you may cancel the policy within 14 days of its start date. Please see the cooling-off **PERIOD** in the policy document.

Making a claim

You must give details of your claim to your solicitor. Alternatively you can contact us at our communications office:

80^e
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

Tel: 0870 241 1345 (calls may be recorded)
Fax: 0870 241 1347
Email: info@80e.com

80^e is a trading name of DAS Legal Expenses Insurance Company Limited.

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 communications office address shown above. Or 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.

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

important WORDS

Conditional fee agreement – an agreement in writing between you and your solicitor that complies with section 58 of the Courts and Legal Services Act 1990 and any subsequent amendment or replacement law.

Damages – money that you win whether by a court decision or settlement.

Disbursements – payments your solicitor makes on your behalf to others involved in the case. These may include court fees or expert-witness fees.

Lose – the court has dismissed your claim or you have stopped it on your solicitor's advice.

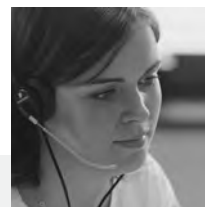
Part 36 offer – an offer to settle your claim made in accordance with Part 36 of the Civil Procedure Rules.

Success fee – the percentage of basic charges that your solicitor adds to your bill if you win and that your solicitor will seek to recover from your opponent.

Trial date – the first date fixed by the court for the start of the trial. If no date has been fixed by the court, the trial date is the first day of the trial period.

Trial period – this is a period of time fixed by the court within which the trial is to take place. If the court fixes more than one such period in relation to a claim, it means the first period to be fixed.

Win – the claim is finally decided in your favour, whether by a court decision or an agreement to pay you damages.



about 80^e

80^e is a specialist provider of conditional fee insurance products. Our products are available only through carefully selected solicitors who are recognised for their expertise in the relevant areas of the law.

80^e is a trading name of DAS Legal Expenses Insurance Company Limited.

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

contact 80^e

You can contact us at our registered office:

80^e
DAS House
Quay Side
Temple Back
Bristol BS1 6NH
Tel: 0870 241 1345
Fax: 0870 241 1347
Email: info@80e.com
Website: www.80e.com
Registered in England and Wales.
Company number: 103274.

80^e/DAS4302/November2008

80^e
after
the
event
insurance

insurance AWARDS

- Winner of Insurance Times Innovator of the Year 2004.
- British Insurance Awards 2005 finalist.
- ATE Insurance broker/provider of the year at Personal Injury Awards 2008.



personal litigation **BROCHURE**

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insurance

justice SOLUTIONS



• peace of mind

• only available through
carefully selected solicitors

• after the event
legal expenses insurance

SOLUTIONS

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after
the
event
insurance

why you NEED INSURANCE

Taking legal action is stressful and even though you have made a conditional fee agreement with your solicitor, there are other potential costs to consider.

Your insurance policy will help you in the following circumstances.

- **If you lose**
While you will not have to pay any legal costs to your solicitor, you will have to pay for your own disbursements and your opponent's legal costs and disbursements.
- **If your claim is withdrawn**
You may have to pay your own disbursements and your opponent's legal costs and disbursements.
- **If there is a failure to beat a Part 36 offer**
You may have to pay some of your own disbursements and your opponent's legal costs and disbursements.

- **If you win**
You may have to pay your own legal costs, disbursements and success fee.

This could occur if:

- you win but find that costs are not awarded in your favour; or
- you win but your opponent cannot pay what the court orders him or her to pay.

- **If you win and cannot recover the premium**
You may not be able to recover your premium in full or in part.

80^e Justice Solutions will protect you against all these costs until your claim ends.

general QUESTIONS

When will I have to pay the insurance premium?

The premium due for your policy is payable at the conclusion of your claim.

The level of the premium depends on the stage at which your claim ends. The three stages are listed below.

- Before court proceedings are issued.
- From issue of court proceedings up to stage c.
- From 14 days before the trial date, or the trial period if applicable.

Your solicitor will inform you of the premium that applies at the start of your claim.

You will be sent an updated 80^e schedule of insurance as written notice of the premium that applies if your claim reaches stages b or c above. The premiums for stages b and c will be individually assessed to ensure a fair and reasonable premium is charged.

Win or lose, there will be nothing to pay, subject to the terms of the policy.

If an action is lost, how is the claim paid?

80^e will pay the claim direct to your solicitor.

Will any money be deducted from my damages if I win?

No, your damages are fully protected.



keyfacts

® This policy summary provides key information about 80^e Justice Solutions Personal Legal Protection Insurance which you should read. It does not contain the full terms and conditions of the policy, which can be found in the 80^e Justice Solutions Personal Legal Protection Insurance policy document.

Your cover will be valid for the duration of your conditional fee agreement and until the end of your claim.

80^e Justice Solutions Personal Legal Protection Insurance is a legal-expenses insurance contract which is taken out when you enter into a conditional fee agreement with your solicitor for your claim. The policy is designed to protect you against potential costs that are not covered by your conditional fee agreement.

Features and benefits	Significant exclusions or limitations	Policy section
We will protect you against costs that may be incurred under your conditional fee agreement.	Cover applies only while we agree with your solicitor that it is more likely than not that you will win your claim. We can reclaim from you any payments made under your policy if: • your claim is withdrawn by agreement between us and your solicitor within 90 days of the start date of your policy; • your solicitor refuses to continue acting for you; • you dismiss your solicitor; or • you stop a claim without our agreement. Cover is limited to the amount shown in your policy schedule, plus the amount, if any, you are liable to pay for your insurance premium. Your insurance premium for this policy is not covered if it is not recoverable from your opponent because you already have legal expenses insurance. Unless 80 ^e agrees to start court proceedings or there is a conflict of interest, 80 ^e is free to choose a solicitor to help you.	Final paragraph of policy introduction. 90-days RULE conditions 5. (a) conditions 5. (b) conditions 5. (d) what is COVERED 5. what is NOT COVERED 3. conditions 2.
Territorial limit England and Wales.		what is NOT COVERED 1.
Applicable law This policy is governed by English law.		conditions 9.

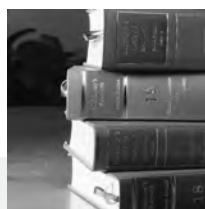
justice SOLUTIONS

Since conditional fee agreements were introduced in 1995, an increasing number of people have taken them up. However, like any legal matter, they can be stressful and expensive, and you need to know that your interests are protected.

With 80^e Justice Solutions, you can look forward not only to peace of mind, but also professionalism and financial support when you need it most.



• peace of mind



• know that your interests are protected

justice

• the highest standards of personal service