

Recourse Options



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 Options 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 Options?

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.



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 is available from the FSCS.



Who is ARAG ?

ARAG plc is part of the global ARAG Group, the largest family-owned enterprise in the German insurance industry. Founded in 1935, on the principle that every citizen should be able to assert their legal rights, ARAG now employs 4,000 people around the world and generates premium income in excess of €1.8 billion.

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.

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 wording.



Summary table

The table below shows a summary of cover. An Insurance Product Information Document is also available. 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 2. a) 2. m)</p> <p>Prospects of success 4. e)</p> <p>Premium payment 7. c)</p> <p>Definitions 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 where we 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. From 1 April 2019 the FOS will normally deal with complaints from small business with an annual turnover of less than £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. They can be contacted at



0800 0234 567 or 0300 123 9123



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.