



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.



- Claims management companies
- 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

- Recourse Complete
- Recourse Options



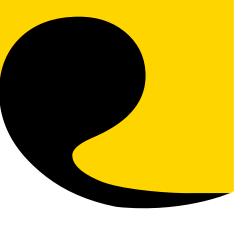
MGAA Membersip

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 18 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 1.8 billion EUR.

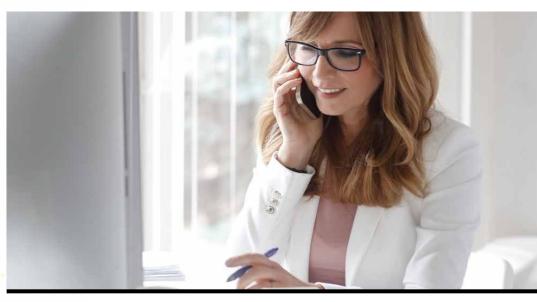






Recourse Complete

Our Recourse Complete product offers straightforward protection for your clients against liability for adverse costs from a legal action for personal injury.



Recourse Complete is designed to assist with almost any type of injury, including;

- motor accidents
- accidents at work
- trips and slips
- industrial disease
- clinical negligence.

Your customers will benefit from;

- limit of indemnity £100,000 or bespoke on request
- deferred contingent premiums
- single stage premiums
- cover for opponent's disbursements and own disbursements
- full adverse costs cover for failure to beat a Part 36 offer, and interlocutory costs orders
- one-off cases and no assessment fee
- top-up cover to a Before-the-Event policy
- security of an A-rated insurer
- cover for cases conducted under a partial or full CFA or DBA.



For more product information call us on 0117 917 1680 or email enquiries@arag.co.uk, or visit our website www.arag.co.uk.





Recourse Options

Our Recourse Complete product offers straightforward protection for your clients against liability for adverse costs from a non-personal injury related legal action.



We can help with legal issues such as;

- commercial contract
- personal contract
- professional negligence
- insolvency.

Your customers will also benefit from;

- limit of indemnity £100,000 or bespoke on request
- deferred contingent premiums (we may sometimes ask for some of the premium on acceptance of the case)
- staged premiums cover for opponent's disbursements and own disbursements
- full adverse costs cover including failure to beat a Part 36 offer, and interlocutory costs orders
- one-off cases and no assessment fee
- top-up cover to a Before-the-Event policy
- security of an A-rated insurer
- cover for cases conducted under a partial or full CFA or DBA.



For more product information call us on 0117 917 1680 or email enquiries@arag.co.uk, or visit our website www.arag.co.uk.





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