

Motoring Legal

Brochure



Why you need Motoring Legal Solutions



Being involved in any kind of car accident can be very distressing. If you are unfortunate enough to be involved in an accident that isn't your fault, Motoring Legal Solutions can help you claim back any losses that aren't covered by your motor insurance policy from the person that caused the accident.

What we cover

We will:

- claim back your motor insurance policy excess
- obtain compensation from the person responsible if you or any of your passengers have been injured
- claim back any other losses such as damage to personal effects, loss of earnings or storage charges.

We can also try to arrange a replacement vehicle where appropriate.

Your motor insurer will normally allow you to keep your no claims discount if you are able to claim back these losses.

If you are not protected against legal costs in these circumstances you could use a "no-win no-fee" agreement to recover your losses, but you would have to pay your solicitor's success fee from your damages. Motoring Legal Solutions allows you to keep 100% of your damages and is available for smaller claims where "no-win no-fee" agreements will not be available

Who is ARAG?

ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. Specialising in legal insurance as the leading legal insurer worldwide, ARAG also offers its customers attractive, needs-based products and services from a single source.

Active in a total of 19 countries – including the US, Canada and Australia – ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. With almost 4,700 employees, the Group generates revenue and premium income totalling more than €2.0 billion.

Examples of when we can help



Case 1

Our insured was driving along the inside lane of a dual carriageway when the third party drifted into her lane causing extensive damage to the car.

Our insured had fully comprehensive insurance so we made a claim to recover her policy excess and arranged a hire car while her own vehicle was being repaired.

Case 2

Our insured was injured when a van ran into the back of his car at speed. He was taken to hospital with a broken collar bone, bruising and whiplash. We were notified of the claim and instructed a solicitor to represent the insured.

The van driver admitted liability and after extensive negotiations with his insurers a settlement of £10,000 was reached. This compensated our insured for pain and suffering, physiotherapy treatment and alternative transport while he was unable to drive. At the same time, his motor policy excess was successfully claimed back.

Without Motoring Legal Solutions our insured could have entered into a “no-win, no-fee” agreement but would have paid up to 25% of his compensation as a fee to the solicitor.

Assistance when you need it

Our assistance services include helplines and online help. Here is a summary.

Legal and tax advice

You can call our legal advice helpline and get immediate advice about personal legal matters 24 hours a day, 365 days a year. You can also obtain tax-related advice from our tax helpline, available between 9am and 5pm on weekdays (except bank holidays). Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters.

Consumer legal services

Your policy unlocks free access to our Consumer legal services website, this provides a range of useful tools to help you. You can access our law guides which offer guidance on a wide range of legal topics, as well as videos and claims examples that demonstrate how our cover can help. The website also provides a comprehensive range of legal documents, including a letter to challenge a parking fine and an agreement for the sale of a motor vehicle.



Help is available when you need it most

Important information



Claims procedure

If you are involved in an accident which is not your fault please contact us on the number shown in your Motoring Legal Solutions policy document as soon as possible.

- 1) Under no circumstances should you instruct your own solicitor as we will not pay any costs incurred without our agreement.
- 2) Lines are open 24 hours, 365 days a year for motor claims reporting.
- 3) We will require details of the accident and names and addresses of all parties involved including any witnesses.
- 4) If the advisor believes the accident is not your fault, we will arrange for:
 - a legal expert to contact you who will help claim back your losses and obtain compensation for any injuries
 - you to be contacted to assess your need and suitability for a replacement vehicle.
- 5) Ensure that no contact is made with anyone else regarding claiming back your losses or compensation for personal injury until you hear from us.

What happens if I change my mind after taking out the policy?

The policy provides you with a 14-day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in Condition 9 of the policy wording.

What happens if the insurer cannot meet its liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at www.fscs.org.uk

Summary table

The table below shows a summary of cover. An Insurance Product Information Document is also available. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
The insurer will pay the insured's legal costs & expenses up to £100,000 including the cost of appeals for claims reported during the period of insurance.	<ul style="list-style-type: none"> It must always be more likely than not that your claim will be successful, and the claim must be reported to us as soon as possible after the accident. Unless there is a conflict of interest, the insured must always agree to use an appointed advisor chosen by us before proceedings have been or need to be issued. 	2) How this policy helps d) e)
This policy will help the insured if an event: <ul style="list-style-type: none"> damages the insured vehicle and/or personal property in or on it, and/or injures or kills the insured whilst in or on an insured vehicle. 	<ul style="list-style-type: none"> Another party must be at fault. 	1) When this policy helps
Legal & tax advice Access by phone to legal and tax experts for UK and EU wide legal advice and UK tax law.	<ul style="list-style-type: none"> Advice will not be put in writing. Legal and tax advice is restricted to personal matters. Legal advice is available 24 hours a day, 365 days of the year. Advice on UK tax law is available from Monday to Friday between 9am and 5pm (except bank holidays). Services are subject to fair and reasonable use. 	Legal and tax advice
Consumer legal services website <ul style="list-style-type: none"> Visit our Consumer legal services website at www.araglegal.co.uk and register using your voucher code to download legal documents that can assist you with day-to-day legal issues. You can access our online law guides. 	<ul style="list-style-type: none"> Documents are restricted to consumer legal matters. Some documents can only be used in England and Wales. 	Consumer legal services

Summary table *(continued)*

Significant features & benefits	Significant exclusions or limitations	Where found
<p>Territorial limit The United Kingdom, Channel Islands, the Isle of Man, Norway, Switzerland and the European Union.</p> <p>Period of insurance Unless otherwise agreed the period of insurance shall be for 12 months.</p> <p>Legal costs & expenses</p> <ul style="list-style-type: none">• Reasonable costs incurred by the appointed advisor.• The other side's legal costs.		

How we handle complaints



Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. The staff handling your claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



customerrelations@arag.co.uk



ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Step 2

If we are not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction.

They can be contacted at:



0800 023 4567 or 0300 1239 123



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

You can read more about our complaints procedure on our website by clicking here:

<https://www.arag.co.uk/contact/making-a-complaint>