



IRISH HOTELS FEDERATION



COMMERCIAL LEGAL PROTECTION SUMMARY OF COVER

This policy summary, by necessity merely outlines the cover. For further information, please contact your local DAS office on 01 6707470 and ask for a specimen policy.

What we pay

The policy will pay legal costs up to the policy limit of indemnity including solicitors' and barristers' fees, court costs, expenses for witnesses, attendance expenses and accountants' fees. We will also pay the costs of appealing or defending an appeal.

Features and benefits	Significant exclusions or limitations	Policy section
<p>In the area below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.</p>	<p>In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.</p> <p>Unless otherwise agreed external costs are limited to €50,000 and this includes opponents' costs.</p> <p>Costs incurred before DAS agrees to appoint a representative to help an insured person.</p> <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.</p>	<p>THIS IS YOUR COMMERCIAL LEGAL PROTECTION POLICY (c)</p> <p>See Policy Schedule</p> <p>WHAT IS NOT COVERED BY THIS POLICY 1</p> <p>CONDITION 2</p>
<p>EMPLOYMENT DISPUTES AND FINANCIAL COMPENSATION AWARDS</p> <p>EMPLOYMENT DISPUTES</p> <p>We will defend</p> <p>A contract dispute with an employee or ex employee an alleged breach of statutory duty imposed by employment law.</p> <p>FINANCIAL COMPENSATION AWARDS</p> <p>We will pay financial compensation awards for claims that we have accepted.</p>	<p>Employment disputes.</p> <p>Disputes with employees under disciplinary warnings or redundancies within 180 days of the policy start date.</p> <p>Disciplinary hearings or internal grievance procedures.</p> <p>Transfer of Undertakings claims.</p> <p>Indemnity for awards is subject to the policyholder seeking and following advice from our legal advice service.</p> <p>The total amount of compensation we will pay in any one period of insurance is €1,500,000.</p>	<p>INSURED INCIDENT 1(a) What is not covered (1), (2) & (3)</p> <p>(5)</p> <p>(6)</p> <p>INSURED INCIDENT 1(b) Provided that (1)</p> <p>(5)</p>
<p>LEGAL DEFENCE INCLUDING MOTOR PROSECUTION</p> <p>We will defend:</p> <ul style="list-style-type: none"> investigations by the Gardai or, Health and Safety authorities where a criminal offence may have been committed; criminal prosecutions; civil actions: <ul style="list-style-type: none"> for wrongful arrest following an accusation of theft; in relation to being a trustee of an employee pension scheme; appeals against Statutory Notices which affect your business; appeals against the Data Protection registration refusals; attendance expenses for jury service. 	<p>The territorial limit for proceedings under the Safety, Health and Welfare at Work Act 2005 is limited to any place where the act applies.</p> <p>Any motor related prosecution where the policyholder uses more than six motor vehicles for business purposes.</p> <p>The vehicle must be insured. Parking / obstruction offences are excluded.</p>	<p>INSURED INCIDENT 2 Provided that</p> <p>INSURED INCIDENT 2 What is not covered (3)</p> <p>(1) & (2)</p>



Features and benefits	Significant exclusions or limitations	Policy section
<p>24 HOUR TELEPHONE HELPLINES</p> <p>Commercial Legal Advice Advice on commercial legal problems within the Republic of Ireland and the UK.</p> <p>Counselling Qualified counsellors provide support in dealing with worrying problems.</p>		<p>HELPLINE SERVICES</p>
<p>Employment Manual Comprehensive, up to date guidance on rapidly changing employment law. To view, please visit our website at www.das.ie. From the Home Page click on the Employment Manual.</p>		<p>EMPLOYMENT MANUAL</p>
<p>Territorial Limits Republic of Ireland for most insured incidents but cover for legal defence and bodily injury extends to EU member states.</p>		<p>THE MEANING OF WORDS 8</p>