



KennCo Summary of Cover

Legal Expenses

Uninsured Loss Recovery & Personal Injury Summary of cover.

If you are involved in a motor accident which is not your fault, you have a legal right to claim back your losses which are not insured, from the person who caused the accident. With DAS, we will try to recover these losses for you. If we agree that you need to take legal action, we will find and pay for a lawyer to represent you.

Uninsured Losses can include the following:

- Your policy 'excess' under your comprehensive motor insurance policy.
- Compensation if you are injured and compensation for your family if you are killed.
- Reasonable hire charges for a replacement vehicle while yours is being repaired.
- Compensation for you not being able to use your vehicle.
- Compensation for damage to your clothes, luggage or personal belongings.
- Repair costs if you do not have comprehensive insurance cover.

For most uninsured loss recovery claims, we will be able to arrange for the person who caused the accident to settle your claim. However, if we cannot recover all your losses, we will refer the matter to a lawyer for further action.

For injury claims, we will help you with your application to the Injuries Board (IB), and if your compensation cannot be agreed, we will take your case to court.

24 Hour Helpline Services

Personal Legal Advice

Our team of legal experts are ready to provide you with practical advice over the phone on the laws of the Republic of Ireland and the UK.

Drivers Assistance Service

If your vehicle breaks down or cannot be driven after an accident we will send a recovery operator to repair your vehicle, or if this is not possible, we can take it to a nearby garage.

Health & Medical Information Service

An insured person can obtain information over the phone on health issues including advice on allergies, the side-effects of drugs and how to improve your general fitness.

Counseling Service

Our confidential counseling service includes, where appropriate, onward referral to relevant voluntary or professional services.

Claim Example – Uninsured Loss Recovery

Our insured's car was hit by another driver on a roundabout. Without any warning or indication the other driver cut in front of our insured and collided with the side of his car. The damage to our insured's car was substantial leaving it beyond economical repair. There were no independent witnesses and the other driver denied liability. DAS appointed solicitors to act on our insured's behalf. Legal Proceedings were issued and the market value of the car was awarded to our insured.



KennCo Summary of Cover

Breakdown Cover

Drivers Assistance Extra – Breakdown & Accident Assistance Summary of cover

Cover:

Emergency Roadside Repairs
Home Breakdown Vehicle
Recovery Get-you-to-your-
destination Emergency
message service Vehicle hire
costs Accommodation costs

Roadside assistance for breakdowns & accidents, Includes home breakdown and get-you-to-your-destination service.

Driver's assistance extra cover is a peace-of-mind package for drivers in Ireland. If something goes wrong with your vehicle, just one phone call to DAS means that help is on the way. Unlike many other breakdown policies, this policy will cover whoever is driving the vehicle in the event of a breakdown or accident.

Why this cover is vital

Most vehicles today have complicated engine management systems. When they go wrong, specialist knowledge is needed to repair them. DIY roadside repairs are an option only for the simplest of breakdowns. Motorway recovery rates and minimum charges can be very costly. Just one call-out fee will far exceed what you have paid for this cover. What's more, it can be difficult to find a breakdown service when you need it most. In contrast, DAS operators are on standby 24 hours a day, 365 days a year, alerting mobile units within minutes of your call. With cover in place, there are no emergency call-out charges and the first hour's labour at the roadside is free.

Accredited operators

All agents we use to provide service to you under this policy have been vetted for their professionalism and compliance within quality standards. We provide extensive and rapid access to suitable repairers where necessary. We are not tied to any single company or organisation. This gives us greater flexibility at times of peak demand, such as bank holidays, to get help to you as quickly as at other times.

No problem!

Although DAS cover is inexpensive, it is not restrictive. In addition to attending a breakdown or accident, we will help in many other ways.

Flat battery? We will jump start your vehicle or charge the battery, as appropriate. **Puncture?** Call us to fit your serviceable spare.

The small print

Cars and car-derived vans (up to 3.5 tonnes) are eligible for Drivers Assistance Extra.