

# Recourse Options

## Statement of Customer Demands and Needs

Please consider the following questions to decide whether ARAG Recourse Options meets your demands and needs. This statement is not a summary of cover.

- Have you entered into, or do you intend to enter into, a conditional fee or damages-based agreement with a solicitor to take legal action against another party. A wide range of disputes may be covered under the ARAG Recourse Options policy and would typically include:
  - a dispute about goods, land, trade or professional services you have bought
  - damage to property which you own
  - housing disrepair
  - a shareholder dispute
- Is your claim part of a group action? If so, ARAG Recourse Options will not meet your demands and needs.
- Are you seeking compensation of at least £10,000 (or £1,000 if the dispute relates to Housing Disrepair)?
- Have you checked any home, motor or business insurance policies that you have in order to see whether they include legal expenses insurance, or have had a legal expenses insurance policy added to them, which would pay legal costs to pursue your claim?
- 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 where 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 the premium for ARAG Recourse Options will be payable in full by you when you win your claim?