

# Legal expenses insurance (rechtsbijstandverzekering)

## Insurance product information document

Compagny: a.s.r., schadeverzekeraar, vergunning: 12000478 (NL)

Product: Legal expenses insurance (Rechtsbijstandverzekering)



### What type of insurance is this?

With this insurance, you receive legal assistance from DAS in case of unexpected conflicts. We have entered into an agreement with DAS for this purpose. You will also receive compensation for the costs of this legal assistance, such as legal fees and the costs of independent experts.

### Additional Information

You can insure all family members who live at the same address as you. Your unmarried children who are living away from home and are attending a day study program in the Netherlands or are admitted to a nursing institution can also be included in the insurance coverage. The conditions provide an overview of everyone who can be insured under this policy.

### What is covered?

You are insured for legal assistance in conflicts including consumer purchases, booked vacations, or conflicts related to buying, selling, building, or renting your home (Basic module Consumer and Living).



#### Extra information

The Basic module can be extended with additional modules: Traffic, Income, and Tax and Wealth. Within the Traffic module, there is an additional optional coverage: own Motor Vehicles. Within the Income module, there is an additional optional coverage: Employment.

#### Choice: traffic

Do you want legal assistance in recovering damages and personal injuries incurred in traffic? Choose the optional coverage Traffic. You will also receive legal assistance in traffic criminal cases and traffic fines.

#### Additional Information

Do you own a motor vehicle and want legal assistance in conflicts over, for example, damage to your motor vehicle, purchase, sale, repair, maintenance, towing, transportation, or storage agreements? Then choose the additional coverage own Motor Vehicles.

#### Injury

You receive legal assistance in conflicts over personal injury that occurs outside of traffic incidents. For example, in cases of workplace accidents or medical errors.

#### Additional information

Have you also insured the optional coverage Traffic? Then you will also receive legal assistance for injuries occurring in traffic.

#### Living

You receive legal assistance in conflicts regarding (rental), (sale), or (renovation) of your home in the Netherlands. Or disputes with neighbors or the government regarding your home.

#### Additional information

Do you have a vacation home abroad? And do you want legal assistance in case of conflicts? Then choose the optional coverage Tax and Wealth.

#### Choice: work and income

Do you want legal assistance in disputes over pension and social security, for example, a conflict with a benefits agency? Then choose the additional optional coverage Income.

#### Additional information

Are you employed or working as a civil servant and need legal assistance in employment disputes? Then choose the additional coverage Employment.

### What is not covered?

You are not covered if you report the conflict too late. Intentional acts and pre-existing conflicts are also excluded, as are business-related conflicts.



#### Fraud, civil commotion, and nuclear reaction

You do not receive legal assistance if you commit fraud when taking out the insurance or when making a claim. You also do not receive legal assistance for damage caused by civil commotion or a nuclear reaction.

#### Additional information

Civil commotion includes domestic disturbances, civil war, armed conflict, mutiny, riots, and uprisings.

#### Intent

You do not receive legal assistance if you are accused of intentionally committing a crime, deliberately breaking the law, or intentionally causing damage.

#### Residence outside the Netherlands

If you no longer live in the Netherlands, you will not receive legal assistance for new conflicts.

#### Are there coverage limitations?

There is a waiting period of 3 years for modifying or terminating child support. For assistance with divorce, the marriage or registered partnership must have lasted at least 3 years, and the optional coverage for Tax and Assets must have been in place for at least 3 years.



#### Maximum Costs and Threshold

The costs for legal assistance provided by DAS in-house experts are fully covered by DAS. All other (external) costs are reimbursed up to the maximum cost limit. The coverage overview in the terms and conditions specifies whether a certain conflict has a cost limit or a minimum threshold.

#### Additional Information

For example, for traffic-related damage and injury, the cost limit is unlimited and there is no minimum threshold. For conflicts over a contract, the cost limit is €60,000, and the minimum threshold is €175.

#### Choice of Legal Counsel

### Purchases

You receive legal assistance if you have a dispute over goods you purchase. Or for example, a vacation booking or an agreement with a telecom or energy company.

### Family and relationships

You receive legal assistance in disputes over inheritance. Or in matters of personal law and parenthood, such as child support. Do you want assistance from a mediator in terminating a marriage or registered partnership? Then choose the optional coverage Tax and Wealth.

### Additional information

In case of an inheritance dispute, you receive assistance only if the deceased passed away during the term of this insurance.

### Choice: tax and wealth

Do you want legal assistance in a professional procedure against the Tax Authority? Or in a dispute over a vacation home abroad or asset management? Then choose the optional coverage Tax and Wealth.

### Advice service

Is a conflict threatening to arise? Do you have a problem or a question? And does it fall under the coverage of the insurance? If so, you can request telephone advice from DAS.

### Additional information

This advice is based on the information you provide to DAS over the phone.

### Lending Goods or Services

You receive legal assistance with conflicts over making goods or services available to others. For example, through platforms like Airbnb, Peerby, or SnappCar.

### Additional information

You will not receive assistance if you earn more than €5,000 per year from the goods and services provided to third parties. Or if you have not entered into an agreement.

If you are required to be represented by a lawyer in the procedure, the costs are covered up to the maximum cost limit. If you are not required to have a lawyer but choose to be represented by one instead of a DAS specialist, you have more limited coverage for the costs and must pay a deductible of €250. Please consult the terms and conditions and the coverage overview for more information.

### Additional Information

If your conflict goes to court, you may choose your legal representative. You can opt for the legal specialist from DAS or an external legal representative, such as a lawyer.

### Purchase of a Second-Hand Vehicle

If you have the additional Traffic module and optional Own Vehicle coverage, you only receive legal assistance for conflicts regarding the purchase of a second-hand vehicle if you buy it from an official dealer or a Bovag or Focwa-certified company, and if you received a written guarantee at the time of purchase.

### Rental

You only receive legal assistance for disputes over the rental of your property if it involves temporary rental. For instance, if you rent out your property as a temporary measure because your officially listed property has not yet been sold.

### Tax Authorities

If you have the Tax and Assets module included, you only receive legal assistance for disputes over decisions made by the Dutch tax authorities if these decisions were made during the term of the insurance. You only receive assistance if the conflict is brought before a Dutch court. Dutch law must apply.



### Where am I covered?

You are typically covered in the Netherlands. For certain conflicts, you are also covered in the European Union, including Norway, Iceland, Switzerland, and the United Kingdom. In some cases, you may have worldwide coverage.

### Additional Information

The coverage overview in the policy terms and conditions specifies exactly where you are covered for a particular conflict.



### What are my obligations?

When applying for insurance or reporting a claim, you must answer questions honestly. You should do everything possible to prevent and minimize damage. Report a conflict to DAS immediately before taking any other action. DAS will then attempt to resolve the conflict as quickly as possible. Fully cooperate in the claims process and promptly report any changes in your situation.

### Additional Information

If you do not fulfill your obligations and this harms our interests, it may have consequences. DAS may reject a claim and/or we may adjust your insurance, such as the premium or policy terms. We might even terminate the insurance.



### When and how do I pay?

You can choose to pay your premium monthly, quarterly, semi-annually, or annually. Payment can be made via automatic direct debit or by transferring the amount yourself.

**When does the coverage start and end?**

The insurance starts on the commencement date stated in the policy and is valid for one year. We renew your insurance each year. We can terminate the insurance, for example, if you do not pay the premium on time or in cases of fraud.

**How do I cancel my contract?**

You can cancel the insurance at any time without a notice period. This can be done in writing or digitally through your insurance advisor or directly with us. The insurance ends on the date you specify. If we receive the cancellation after the date you specified, the insurance will end on the day we receive the cancellation.

No rights can be derived from this translation. View online: [verzekeringskaarten.nl/asr/rechtsbijstandsverzekering](https://verzekeringskaarten.nl/asr/rechtsbijstandsverzekering)

© Verbond van verzekeraars, [www.vanatotzekerheid.nl](https://www.vanatotzekerheid.nl)

Version 8, 25-03-2024