

Recourse Complete

Statement of Customer Demands and Needs

Please consider the following questions in order to determine whether ARAG Recourse Complete meets your demands and needs. This statement is not a summary of cover.

- Have you (or another person on whose behalf you have a legal right to bring a claim) suffered a personal injury in the last three years which is the result of
 - an accident at work, or
 - a motor accident, or
 - an accident occurring on premises owned by a party that owes a duty of care to you, or
 - the use of a product that has caused you harm, or
 - clinical negligence, or
 - industrial disease?
- Are you seeking compensation of at least £1,000? (Please note that this figure may increase in the future.)
- Have you checked any home or motor insurance policies that you have to see whether they include legal expenses insurance, or have had a legal expenses insurance policy added to them, which would pay for you to pursue your claim?
- Do you belong to a trade union that offers a personal injury claims service?
- Do you belong to the armed forces? (Members of HM Forces can apply for compensation through the Armed Forces Compensation Scheme which avoids you taking court action.)
- Have you entered into, or do you intend to enter into, a conditional fee or damages-based agreement with a solicitor in England or Wales to pursue a claim for compensation following your personal injury? (Please note that if you are entering into a speculative fee agreement to pursue a personal injury claim in Scotland we have a separate product to help you.)
- Are you seeking financial protection against your opponent's legal costs that you might otherwise become liable to pay if a court awards them against you or your opponent has a right to recover them if your claim is discontinued by agreement between you, us and the solicitor acting for you?
- Are you seeking financial protection against being unable to fully recover your solicitor's fees and other expenses incurred to bring your claim from your opponent?
- Do you accept that unless you are bringing a claim for clinical negligence the premium for ARAG Recourse Complete will be payable in full by you when you win your claim? (Please note that if you are claiming for clinical negligence you will be responsible for paying the part of the premium that we are unable to recover from your opponent if you win.)