

justice SOLUTIONS

Finding the right after the event product can be a difficult exercise

Onerous administration, complicated pricing and the uncertainty of premium recovery are common flaws in a market littered with weak alternatives.

If you want to find out how to protect your firm and clients against the uncertainties and costs of litigation, ask about Justice Solutions from 80^e – the award winning after the event insurer.

Security and Stability

- Backed by DAS Legal Expenses Insurance Company Limited (DAS), an 'A' rated insurer established in 1975.
- UK based and regulated by the Financial Services Authority (FSA).
- Tried and tested products – approved by the Court of Appeal in *Rogers v Merthyr Tydfil CBC*.
- Proven track record – over 10 years' experience in the ATE market.
- Delegated authority for most personal injury cases where prospects of success are 51% or more.
- Limits of indemnity from £25,000 to £250,000, depending on the type of case.

Innovation and Professionalism

- Voted Insurance Provider of the Year at the 2010 Proclaim Personal Injury Awards.
- Competitive and recoverable premiums.
- Full protection for you and your clients, including disbursements and counsel's fees.
- Award winning staged underwriting model.
- Premiums payable at the end of the case and no requirement for a CCA.
- No enrolment fee or annual membership charges.

Strength and Solutions

80^e can offer the best solutions for the following types of cases:

- Personal injury, including motor accidents, trips and slips, and accidents at work.
- Clinical negligence.
- Industrial disease.
- Personal contract disputes.
- Business contract disputes.
- Professional negligence.





80^e
 after
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 insurance

Stability

80^e is the after the event insurance division of DAS, the UK's leading legal expenses insurance company. Established in 1975, DAS has been at the forefront of legal expenses insurance in the UK ever since. DAS UK forms an important part of the Munich based DAS group of companies, Europe's largest legal expenses insurer. These credentials mean DAS has always had one of the highest Standard and Poor's ratings; your guarantee of financial stability. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Security

We believe that a client should be protected against potential cost consequences by having the security of excellent products from a reputable provider. 80^e are delighted to have been recognised by the insurance industry over the years, including being voted as "Insurance Provider of the Year" at the Proclaim Personal Injury Awards in 2010. This followed our success as "ATE Provider of the Year" at the Proclaim Personal Injury Awards in 2008. Previously, 80^e won the Insurance Times "Insurer Innovation of the Year" award in 2004, for the launch of the Justice Solutions product. In addition, 80^e has also been delighted to have won awards at the Claims Technology Awards in 2010 and Claims Innovation Awards in 2011. 80^e can offer further guarantees of quality with strict adherence to set service standards and codes of conduct through awards and accreditations such as ISO 9001:2000 (Quality Management Standard), ISO 14001:2004 (Environmental Management), ISO/IEC 27001:2005 (Information Security Management) and Investor in People status.

Strength

Our Justice Solutions products have been designed and developed in direct response to solicitors' needs for a product to be as straightforward and competitive as possible. No fees, competitive premiums, excellent policy cover and the fact that the firm is dealing direct with the scheme underwriters are all key features of Justice Solutions. As for best advice, what can be better for both the client and the firm than an after the event insurance policy that involves no cash outlay and provides certainty that the client will not have to pay the premium up front? As a leading provider of ATE insurance, 80^e continually strives to ensure we provide the best after the event insurance products available.

Solutions

The premium depends on the type of case and the stage at which it ends. The stages are as follows:

- (a) Before issue of proceedings (including within the RTA Protocol for motor cases).
- (b) From issue of proceedings up to 14 days before trial.
- (c) At or within 14 days of trial.

If you are interested in becoming a member of our scheme or would like further information, please visit our website or contact us on:

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