DAS Legal Expenses Insurance Company

The undertaking obtained from DAS Legal Expenses Insurance Company Ltd in July 2006 has been removed from our website. We have done this following the European Court of Justice's (ECJ) decision concerning Erhard Eschig v UNIQA Sachversicherung AG (C-199/08) on 10 September 2009.

The ECJ ruling clarified that when recourse is had to a lawyer in any inquiry or proceedings, or whenever there is a conflict of interest, then freedom to choose a lawyer is guaranteed, and so any provisions of a contract that detract from, or qualify in any way, that freedom to choose a lawyer, would not comply with the Council Directive 87/344/EEC of 22 June 1987 on Legal Expenses Insurance (Directive) (transposed into UK law by the Insurance Companies (Legal Expenses Insurance) Regulations 1990 (Regulations)).

Removing this undertaking from our website does not detract from our requirement that all firms should have fair terms in their standard contracts with consumers.

We have sent a letter to firms reminding them of the requirement to comply with the Directive and Regulations.