

As part of the launch of **DAS Connect** we have developed a **new suite of DAS commercial products** that will be available via the new portal as well as the Acturis and SSP platforms.

The products, which have been tailored to the specific needs of businesses of different sizes, can all provide cover for issues such as **employment disputes**, **property protection**, **personal injury**, **legal defence** and **tax protection**, while also providing access to wide range of legal services and helplines that can be used as often as required:

- Legal advice
- Tax advice
- Counselling
- · Online law guide and document drafting
- Employment manual

For businesses with a turnover **above £5m per annum** (and below £50m) we provide our most comprehensive protection: Commercial Options Legal Expenses Insurance. This completely flexible product ensures that larger business are able to choose a tailored solution that specifically matches their legal risk.

For businesses with a turnover **below £5m per annum** we offer a robust range of packaged products designed for **commercial property owners, small businesses**, or **trades and professions**. These packaged products provide cover to suit the needs of those specific businesses, such as help with disputes relating to property lets for commercial property owners, and employee disputes and breach of contract for small businesses and trades and professions.

The new DAS products and specific features are outlined overleaf...

# Business with turnover above £5m per annum (and below £5om)

### **Type**

· Flexible

#### **Product**

· Commercial Options Legal Expenses Insurance

Note that all cover is optional so you can choose the cover that is right for the customer.

### **Cover options**

- · Employment disputes
- · Property protection
- · Personal injury
- · Legal defence
- · Tax protection
- Contract disputes
- Debt recovery
- Statutory licence appeals
- · Crisis containment
- Let property

### Legal services and helplines

- · Legal advice helpline
- · Tax advice helpline
- · Counselling helpline
- · Online law guide and document drafting
- · Employment manual
- · Redundancy approval service
- Business legal healthcheck
- Discounted legal services

### Indemnity

Flexible limit from £250,000 up to £500,000

## Loss Assist Business

As well as our commercial products we also have our Loss Assist Business product which will pay for a dedicated loss adjuster to visit clients following a major incident – such as a fire or flood – within 24 hours. The loss adjuster will prepare, submit and negotiate a claim ensuring that any insured losses are paid fairly and on time.

# Business with turnover below £5m per annum

### Type

Packaged

#### **Product**

- Commercial Property Owners Legal Expenses Insurance
- Small Business Legal Expenses Insurance
- Trades & Professions Legal Expenses Insurance

### Key cover

- Employment disputes (where applicable)
- · Property protection
- · Personal injury
- · Legal defence
- · Tax protection
- Contract disputes
- Debt recovery
- Statutory licence appeals

### Legal services and helplines

- · Legal advice helpline
- Tax advice helpline
- · Counselling helpline
- · Online law guide and document drafting
- · Employment manual

### **Indemnity**

Flexible limit from £250,000 up to £500,000

### Contact

This is just a guide on our key features. For full terms and conditions (including any exclusions) please speak to your DAS representative.

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