Important Contact Numbers

Claims notification for accidents that are not your fault 0330 102 4097
(24 hours a day 365 days a year)

Claims notification for contract disputes and motoring prosecutions 0117 917 1698 or www.arag.co.uk/newclaims
(9am-5pm Monday to Friday excluding bank holidays)

Legal advice helpline 0344 571 7977
(Personal legal advice 24 hours a day 365 days a year and UK tax advice 9am-5pm Monday to Friday excluding bank holidays)

For your protection calls are recorded and may be monitored.

Consumer Legal Services
Register at www.araglegal.co.uk and enter voucher code EC426C378CB8 to access the law guide and download legal documents to help with consumer legal matters. You can access a free will and letters relating to the purchase of goods, motor vehicle complaint letters, parking or speeding tickets and a motor vehicle complaints pack. Some documents attract a small fee.
Welcome to ARAG

ARAG plc is a legal expenses and assistance insurance provider, operating nationwide from our headquarters in Bristol. ARAG plc is part of ARAG SE recognised as a global leader, generating premium income of over €1.5 billion per annum.

Thank you for choosing us to take care of your motoring legal protection. This policy booklet gives you details of what this policy does and does not cover. It also contains information about our 24 hour helplines and how to make a claim.

Motor Legal Protection pays legal costs to claim back losses which are not covered by your car insurance policy from someone who has caused an accident that results in damage to your vehicle or injury. This policy will not pay compensation. We or a legal expert appointed by us will seek to:

• claim back your motor insurance policy excess
• obtain compensation from the person responsible if you or your passengers have been injured
• arrange a replacement vehicle while yours is being repaired
• claim back other losses such as storage charges, loss of earnings or damage to personal effects.

Motor insurers usually allow you to keep your no claims discount if you are able to claim back these losses.

Cover is also available to cover legal costs that we have agreed to if

• a contractual dispute arises from an agreement you have entered into for the servicing, maintenance, purchase or sale of your vehicle or its parts and accessories
• you are prosecuted for a driving offence (some offences such as parking infringements and drink driving are excluded).

Legal and tax advice

If you have a legal or tax problem we recommend that you take advantage of our confidential legal and tax advice helpline which is provided as part of this policy. The legal advice helpline is open 24/7 and tax advice is available between 9am and 5pm on weekdays (except bank holidays). The advice covers personal legal matters within EU law or personal tax matters falling within UK law. Services are subject to fair and reasonable use. Your query will be dealt with by a qualified specialist experienced in handling legal and tax related matters.

You can get advice by telephoning 0344 571 7977. Use of this service does not constitute reporting of a claim.
Claims procedure

1. Do not instruct your own lawyer if you are claiming under this policy as we will not pay any costs incurred without our agreement.

2. If you have an accident which is not your fault please telephone 0330 102 4097. Lines are open 24 hours a day 365 days a year.
   • We will require details of the accident and names and addresses of all parties including any witnesses
   • If the advisor believes the accident is not your fault, we will arrange for a legal expert to contact you who will help claim back your losses and obtain compensation for any injuries. You will then be contacted to assess your need and suitability for a replacement vehicle.

Ensure no contact is made with anyone else regarding claiming back your losses or compensation for personal injury until you hear from us.

3. To report a motor prosecution defence or motor contract dispute claim please call us on 0117 917 1698 to request a claim form or download one at www.arag.co.uk/newclaims. (For our mutual protection and training purposes calls may be recorded. Please have your policy schedule to hand.
   • Within five working days of receiving all the information needed to assess the availability of cover under the policy we will write to you either confirming the appointment of a suitably qualified representative who will promptly progress the claim for you; or if the claim is not covered, we will explain why and whether we can assist in another way.

Privacy Statement

This is a summary of how we collect, use, share and store personal information. To view our full privacy statement please see our website www.arag.co.uk

Collecting personal information
ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with the General Data Protection Regulations. Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our privacy statement.

We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

Using personal or sensitive information
The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

Keeping personal information
We shall not keep personal information for any longer than necessary.

Your rights
Any person insured by this policy has a number of rights in relation to how we hold personal data including; the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted. For a full list of privacy rights and when we will not be able to delete personal data please refer to our full privacy statement.

About us and your insurer
ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd’s (written under unique market reference B0356KA233D12A000 or replacement thereof).

What happens if the insurer cannot meet its liabilities?
Brit Syndicate 2987 at Lloyd’s 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.
Your Motor Legal Protection policy
This is your ARAG motor legal protection policy. It sets out the contract between you and the insurer. In return for the premium the insurer will cover you for claims reported during the period of insurance under the terms set out in this policy.

This policy book and your schedule are all part of your policy. Please read them to avoid misunderstanding. They describe your cover. Please pay special attention to the Conditions and Exceptions on pages 6 to 8 of this book. These apply to every policy.

Please make sure your policy is what you want. If it is not tell the person who sold it to you immediately.

Policy definitions
The words defined below will have the same meaning wherever they are shown in your policy in bold print.

Appointed advisor
The solicitor or other advisor appointed by us to act on behalf of the insured person.

Collective conditional fee agreement
A legally enforceable agreement entered into on a common basis between the appointed advisor and us to pay his or her professional fees where a dispute is decided in a court within England & Wales and falls outside the jurisdiction of the small claims court.

Conditional fee agreement
A legally enforceable agreement entered into between the insured person and appointed advisor for paying their professional fees where a dispute is decided in a court within England & Wales and falls outside the jurisdiction of the small claims court.

Insured person
You and where your vehicle has been damaged following an event which is the fault of another party, any passenger in or on your vehicle.

Insured vehicle
The vehicle specified on the insurance certificate to which this policy attaches.

Insurer
Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement).

Legal costs & expenses
- Reasonable legal costs, fees and disbursements reasonably and proportionately incurred by the appointed advisor on the Standard Basis, and agreed in advance by us or Fixed Recoverable Costs. The term “Standard Basis” can be found within the Court’s Civil Procedure Rules Part 44.
- Other side’s costs and disbursements where the insured person has been ordered to pay them or pays them with our agreement.

Period of insurance
The period as shown in your car insurance policy schedule to which this policy attaches.

Reasonable prospects of success
This means that it is always more likely than not that:
- the insured person’s claim or appeal will be successful, and
- any judgment being sought by the insured person will be enforced.

In motoring prosecution claims where you plead guilty there must be a greater than 50% chance of successfully reducing any sentence of fine or if you plead not guilty there must be a greater than 50% chance that the court will accept your plea.

Small claims court
A court in England & Wales that hears a claim falling under the Small Claims Track in the County Court as defined by Section 26.6 (1) of the Civil Procedure Rules 1999; a court in Scotland that uses the small claims procedure as set out by the Act of Sederunt (Small Claims) Rules 2002, or the equivalent jurisdiction in the United Kingdom where the policy applies.

Territorial limit
The United Kingdom, Channel Islands, Isle of Man, Norway, Switzerland and countries in the European Union.

We/us/our
ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the insurer, Brit Syndicate 2987 at Lloyd’s.

You/your
The driver(s) named on the insurance certificate to which this policy attaches.
A. When this policy helps
This policy will help you if an event which is another party’s fault:
A  damages the insured vehicle and/or personal property in or on it, and/or
B  injures or kills an insured person whilst in or on the insured vehicle.
C  occurs where the insured is prosecuted for an offence relating to owning or using the insured vehicle.
D  causes a dispute arising out of an agreement entered into by the insured for the sale, purchase, hire purchase, lease, credit sale, service, conditional sale, repair or test of an insured vehicle and the carriage of passengers or goods within the territorial limit.

What is not covered
Defending any claim other than appeals against an insured person (your car insurance policy may help with this).
What is not covered under C
• Parking offences.
• Owning a vehicle or driving without motor insurance or driving without a valid driving licence.
• Any offence which would be covered under your car insurance policy or
• Any offence for which legal defence costs are covered by your Police Federation.
What is not covered under D
• An amount below £100.
• A settlement under your car insurance policy.

B. How this policy helps
The insurer will pay your legal costs & expenses provided that:
• the insured person keeps to the terms of this policy and cooperates fully with us
• the event happens in the territorial limit and is reported to us during the period of insurance and as soon as possible after the insured person becomes aware that it has happened
• the claim always has reasonable prospects of success
• unless there is a conflict of interest, the insured person always agrees to use the appointed advisor chosen by us in any claim to be heard by the small claims court, and/or before proceedings need to be issued
• the claim falls under the jurisdiction of a court in the territorial limit or the Motor Insurers’ Bureau
• the insured person enters into a conditional fee agreement (unless the appointed advisor has entered into a collective conditional fee agreement) where legally permitted

C. How much this policy pays
This policy covers an insured person for
• up to £100,000 legal costs and expenses where a claim arises from damage to the insured vehicle or where an insured person in or on the insured vehicle has been injured or killed and compensation is being sought;
• up to £50,000 legal costs and expenses where a claim arises from a motoring prosecution or vehicle contract dispute:
  for all claims arising from or relating to the same original cause including the cost of appeals.
Conditions which apply to your whole policy

Where the insurer’s risk is affected by an insured person’s failure to keep to any policy condition, the insurer may cancel your policy, refuse a claim or withdraw from an ongoing claim. The insurer also reserves the right to claim back legal costs & expenses from you if this happens.

A. The insured person’s responsibilities

The insured person must:
• tell us immediately of anything that may make it more costly or difficult for the appointed advisor to claim back losses, defend their innocence or resolve a claim in their favour
• cooperate fully with us, give the appointed advisor any instructions we require, keep them updated with progress of the claim and not hinder them
• take reasonable steps to claim back legal costs & expenses and, where recovered, pay them to the insurer
• keep legal costs & expenses as low as possible
• allow the insurer at any time to take over and conduct in the insured person’s name, any claim.

B. Freedom to choose an appointed advisor

• In certain circumstances as set out in the next paragraph below, the insured person may choose an appointed advisor. In all other cases no such right exists and we shall choose the appointed advisor.
• If we agree to start proceedings or there is a conflict of interest, the insured person may choose a suitably qualified appointed advisor. Unless there is a conflict of interest, this right does not apply where your claim is to be dealt with by the small claims court, and we shall choose the appointed advisor.
• Where an insured person wishes to exercise their right to choose, the insured person should write to us with their preferred representative’s contact details.
• If the insured person dismisses the appointed advisor without good reason, or withdraws from the claim without our written agreement, or if the appointed advisor refuses to continue acting for the insured person with good reason, the cover will end immediately. We reserve the right to appoint another appointed representative as described above.

C. Consent

The insured person must agree to us having sight of the appointed advisor’s file relating to any claim. The insured person is considered to have provided consent to us or our appointed agent to have sight of their file for auditing and quality control purposes.

D. Settlement

• The insurer can settle the claim by paying the reasonable value of the claim.
• The insured person must not negotiate, settle the claim or agree to pay legal costs & expenses without our written agreement.
• If the insured person refuses to settle the claim following advice to do so from the appointed advisor the insurer may refuse to pay further legal costs & expenses.

E. Barrister’s opinion

We may require the insured person to obtain and pay for an opinion from a barrister regarding the merits or value of the claim. If the opinion supports the insured person, then the insurer will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by us, then the insurer will pay for a final opinion which shall be binding on the insured person and us. This does not affect the insured person’s right under Condition F below.

F. Disputes

If any dispute between the insured person and us arises from this policy, the insured person can make a complaint to us as described on page 8 of this policy and we will try to resolve the matter. If we are unable to satisfy the insured person’s concerns the insured person can ask the Financial Ombudsman Service to arbitrate over the complaint.

G. Fraudulent claims

If an insured person makes any claim which is fraudulent or false, the policy shall become void and all benefit under it will be lost.

H. Cancelling your policy

This policy will remain in force for the duration of your car insurance policy arranged by Police Mutual unless you or we cancel it.

If you choose to pay through Police Mutual’s monthly instalment scheme and miss a payment, we will consider this to be notice that you want to cancel your policy.
You may cancel the policy by writing to Police Mutual within 14 days of the date of the purchase of this policy with a full refund of the premium paid provided an insured person has not made a claim which has been accepted.

You may cancel this policy at any time by giving at least 7 days’ written notice to us in writing to Police Mutual. The insurer will refund part of the premium for the remaining period unless an insured person notifies a claim which has been or is subsequently accepted under this policy in which case no return of premium shall be allowed.

Where there is a valid reason for doing so, the insurer has the right to cancel this policy at any time by giving you at least 7 days’ written notice. The insurer will refund part of the premium for the remaining period. We will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:

• where an insured person claiming under this policy fails to co-operate with or provide information to us or the appointed advisor in a way that materially affects our ability to process a claim, or our ability to defend the insurer’s interests,
• where the insured person uses threatening or abusive behaviour or language, or intimidation or bullying our staff or suppliers,
• where we reasonably suspect fraud. The insurer under the above circumstances has the right to immediately cease to provide indemnity for legal costs & expenses.

All legal instruments and rules referred to within the policy shall include equivalent legislation in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement legislation. This policy will be governed by English law.

J. Contracts (Rights of Third Parties) Act 1999
Any person other than you under this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

Exceptions which apply to your whole policy
The insurer will not cover any claim arising from or relating to:
1. legal costs & expenses incurred before we accept a claim or without our written agreement
2. an event that happens before the start of the policy
3. fines, penalties or compensation awarded against you
4. a group litigation order
5. a deliberate or reckless act by you
6. an allegation against you involving:
   • assault, violence or dishonesty, malicious falsehood or defamation
   • the carriage, dealing in or use of alcohol, illegal drugs
   • indecent or obscene materials
   • illegal immigration
   • offences under Part 7 of the Proceeds of Crime Act 2002 (money laundering offences)
7. • ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
   • radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
   • war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
   • pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
   • any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing terrorist action. If the insurer alleges that by reason of this exclusion any liability or loss is not covered by this policy, the burden of proving the contrary shall be upon you.
Complaints procedure

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:

- **Phone:** 0117 917 1561 (Open 9am-5pm, Monday to Friday excluding bank holidays). For our mutual protection and our training purposes, calls may be recorded.
- **Email:** customerrelations@arag.co.uk
- **Address:** ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN

Step 2
Should you remain dissatisfied you can pursue your complaint further with Lloyd’s. They can be reached in the following ways:

- **Phone:** 0207 327 5693, Fax: 0207 327 5225
- **Email:** complaints@lloyds.com
- **Website:** www.lloyds.com/complaints
- **Address:** Lloyd’s, One Lime Street, London EC3M 7HA

Step 3
If Lloyd’s is 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:

- **Phone:** 0800 0234 567 or 0300 123 9123
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Address:** 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.