Complete Motor Legal Solutions

Statement of customer demands and needs

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

- Would you like to be able to access free personal legal advice by telephone or digitally, and/or to download motoring related legal documents such as letters to challenge a parking fine or to demand compensation from a careless driver?

- If you are involved in a motor accident (or other event that causes damage to your vehicle) which was not your fault, you may suffer losses that your motor insurance policy will not cover you for. Examples of the losses that we can recover for you are:

  - your policy excess if you have comprehensive motor insurance

  - the cost of vehicle repairs if you have third party fire & theft motor insurance

  - compensation for pain and suffering and loss of wages if you and/or your passengers are injured

  - expenses you incur for alternative transport while your vehicle is being repaired or alternatively we can arrange to supply a replacement vehicle for you to drive.

  Would you like us to claim against the party responsible for the accident to claim back these losses and, if it's necessary to take legal action, would you like to be protected against legal costs?

- Would you like to be protected against legal costs

  - if you are served with a notice of prosecution following an alleged motoring offence, or

  - if you are the victim of vehicle number plate cloning and need to appeal against parking fines or civil or criminal penalty notices being brought against you?

- Do you understand that for a legal expenses claim to be accepted, it must be assessed as having a 51% or more chance of achieving a successful outcome?

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