



# High Net Worth

## Pre-approved law firm guide

### What are the advantages of using an ARAG pre-approved law firm?

Unlike some of our competitors, ARAG has made a conscious decision not to own a law firm or carry out legal work in-house. We have instead selected, vetted and approved a hand-picked network of lawyers who are entirely independent to ARAG. We strongly feel that this results in many benefits which are set out further below:

- If you utilise the services of an ARAG pre-approved law firm to pursue your claim, all costs incurred by the legal representative will be covered by your ARAG policy from the outset; subject to your claim meeting the policy criteria.
- We have preferential rates agreed with our pre-approved law firms due to our commercial arrangements with them, which ensures that the 'cost of success' is lower than the usual market rates for private-paying clients, without compromising on service. In some legal claims, costs are unrecoverable from the other side, meaning that that you will be personally exposed to any costs incurred outside the policy limits.
- Our commercially advantageous arrangements also mean that you can utilise a comparable or indeed sometimes, higher grade of solicitor to handle your case for lower rates, which protects your policy limit of indemnity (the maximum amount payable under the policy). The protection of your policy limit of indemnity is important as this will ensure that your risk for personally incurring legal costs is reduced.
- Our pre-approved law firms are tried and tested and subject to ongoing performance reviews to ensure that they deliver the highest standards of service to our policyholders. This quality control is simply not possible with non-approved firms.



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- A successful outcome for you is our number one priority and from our performance reviews and audits, we know that the success rates of our pre-approved firms are difficult to beat.
- We have specialist solicitors with offices throughout the United Kingdom, including central London.

**If you are unsure about proceeding with one of our pre-approved law firm we would be happy to arrange an initial telephone call or meeting with them on a non-obligation basis, before you make a decision on how you wish to proceed. Please let us know if you would like this arranged.**

### Would mediation work better for me?

- You may also wish to consider using mediation as a means of resolving your dispute as opposed to formal legal action. Mediation has a high success rate for resolving disputes without the need of going to court and will avoid a lot of the stress, inconvenience and cost that is almost inevitable with litigation.
- The courts are now very keen for parties to mediate before any court hearing and this now takes place in the majority of legal actions. **Failure to agree to such can have adverse consequences on the party refusing to participate in mediation.**
- We work with a preferred mediation provider who operate one of the most user-friendly platforms for dispute resolution.

**If you are unsure about proceeding with mediation we would be happy to arrange an initial telephone call or meeting with our preferred provider on a non-obligation basis, before you make a decision on how you wish to proceed. Please let us know if you would like this arranged.**

### Who is ARAG?

ARAG's UK operation provides a nationwide service from our Bristol Head Office. We are part of ARAG SE, a global leader in legal expenses insurance which generates annual premium income in excess of €1.5 billion.

It has always been our vision to enable everyone, not just those that can afford it, to assert their legal rights. With this aim in mind we provide innovative and affordable products to both companies and individuals.

We are committed to providing our customers with guidance, advice and security, both now and in the future. We recognise that we will only grow by ensuring that we provide excellent products and an outstanding service to our customers.

### A summary of our enhanced claims service offering for high net worth policyholders

- Quicker initial responses to claims notification including the assessment of your claim.
- Claims handled by more senior and experienced staff at ARAG.
- Any pre-approved law firm appointed will be a specialist in the required legal area.
- Partner-led handling by our pre-approved law firm, where appropriate.
- Enhanced service standards with pre-approved law firm throughout your claim.

