



Case Study - Customer Dispute – *Debt recovery*

Our policyholder provides a kitchen design and fitting service.

They received a 50% deposit from the customer but upon completing the works the customer refused to pay the balance due claiming that there was faulty workmanship.

Communication with the customer was not working out so our policyholder turned to the ARAG Legal Helpline for advice. Following a conversation regarding what steps could be taken to recover the debt a claim for breach of contract was immediately set up to support our policyholder. He submitted details of the situation, a copy of the contract and photographic evidence of the works for review by the claims team. Following a brief review, a solicitor was then appointed.

The solicitor appointed an expert to investigate the quality of work and produced a report to be used as evidence.

As a result of the report the solicitors were able to confirm that our policyholder had good prospects of success of recovering the monies owed.

The matter was settled out of court where **our policyholder received 100%** of the monies owed.



Legal Advice Helpline

If you are having an issue with a customer our experienced telephone advisers can provide practical advice, suggest next steps and guide you through the legal process, **24 hours a day, 365 days a year.**



Online Legal Documents & Guides

ARAG Businesslaw contains a range of how-to business and legal step-by-step **tools, guides, document templates**, interactive checklists, infographics and videos.



Make a Claim

Our policyholder was right to contact their legal expenses insurance to discuss **mediation in the first instance**. However, they needed to make a claim against the company to pursue **corrective action**.