

Recourse Option

Brochure





Why you need Recourse Options

Without Recourse Options you may end up exposed to legal costs such as expenses that your solicitor will have to pay to assess your claim and any further expenses incurred during the course of your claim. A typical example of this would be an expert's report.

These costs can be met by this policy at the end of your claim, if they are not recovered from your opponent. Other costs that you could be liable for without Recourse Options are those of your opponent if you should lose.

When can Recourse Option help me?

Recourse Options is designed to assist you with legal issues that are not injury related. The most common claims are those relating to disputes over the terms of a contract but it can also cover other personal and commercial disputes.

What will I have to pay for Recourse Option?

It usually won't cost you anything provided you have complied with the terms and conditions of the policy. As your solicitor believes that someone else is to blame for your loss, the cost of the policy should be recovered from them at the successful conclusion of your claim. If your case is lost or discontinued then you still don't pay the premium.

Who is ARAG?

ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. Specialising in legal insurance as the leading legal insurer worldwide, ARAG also offers its customers attractive, needs-based products and services from a single source.

Active in a total of 19 countries – including the US, Canada and Australia – ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. With almost 4,700 employees, the Group generates revenue and premium income totalling more than €2.0 billion.



Expertise when you need it most.

Important information

Claims procedure

It is not necessary to notify us of a claim as your solicitor will do this on your behalf.

What happens if the insurer cannot meet its liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the cost of your claim, in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

What happens if I change my mind after taking out the policy?

The policy provides you with a 14 day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in condition 6 of the policy document.



Summary table

The table below shows a summary of cover. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
<p>The insurer will pay legal costs that you are held liable to pay up to the maximum limit shown in the schedule.</p>	<p>Your failure to co-operate with or to follow the advice of your solicitor.</p> <p>Litigation registered as part of a Group Litigation Order.</p> <p>If your solicitor informs us that you are more likely than not to lose your claim or that in their opinion your chances of success in bringing your claim has changed materially and you nevertheless wish to continue with your claim, you must obtain our approval to do so.</p> <p>The premium becomes payable if you win your claim. It is structured on a staged basis. Therefore you will be obliged to pay the relevant premium in accordance with the stages set out in paragraph 6 of the schedule if a successful outcome is achieved.</p> <p>Litigation must be subject to the laws of England & Wales.</p>	<p>What is not covered</p> <p>2. a)</p> <p>2. m)</p> <p>Prospect of success</p> <p>4. e)</p> <p>Premium payment</p> <p>7. c)</p> <p>Definitions</p> <p>Litigation</p>

How we handle complaints



Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level. We can be reached in the following ways:



0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



customerrelations@arag.co.uk



ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

Step 2

If we are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at:



0800 023 4567 or **0300 1239 123**



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.