



**ARAG**



## Who we are

When ARAG UK was founded in 2006, the vision was simple yet revolutionary:

“ Every individual should be able to assert his or her rights not just those who can afford it ”

We are an innovative and highly successful organisation working in partnership with brokers, insurers and solicitors. We provide an extensive range of Before-the-Event and After-the-Event legal insurance products and services, as well as a portfolio of emergency assistance policies. Our highly experienced team, shared values and robust product innovation programme has enabled us to grow consistently year on year. Today, the ARAG brand is recognised in our markets as a symbol of quality and trust, and we are looking to the next chapter in the ARAG story.



## Our Customers

- Regional and national brokers
- Insurers
- Underwriting agencies
- Claims management companies
- Solicitors
- Affinity groups
- Litigation funders

### Customer Service

We have always been driven by the need to judge our performance by placing customers and market integrity at the heart of our business. That is why we aim to deliver access to justice through as many channels as possible. We recognise that this will only be possible by ensuring that we provide excellent products and a first-rate service to our customers.

Our approach is underpinned by the acceptance that Treating Customers Fairly is essential in all we do. We support the FCA stance in this area and strive at all times to meet or exceed our customers' expectations.



### Accreditation

We believe that protecting information is critical for the successful management and smooth operation of an organisation and are fully accredited for ISO27001:2013 (Information Security Management System) by URS, a UKAS approved certification body.

This standard is of particular importance in the financial services sector where the protection of information is vital and where high standards have not always consistently been achieved.





## Our Products

- Commercial
- Family
- Motor
- Group
- Landlords /Property owners
- Assistance



### MGAA Membersip

ARAG plc is a member of the Managing General Agents' Association (MGAA). The MGAA is a non-profit making organisation that represents UK managing general agents.

The MGAA was formed to give the insurance industry a better understanding of what a managing general agent is and what they contribute to the insurance market. It is a central body that can put members' views to government departments and agencies including the FCA and Parliament. It also represents members' interests in discussions over legislation and regulation which may impact them. In addition it sets best practice guidelines and works actively to improve the Underwriting Agency sector's professionalism, stability and competitiveness.

### ARAG International

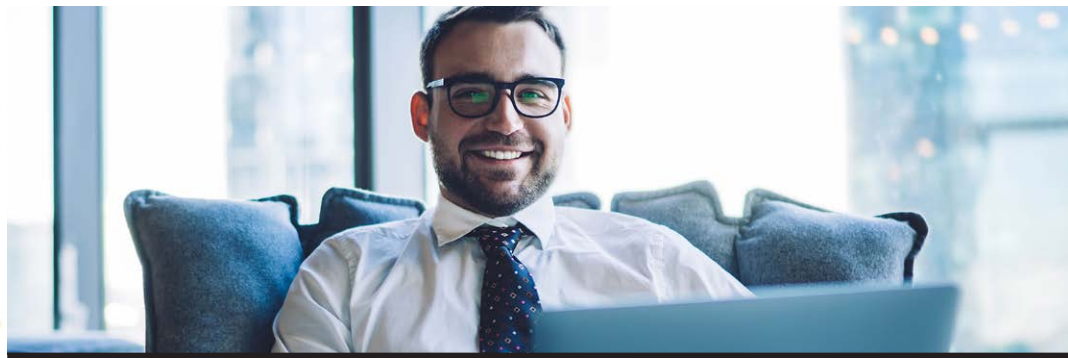
Globally, the ARAG Group is a successful quality insurer operating successfully in 19 countries. ARAG SE is the operational holding company for the entire international group. For over 80 years it has evolved into a versatile and innovative insurer with a focus on legal expenses insurance. ARAG SE holds a leading position in many international legal insurance markets. With 4,000 employees, the Group reports total revenue and premium income of over 1.9 billion EUR.



## Absolute Business Legal

Employees are a valuable asset to any company but legislation in this area changes constantly making issues and disputes tricky to resolve. Absolute Business Legal provides your customers with a straightforward employment health check backed by comprehensive legal employment cover.

As the most inclusive of our commercial products, Absolute Business Legal covers legal costs and compensation awards, damages or settlements irrespective of the merit of the employment claim being defended.



In addition, we provide cover for all the other common problems that can affect a business including;

- employment restrictive covenants
- tax investigations & VAT disputes
- legal nuisance, trespass or damage to property
- legal defence
- compliance & regulation
- statutory licence appeals
- loss of earnings
- claims involving your executives
- crisis communication
- contract & debt (optional).

Your customers will benefit from;

- an online health-check of employment practices which will be carried out by an independent HR Consultant. A full health-check report will provide recommendations which on implementation will allow the customer to achieve best employment practice
- our legal advice line which is available 24/7, 365 days a year
- our tax advice line, open during normal office hours
- an online business legal resource that provides digital legal documents and letters that can be tailored to particular business needs
- a counselling helpline for employees
- indemnity up to £500,000.

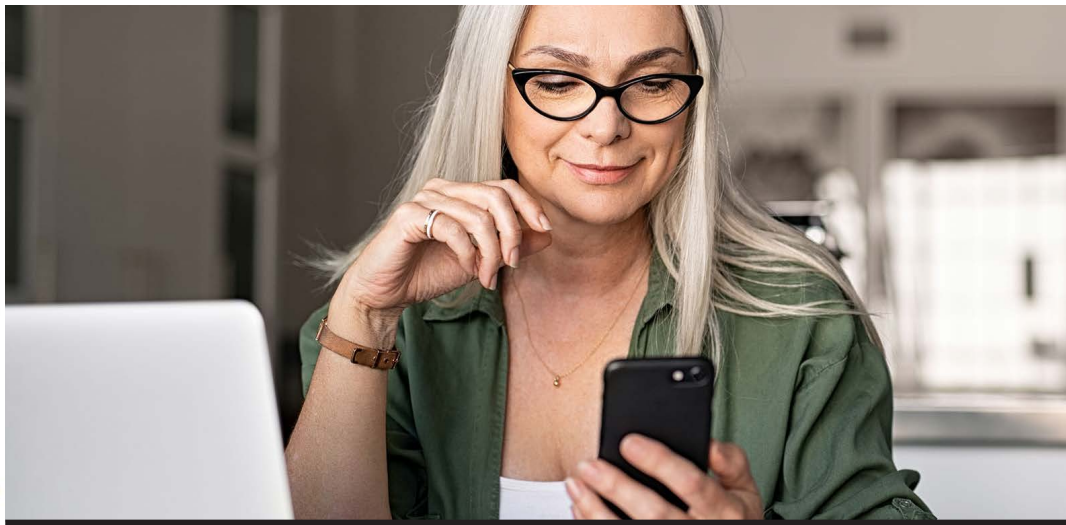
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## Essential Business Legal

All businesses will have legal problems from employment issues to tax disputes, which can be unpredictable, expensive and time consuming to resolve. Essential Business Legal offers a cost effective solution to resolving legal issues.



We can help your business customers overcome a range of common problems, for example;

- where expert legal advice is needed quickly
- a dispute with an employee escalates and can't be resolved
- notice of an enquiry into the tax or VAT returns of the business is received
- a Health & Safety inspection ends with enforcement action and a demand to pay Fees for Intervention
- a neighbouring business restricts access to the premises
- the business attracts adverse publicity following a product recall which threatens to damage their reputation and PR advice is needed.

Your customers will also benefit from;

- our legal advice line which is available 24/7, 365 days a year
- tax advice line manned by experts in tax law, open during normal office hours
- an online business legal resource that provides digital legal documents and letter that can be tailored to particular business needs. Documents include employment contracts and health & safety policies
- a counselling helpline for employees
- indemnity up to £250,000.

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## Care Providers' Legal Solutions

All businesses risk legal problems, from employment issues to tax disputes which can be unpredictable, expensive and time consuming to resolve.

If you run a care home or care staff agency you may be exposed to additional risks. Care Providers' Legal Solutions provides cover which has been specifically designed to meet your needs. You will be protected against legal costs and expenses to resolve the following legal issues.



Cover tailored for the needs of a Care Home. Representation for care providers at;

- Coroner's inquests or fatal accident inquiries
- Care Quality Commission investigations (plus Scottish & NI equivalent)
- Registration disputes
- Charity Commissioner appeals (plus Scottish & NI equivalent)
- Work related police interviews under caution 24/7.

There is also cover:

- for disputes that arise from an agreement to supply agency workers
- to defend allegations of dishonesty or violent acts

In addition we can help your business overcome a range of common business problems for example;

- where expert legal advice is needed quickly
- a dispute with an employee escalates and can't be resolved
- notice of an enquiry into the Tax or VAT returns of the business is received
- a Health & Safety inspection ends with a threat to prosecute the business
- a neighbouring business restricts access to their premises
- the business attracts adverse publicity which threatens to damage its reputation and PR advice is needed.

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## Commercial Property Owners'

Being a landlord can provide a very good return on investment but it isn't without its problems.

In an ideal world your clients would have a problem-free relationship with their tenants but in reality problems such as, a dispute about the renewal of a lease, damage and dilapidation to the property or late or non-payment of rent can all prove an expensive headache.



We can protect your customers' rights in legal disputes about:

- property damage, nuisance & trespass
- repossession of residential property
- a commercial lease agreement
- recovery of rent arrears
- their agreement to let out a property as a holiday home, or to buy goods or services for the holiday home.

In addition we can help property owners overcome a range of common business problems for example;

- where expert legal advice is needed quickly
- a dispute with an employee escalates and can't be resolved
- notice of an enquiry into the Tax or VAT returns of the business is received
- a Health & Safety inspection ends with a threat to prosecute the business
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## Family Legal Solutions

Most people think they are unlikely to become involved in a legal dispute, but a bad experience with an employer, faulty goods or a holiday from hell are all very common problems.

Taking legal action to resolve these kinds of issues can be expensive and complicated. Family Legal Solutions will allow your customers to pursue or defend their legal rights without worrying about the cost.



We can help with;

- employment disputes such as unfair dismissal or redundancy
- disputes over the purchase of goods or services or private sale of goods
- a dispute with a neighbour
- a claim for injury or death against the person or organisation responsible
- a formal enquiry into your personal tax affairs
- identity theft
- defending a prosecution that arises from a road traffic or work-related offence.

Legal costs and expenses are covered up to £50,000 per claim and Family Legal Solutions also includes a 24/7 personal legal advice helpline, a tax advice helpline and access to the ARAG Legal Services website for free digital legal documents.

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## Landlords' Legal Solutions

All landlords hope to have a straightforward, trouble-free relationship with their tenants. Sadly, this isn't always the case and if things go wrong, such as a tenant refusing to pay rent or damaging the property, it can be time-consuming and expensive to sort out.



We can protect your customers' rights in legal disputes about:

- repossession
- property damage, nuisance and trespass
- a dispute with a neighbour
- recovery of rent arrears

We can help with:

- alternative accommodation and storage costs while trying to gain repossession of the property
- defence of property related prosecutions.

We also offer a rent indemnity option so your customers need not end up out of pocket if arrears build up while repossession is being sought default.

Legal costs and expenses are covered up to £50,000 per claim and Landlords' Legal Solutions also includes 24/7 personal legal advice, a tax advice helpline and access to our Landlord Legal Services website for free digital legal notices and tenancy agreements.

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## Motoring Legal Solutions

If your client is involved in a motor accident that isn't their fault we will help them claim back losses that aren't covered by their motor insurance from the person that caused the accident.



We can help with:

- claiming back their motor insurance policy excess
- obtaining compensation if they or any of their passengers are injured
- arranging a replacement vehicle while theirs is being repaired
- claiming back other losses such as damage to personal belongings, vehicle repair costs for third-party insured vehicles and loss of earnings.

Your client will normally be allowed to keep their no claims discount if they are able to claim back these losses. Legal costs and expenses are covered up to £100,000 per claim and Motoring Legal Solutions also includes a 24/7 personal legal advice helpline, a tax advice helpline and access to our legal services website for free digital legal documents.

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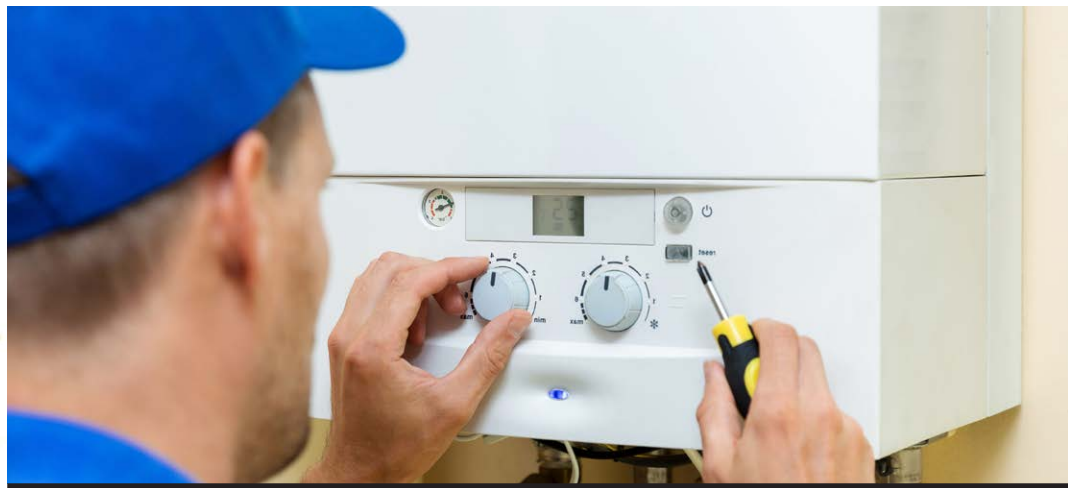




## Home Emergency Solutions

A sudden domestic emergency can take people by surprise and be both costly and inconvenient to put right. It's not always easy to get a reputable contractor to come out at short notice to resolve the problem.

If an emergency makes the home unsafe, insecure, causes or is likely to cause damage to the property or its contents - from burst pipes or heating that won't come on, to lost keys, we can provide your clients with a cost effective and efficient solution.



We can help with the following emergencies:

- the complete breakdown of the heating system
- plumbing and drainage problems
- damage which affects security, including locks and windows
- if the only toilet is broken
- loss of the power supply
- lost keys
- vermin infestation.

**Optional** annual central heating boiler servicing is available on a pay per use basis.

In addition we will reimburse alternative overnight accommodation costs if the home is unsafe or uncomfortable to stay in. Cover is usually provided up to a limit of £500 for each event. However alternative limits can be arranged.

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## Motor Breakdown Solutions

Being involved in an accident or breakdown can be a distressing experience and finding a quality repairer at short notice can be a nightmare. Motor Breakdown Solutions provides immediate access to a network of reputable breakdown services and pays for the cost of vehicle repair at the scene of the breakdown or vehicle recovery and onward transport for the driver and passengers where roadside repair is not possible.



We can help if your customer's vehicle breaks down unexpectedly because of:

- an electrical or mechanical failure
- flat battery
- puncture
- lack of fuel or misfuelling
- damage caused by a collision or vandalism.

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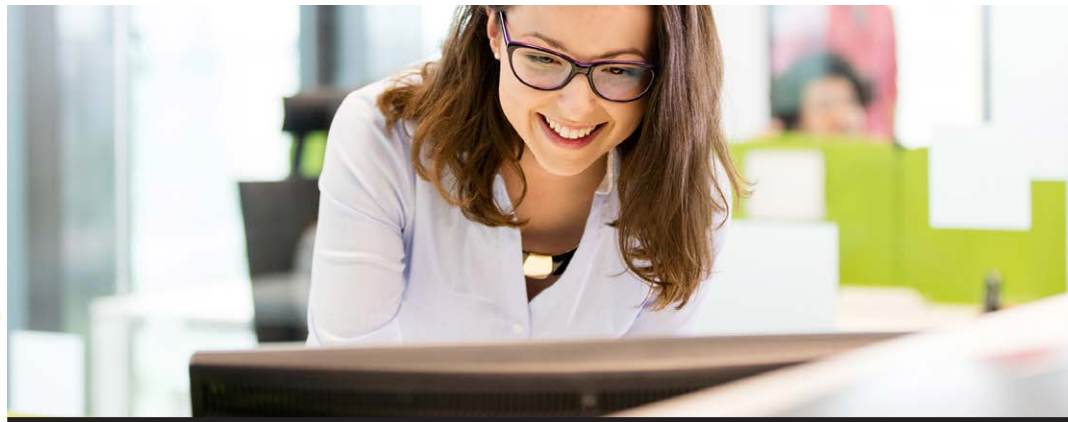
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## Employment Practices Liability

Employment Practices Liability (EPL) is aimed at businesses with at least ten employees and provides extensive protection against the cost of employment disputes and prosecutions, brought against the business or employees for compliance or regulatory matters.

EPL provides a comprehensive employment health check which is carried out remotely and, provided that recommended employment practices are in place, the business is fully protected against legal costs plus compensation or damages should an employment breach occur.



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🌐 arag legal services uk

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[www.arag.co.uk](http://www.arag.co.uk)



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ARAG is authorised and regulated by the Financial Conduct Authority firm registration number 452369.

