Commercial legal protection
(including contract disputes and debt recovery)
Policy wording

DAS Legal Expenses Insurance Company Limited (DAS) is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a law firm on behalf of DAS.

Registered in England and Wales, number 103274.
Website: www.das.co.uk.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered in England and Wales, number 5417859.
Website: www.daslaw.co.uk.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.

To make sure that you get the most from your cover, please take time to read this section which explains the contract between you and DAS. Please take extra care in following the procedures under employment compensation awards cover (insured incident 1 b.)

It will help if you keep the following points in mind:

How can DAS help
To make a claim under this section please telephone DAS on 0117 934 2111. DAS will ask you about your legal dispute and if necessary will call you back at an agreed time to give you legal advice. If your dispute needs to be dealt with as a claim under this section, DAS will provide you with a claim reference number. At this point DAS will not be able to confirm that you are covered but will pass the information you have given DAS to the claims handling teams and explain what to do next.

Send your claim to
If you would prefer to report your claim in writing please send it to the Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Alternatively you can email your claim to DAS at newclaims@das.co.uk
Claims are usually handled by a representative appointed by DAS, but sometimes DAS deal with claims themselves.
Claims outside the United Kingdom may be dealt with by other DAS offices elsewhere in Europe.

When DAS cannot help
Please do not ask for help from a solicitor or accountant before DAS have agreed. If you do, DAS will not pay the costs involved.

Cover
This section will cover the insured person in respect of any insured incident arising in connection with the business shown in the policy schedule if the premium has been paid.
DAS agree to provide the insurance in this section in accordance with the operative covers shown in the policy schedule as long as:

a. the date of occurrence of the insured incident happens during the period of insurance and within the territorial limit; and

b. any legal proceedings will be dealt with by a court, or other body which DAS agree to, in the territorial limit; and

c. in civil claims it is always more likely than not that an insured person will recover damages (or obtain any other legal remedy which DAS have agreed to) or make a successful defence.

For all insured incidents, DAS will help in appealing or defending an appeal as long as the insured person tells DAS within the time limits allowed that they want DAS to appeal. Before DAS pay any costs and expenses for appeals, DAS must agree that it is always more likely than not that the appeal will be successful.

If an appointed representative is used, DAS will pay the costs and expenses incurred for this.
Commercial legal protection
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DAS will pay compensation awards that DAS have agreed to.
The most DAS will pay for all claims resulting from one or more event arising at the same time
or from the same originating cause is £100,000.

Special definitions
for this section

DAS
DAS Legal Expenses Insurance Company Limited.

The policyholder
The insured named in the policy schedule.

Insured person
The policyholder and the policyholder’s directors, partners, managers, employees and any
other individuals declared to us by the policyholder.

Insured incident
Any incident or event for which cover is provided under Insured incidents we will cover.

Appointed representative
The lawyer, accountant or other suitably qualified person, who has been appointed to act for
an insured person in accordance with the terms of this section.

Full enquiry
An extensive examination by HM Revenue and Customs which considers all aspects of the
policyholder’s tax affairs, excluding those enquiries which are limited to one or more specific
aspects of the policyholder’s self assessment and/or corporation tax return.

Aspect enquiry
An examination by HM Revenue and Customs which considers one or more specific aspects
of the policyholder’s self assessment and/or corporation tax return.

Date of occurrence
1. For civil cases (other than under insured incident – 4 tax protection), the date of
   occurrence is when the cause of action first accrued.
2. For criminal cases, the date of occurrence is when the insured person commenced or
   is alleged to have commenced to violate the criminal law in question.
3. For full enquiries or aspect enquiries, the date of occurrence is when HM Revenue
   and Customs first notifies in writing the intention to make enquiries.
   For employers’ compliance and value added tax disputes, the date of occurrence is when
   the relevant authority sends an assessment or written decision to the policyholder.

Costs and expenses
Any combination of legal costs, accountant’s costs and attendance expenses, as applicable.

Legal costs
All reasonable and necessary costs chargeable by the appointed representative on a
standard basis.

Also the costs incurred by opponents in civil cases if an insured person has been ordered to
pay them, or pays them with the agreement of DAS.

Accountant’s costs
A reasonable amount in respect of all costs reasonably incurred by the appointed representative.

Attendance expenses
The insured person’s salary or wages for the time that the insured person is off work to
attend any arbitration, court or tribunal hearing at the request of the appointed representative
or while attending jury service. DAS will pay for each half or whole day that the court, tribunal
or the insured person’s employer will not pay for.

The amount DAS will pay is based on the following:

a. the time the insured person is off work including the time it takes to travel to and from
   the hearing. This will be calculated to the nearest half day assuming that a whole day is
   eight hours;

b. if the insured person works full time, the salary or wages for each whole day equals
   1/250th of the insured person’s yearly salary or wages;

c. if the insured person works part-time, the salary or wages will be a proportion of the
   insured person’s weekly salary or wages.
Commercial legal protection
(including contract disputes and debt recovery)
Policy wording

Territorial limit
For insured incidents 2 legal defence (excluding 2.4), and 3 b. bodily injury
The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Croatia, 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.

Insured incidents
we will cover

1. Employment disputes and compensation awards
   a. Employment disputes
      DAS will defend the policyholder’s legal rights:
      1. prior to the issue of legal proceedings in a court or tribunal following the dismissal of an employee; or
      2. in the resolution of unfair dismissal disputes under the ACAS Arbitration Scheme; or
      3. in legal proceedings in respect of any dispute with:
         a. an employee or ex-employee or a trade union acting on behalf of an employee or ex-employee which arises out of, or relates to, a contract of employment with the policyholder; or
         b. an employee, prospective employee or ex-employee arising from an alleged breach of their statutory rights under employment legislation.

   What is not covered
   1. Any claim in respect of damages for personal injury or loss of or damage to property.
   2. Any claim arising from or relating to any transfer of business which falls within the scope of the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005 and any amending legislation.

   b. Compensation awards
      DAS will pay:
      1. any basic and compensatory award; and/or
      2. an order for compensation following a breach of the policyholder’s statutory duties under employment legislation in respect of a claim DAS have accepted under insured incident 1.a.

      Provided that:
      1. in cases relating to performance and/or conduct, the policyholder has throughout the employment dispute either:
         a. followed the ACAS code of disciplinary and grievance procedures as prepared by the Advisory, Conciliation and Arbitration Service; or
         b. followed equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland; or
         c. sought and followed advice from the DAS legal advice service.
      2. for an order of compensation following the policyholder’s breach of statutory duty under employment legislation the policyholder has at all times sought and followed advice from the DAS legal advice service since the date when the policyholder should have known about the employment dispute.
      3. for any compensation award for redundancy or alleged redundancy or unfair selection for redundancy, the policyholder has sought and followed advice from the DAS Claims Department prior to serving notice of redundancy.
      4. the compensation is awarded by a tribunal or through the ACAS Arbitration Scheme, under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in writing in advance by DAS.
      5. the total of the compensation awards payable by DAS shall not exceed £1,000,000 in any one period of insurance.
Commercial legal protection
(including contract disputes and debt recovery)
Policy wording

What is not covered

1. Any compensation award relating to the following:
   a. trade union activities, trade union membership or non-membership;
   b. pregnancy or maternity rights;
   c. health and safety related dismissals brought under section 44 of the Employment Rights Act 1996;
   d. statutory rights in relation to trustees of occupational pension schemes;
   e. statutory rights in relation to Sunday shop and betting work.
2. Non-payment of money due under the relevant contract of employment or statutory provision relating thereto.
3. Any award ordered because the policyholder has failed to provide relevant records to employees under the National Minimum Wage laws.
4. Any compensation award or increase in compensation award ordered by the tribunal for failure to comply with a recommendation it has made, including non-compliance with a reinstatement or re-engagement order.

What is not covered

2. Legal defence

At the policyholder’s request:

1. DAS will defend the insured person’s legal rights:
   a. prior to the issue of legal proceedings when dealing with the:
      i. police;
      ii. Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer;
      where it is alleged that the insured person has or may have committed a criminal offence; or
   b. following an event which leads to the insured person being prosecuted in a court of criminal jurisdiction; or
   c. if civil action is taken against the insured person for compensation under section 13 of the Data Protection Act 1998. DAS will also pay any compensation award made against the insured person under section 13 of the Data Protection Act 1998.
2. DAS will defend the policyholder’s legal rights following civil action taken against the policyholder for wrongful arrest in respect of an accusation of theft alleged to have been carried out during the period of insurance.
3. DAS will defend the insured person’s (other than the policyholder) legal rights if:
   a. an event arising from their work as an employee leads to civil action being taken against them under legislation for unlawful discrimination on the grounds of sex, sexual orientation, race, disability, age, religious belief or political opinion; or
   b. civil action is taken against them as a trustee of a pension fund set up for the benefit of the policyholder’s employees.
4. DAS will represent the insured person in appealing against the imposition or terms of any statutory notice issued under legislation affecting the policyholder’s business.
5. DAS will represent the policyholder in appealing against the refusal of the Information Commissioner to register the policyholder’s application for registration.
6. DAS will pay the attendance expenses of an insured person for jury service.

Provided that:

1. in so far as proceedings under the Health and Safety at Work etc Act 1974 are concerned, the territorial limit shall be any place where the act applies.
## Commercial legal protection
(including contract disputes and debt recovery)

### Policy wording

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<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>2.</td>
<td>at the time of the <strong>insured incident</strong>, the <strong>policyholder</strong> has registered with the Information Commissioner in respect of <strong>insured incident 1</strong>.</td>
</tr>
</tbody>
</table>

### What is not covered

Any claim which leads to the **insured person** being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

### 3. Property protection and bodily injury

#### a. Property protection

DAS will negotiate for the **policyholder’s** legal rights in any civil action relating to material property which is owned by, or the responsibility of the **policyholder**, following:

1. any event which causes physical damage to such material property; or
2. any nuisance or trespass.

### What is not covered

Any claim relating to the following:

1. a contract entered into by the **policyholder**;
2. goods in transit or goods lent or hired out;
3. goods at premises other than those occupied by the **policyholder** unless the goods are at such premises for the purpose of installations or use in work to be carried out by the **policyholder**;
4. mining subsidence;
5. defending the **policyholder’s** legal rights other than in defending a counter-claim;
6. a motor vehicle owned or used by, or hired or leased to an **insured person** other than damage to motor vehicles where the **policyholder** is engaged in the business of selling motor vehicles.

#### b. Bodily injury

At the **policyholder’s** request, DAS will negotiate for an **insured person’s** and their family members’ legal rights following an event which causes the death of, or bodily injury to them.

### What is not covered

Any claim relating to the following:

1. any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident; or
2. defending an **insured person’s** or their family members’ legal rights other than in defending a counter-claim; or
3. a motor vehicle owned or used by, or hired or leased to an **insured person** or their family members.

### 4. Tax protection

#### a. Full or aspect enquiries

DAS will negotiate on behalf of the **policyholder** in respect of a full enquiry and/or aspect enquiry and represent them in any subsequent appeal proceedings.

#### b. Employers’ compliance

DAS will negotiate on behalf of the **policyholder** and represent them in any appeal proceedings in respect of a dispute concerning the **policyholder’s** compliance with Pay As You Earn or Social Security Regulations following a review by HM Revenue and Customs.

#### c. VAT disputes

DAS will negotiate on behalf of the **policyholder** and represent them in any appeal proceedings following an assessment issued by HM Revenue and Customs in respect of value added tax due.

Provided that:

1. for all **insured incidents**, the **policyholder** has taken reasonable care to ensure that all returns are complete and correct and that such returns are submitted within the statutory time limits allowed.
2. DAS will not pay more than £2,000 for aspect enquiries.
Commercial legal protection
(including contract disputes and debt recovery)
Policy wording

What is not covered

1. In respect of aspect enquiries the first £200 of costs and expenses in each and every claim.
2. Any insured incident arising from a tax avoidance scheme.
3. Any insured incident caused by the failure of the policyholder to register for value added tax.
4. Any insured incident arising from any investigation or enquiries undertaken by the HM Revenue and Customs Special Investigation Section or Special Compliance Office.
5. Any insured incident arising from any investigation or enquiry by HM Revenue and Customs into alleged dishonesty or alleged criminal offences.

5. Contract disputes
DAS will negotiate for the policyholder’s legal rights in a contractual dispute arising from that agreement or that alleged agreement which has been entered into by or on behalf of the policyholder for the purchase, hire, sale or provision of goods or of services.

Provided that:

1. the amount in dispute exceeds £250. If the amount in dispute exceeds £5,000, the policyholder will be responsible for the first £500 of legal costs in each and every claim.
2. if the amount in dispute is payable in instalments, the instalments due and payable at the time of making the claim must exceed £250.
3. if the dispute relates to money owed to the policyholder, a claim under this section is made within 90 days of the money becoming due and payable.

What is not covered

1. Any dispute arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the date of occurrence is within the first 90 days of the indemnity provided by this section.
2. Any claim relating to the following:
   a. the settlement payable under an insurance policy;
   b. a lease, licence or tenancy of land or buildings other than a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement;
   c. a loan, mortgage, pension or any other financial product and choses in action;
   d. a motor vehicle owned by, or hired or leased to, the policyholder other than agreements relating to the sale of motor vehicles where the policyholder is engaged in the business of selling motor vehicles.
3. A dispute with an employee or ex-employee which arises out of, or relates to, a contract of employment with the policyholder.
4. A dispute which arises out of the:
   a. sale or provision of computer hardware, software, systems or services; or
   b. the purchase or hire of computer hardware, software, systems or services tailored by a supplier to the policyholder’s own specification.
5. A dispute arising from a breach or alleged breach of professional duty by an insured person.
6. The recovery of money and interest due from another party other than disputes where the other party intimates that a defence exists.

6. Debt recovery
DAS will negotiate for the policyholder’s legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or services.

Provided that:

1. The debt exceeds £250.
2. A claim for debt recovery under this section is made within 90 days of the money becoming due and payable.
3. DAS have the right to select the method of enforcement, or to forego enforcing judgment if DAS are not satisfied that there are, or will be, sufficient assets available to satisfy judgment.
**Commercial legal protection**  
(including contract disputes and debt recovery)  
Policy wording

### What is not covered

1. Any debt arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the debt is due within the first 90 days of the indemnity provided by this section.

2. Any claim relating to the following:
   a. the settlement payable under an insurance policy;
   b. a lease, licence or tenancy of land or buildings;
   c. a loan, mortgage, pension or any other financial product and choses in action;
   d. a motor vehicle owned by, or hired or leased to, **the policyholder** other than agreements relating to the sale of motor vehicles where **the policyholder** is engaged in the business of selling motor vehicles.

3. A dispute which arises out of the supply, hire, sale or provision of computer hardware, software, systems or services.

4. The recovery of money and interest due from another party where the other party intimates that a defence exists.

### What is not covered by this section

1. Any claim reported to **DAS** more than 180 days after the date the **insured person** should have known about the **insured incident**.

2. **Costs and expenses** incurred before the written acceptance of a claim by **DAS**.

3. Fines, penalties, compensation or damages which the **insured person** is ordered to pay by a court or other authority other than compensation awards as covered under **insured incident 1 b. compensation awards** and **2 legal defence**.

4. Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.

5. Any claim relating to rights under a franchise or agency agreement entered into by **the policyholder**.

6. Any **insured incident** deliberately or intentionally caused by an **insured person**.

7. A dispute with **DAS** or **Hiscox** not otherwise dealt with under condition 7.

8. Any claim relating to a shareholding or partnership share in **the policyholder** unless such shareholding was acquired under a scheme open to all employees of **the policyholder** or a substantial number of them of a certain minimum grade other than the directors or partners of **the policyholder**.


10. Legal action an **insured person** takes which **DAS** or the **appointed representative** has not agreed to or where the **insured person** does anything that hinders **DAS** or the **appointed representative**.

11. When either at the commencement of or during the course of a claim, **the policyholder** is bankrupt or has filed a bankruptcy petition or winding-up petition, or has made an arrangement with its creditors, or has entered into a deed of arrangement or is in liquidation or part or all of its affairs or property are in the care or control of a receiver or administrator.

### Conditions which apply to the whole section

1. An **insured person** must:
   a. keep to the terms and conditions of this section;
   b. notify **DAS** immediately of any alteration which may materially affect their assessment of the risk;
   c. take reasonable steps to keep any amount **DAS** have to pay as low as possible;
   d. try to prevent anything happening that may cause a claim;
   e. send everything **DAS** ask for, in writing;
Commercial legal protection
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f. give DAS full details of any claim as soon as possible and give DAS any information they need.

DAS will, at its discretion, void this section of the policy from the date of any claim or will not pay a claim if the policyholder or an insured person:

i. makes a claim for a benefit under this section of the policy that is either fraudulent or intentionally exaggerated; or

ii. makes a false declaration in support of a claim.

In the event of such circumstance arising, as part of its fraud prevention measures, DAS will at its discretion also share information with other parties such as the police, government bodies and anti-fraud organisations.

Where a fraudulent or exaggerated claim, or a false declaration in respect of a claim, has been made by an insured person, DAS will not void this section of the policy in respect of any innocent insured persons.

2. a. DAS can take over and conduct in the name of the insured person, any claim or legal proceedings at any time.

DAS can negotiate any claim on behalf of an insured person;

b. DAS shall choose the appointed representative to represent an insured person in any proceedings where DAS are liable to pay a compensation award. In any other case the insured person is free to choose an appointed representative (by sending DAS a suitably qualified person's name and address) if:

i. DAS agree to start legal proceedings and it becomes necessary for a lawyer to represent the interests of an insured person in those proceedings; or

ii. there is a conflict of interest;

c. Before an insured person chooses a lawyer or an accountant, DAS can appoint an appointed representative;

d. An appointed representative will be appointed by DAS and represent an insured person according to DAS' standard terms of appointment, which may include a 'no win, no fee' agreement. The appointed representative must co-operate fully with DAS at all times;

e. DAS will have direct contact with the appointed representative;

f. an insured person must co-operate fully with DAS and with the appointed representative and must keep DAS up-to-date with the progress of the claim;

g. an insured person must give the appointed representative any instructions that DAS require.

3. a. An insured person must tell DAS if anyone offers to settle a claim and must not agree to any settlement without the written consent of DAS;

b. if an insured person does not accept a reasonable offer to settle a claim, DAS may refuse to pay further costs and expenses;

c. DAS may decide to pay the insured person a reasonable amount subject to the maximum sum recoverable at law in settlement of damages that the insured person is claiming, or which is being claimed against them instead of starting or continuing legal proceedings.

4. a. If DAS ask, an insured person must tell the appointed representative to have costs and expenses taxed, assessed or audited;

b. an insured person must take every step to recover costs and expenses that DAS have to pay and must pay DAS any costs and expenses that are recovered.

5. If an appointed representative refuses to continue acting for an insured person with good reason or if an insured person dismisses an appointed representative without good reason, the cover DAS provides will end at once, unless DAS agree to appoint another appointed representative.

6. If an insured person settles a claim or withdraws their claim without DAS' agreement, or does not give suitable instructions to an appointed representative, the cover DAS provides will end at once and DAS will be entitled to reclaim any costs and expenses paid by DAS.
Commercial legal protection
(including contract disputes and debt recovery)
Policy wording

7. If there is a disagreement about the way DAS handle a claim that is not resolved through DAS' internal complaints procedure, DAS and the insured person can choose a suitably qualified person to arbitrate. DAS and the insured person must both agree to the choice of this person in writing. Failing this, DAS will ask the president of a national association relevant to the arbitration to choose another suitably qualified person. All costs of resolving the matter must be paid by the party whose argument is rejected. If the decision is not clearly made against either party, the arbitrator will decide how the costs are shared.

8. DAS may, at their discretion, require the policyholder to obtain an opinion from counsel, at the policyholder's expense, as to the merits of a claim or proceedings. If counsel's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid by DAS.

9. This section will be governed by English law.

10. All acts of Parliament within this policy section shall include equivalent legislation in Scotland, Northern Ireland, the Isle of Man or the Channel Islands as the case may be.

<table>
<thead>
<tr>
<th>Helpline services</th>
<th>DAS provide these services 24 hours a day, seven days a week during the period of insurance. To help DAS check and improve their service standards, DAS record all calls.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eurolaw commercial legal advice</td>
<td>DAS will give the policyholder confidential legal advice over the phone on any commercial legal problem affecting the business, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.</td>
</tr>
<tr>
<td>Tax advice</td>
<td>DAS will give the policyholder confidential advice over the phone on any tax matters affecting the business, under the laws of the United Kingdom.</td>
</tr>
<tr>
<td>Business assistance</td>
<td>In the event of an unforeseen emergency affecting the policyholder's business premises which causes damage or potential danger, DAS will contact a suitable repairer or contractor and arrange assistance on behalf of the policyholder. All costs of assistance provided are the responsibility of the policyholder.</td>
</tr>
<tr>
<td>To contact the above services, phone us on 0117 934 2111 quoting your policy number.</td>
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</tr>
<tr>
<td>Counseling</td>
<td>DAS will provide all employees (including any members of their immediate family who permanently live with them) of the policyholder with a confidential counselling service over the phone including, where appropriate, onward referral to relevant voluntary and/or professional services.</td>
</tr>
<tr>
<td>To contact the counselling helpline, phone us on 0117 934 2121.</td>
<td></td>
</tr>
<tr>
<td>These calls are not recorded. DAS will not accept responsibility if the helpline services fail for reasons DAS cannot control. Please do not phone DAS to report a general insurance claim.</td>
<td></td>
</tr>
<tr>
<td>The employment manual</td>
<td>The DAS employment manual offers comprehensive, up to date guidance on rapidly changing employment law. To view it, please visit the DAS website at <a href="http://www.das.co.uk">www.das.co.uk</a>. From the home page click on the employment manual icon. All the sections of this web-based document can be printed off for your own use. Contact DAS at <a href="mailto:marketing@das.co.uk">marketing@das.co.uk</a> with your email address, quoting your policy number and DAS will contact you by email to inform you of future updates to the information.</td>
</tr>
<tr>
<td>DASbusinesslaw</td>
<td>At <a href="http://www.dasbusinesslaw.co.uk">www.dasbusinesslaw.co.uk</a> you will find a free, online reference full of the sorts of letters, articles and forms that will help you run your business successfully. DASbusinesslaw users can also access interactive document builders, to help make composing commercial documents as easy as possible. From new legislation and employment issues to property law and taxation, you will find the content provided by DASbusinesslaw is updated regularly by legal experts to help you keep your business one step ahead.</td>
</tr>
<tr>
<td>To access DASbusinesslaw, please go to <a href="http://www.dasbusinesslaw.co.uk">www.dasbusinesslaw.co.uk</a> and register your details. When asked for your policy number, please insert your Hiscox policy number and the password is DAS472301.</td>
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</table>