

# Recourse Complete

## Insurance Product Information Document

Company: ARAG plc

Product: Recourse Complete

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

### What is this type of insurance?

Recourse Complete is an after-the-event legal protection policy which protects you as an individual against certain costs that you might otherwise have to pay from your compensation when you take out a “no-win no-fee” or other funding arrangement agreed by us to pursue a personal injury, clinical negligence, housing disrepair or other suitable claim for damages.



#### What is insured?

The insurer will pay:

- ✓ expenses (known as disbursements) that your solicitor pays to prepare and handle your claim
- ✓ where applicable, your opponent's legal costs if:
  - you lose; or
  - the court awards you less than a sum offered by your opponent to settle your claim; or
  - you win but the court orders you to pay costs or your opponent cannot pay what they have been ordered to pay; or the court makes no order as to costs; or
  - your claim is discontinued with our agreement.

Where you have brought and won a claim for compensation for a) clinical negligence or b) mesothelioma (lung disease caused by asbestos); you have the right to recover respectively a) part of and b) all of the insurance premium from your opponent. If you are unable to recover premium that you have a legal right to recover, or the court does not order your opponent to pay,

- ✓ the insurer will pay your insurance premium that your opponent would otherwise have been obliged to pay.



#### What is not insured?

- ✗ Claims that do not have or continue to enjoy at least a 51% chance of success.
- ✗ Costs incurred before you entered into the funding agreement with your solicitor unless agreed by us.
- ✗ Disbursements arising from a contract or debt where you win and your opponent cannot pay what the court orders them to pay.
- ✗ Any costs or disbursements you have to pay if you discontinue, abandon or withdraw your claim without your solicitor's and our specific agreement.



#### Are there any restrictions on cover?

- ! The most the insurer will pay for your claim is £100,000 unless we agree to increase this figure.
- ! Cover is not available if your claim is listed as part of a Group Litigation Order.



#### Where am I covered?

You are covered for disputes that are subject to English or devolved Welsh law.



#### What are my obligations?

- Your solicitor must be acting under a funding arrangement agreed by us.
- You must not discontinue, abandon or withdraw your claim without your solicitor's and our specific agreement.
- You must co-operate with us and your solicitor.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle your claim.
- You must notify us and obtain our consent if you wish to change your solicitor.



### **When and how do I pay?**

If you win or settle your claim, you have to pay your insurance premium following judgment or agreement with your opponent to settle the claim. Your solicitor will normally deduct your insurance premium from the compensation payable to you. If your premium is not paid when it is due you will have to pay interest to the insurer.

If your claim is lost or we have agreed that you can abandon or withdrawn it, you will not have to pay your insurance premium.



### **When does cover start and end?**

Cover starts when your Recourse Complete policy is issued by the solicitor with whom you have entered into a funding agreement for your claim. The policy ends at the time the prospects of winning your case dip below 51%, you abandon or withdraw from your legal action, or upon its conclusion when judgment is obtained.



### **How do I cancel the contract?**

You may cancel the policy within 14 days of its issue and you will not be liable to pay the insurance premium.

If your claim is withdrawn by written agreement between us and your solicitor within 90 days, your policy will be treated as never having come into force. The insurer will be entitled to recover from you any payments made under your policy.