



LEGAL SERVICES

Motoring Legal Solutions



Policy Summary

This summary does not contain the full terms and conditions of this insurance contract; these can be found in the Policy document

What is Motoring Legal Solutions?

Motoring Legal Solutions is a cost-effective insurance product that will help protect you should you need to pursue your legal rights following a non-fault road traffic accident. Legal issues can be complex and sometimes difficult to resolve, but with Motoring Legal Solutions you will have peace of mind knowing that we are with you every step of the way, by removing the financial burden that stressful legal situations can bring. Motoring Legal Solutions is designed to help in a number of situations including:

- pursuing a claim for death or personal injury
- recovering your uninsured losses that can include the recovery of your motor Policy excess, loss of earnings, and the cost of repairs if not covered under your motor Policy
- providing you with access to a replacement vehicle whilst yours is being replaced or repaired

Our claims staff, and those appointed on your behalf, will be available to answer your questions, by telephone or e-mail, to provide you the reassurance you need at what can be a very difficult time. When a claim does occur you can be assured that we will appoint a solicitor, or another professional with the expertise in the area of law that matches your problem: this being a key component to providing maximum impact at outset

But it doesn't end there

Motoring Legal Solutions also gives you access to:

- a 24 hour, 365 day legal helpline to provide advice on any personal legal and tax matter
- a service for the downloading of legal documents that might assist you with your motoring legal-related activities. These include a complaint about substandard vehicle servicing, demanding a refund from a car dealer for a purchased vehicle, and requesting photographic evidence in respect of a motoring offence

Additionally, we can also help you find the right solicitor, even if the matter is not covered by this Policy, for example when moving home, or if you have matrimonial issues

Motoring Legal Solutions: Peace of mind every step of the way

Who are ARAG?

ARAG plc is part of the ARAG Group, one of the world leaders in legal insurance. ARAG is actively assisting customers in Europe and the USA, generating a premium income of over €1.3 billion. Services relating to the law embrace the historical and strategic core of the company making it today the natural choice for millions of people

Claims Procedure

If you are involved in an accident:

1. Under no circumstances should you instruct your own lawyer as we will not pay the costs incurred and it could invalidate your cover
2. ARAG provides a 24 hour, 365 day per year motor claims reporting helpline. Please immediately telephone 0870 787 6866 in the event of you being involved in a motor accident (calls are charged at a national rate)
3. We will require details of the accident and names and addresses of all parties involved including any witnesses
4. If the advisor does not believe the accident is your fault, we will arrange for:
 - a legal expert to contact you who will offer to act for you in relation to the recovery of your uninsured losses
 - you to be contacted in relation to the provision of a replacement vehicle
5. Do not take any action in relation to recovery of your uninsured losses until you hear from us

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 8 of the Policy wording

What happens if the insurer cannot meet its liabilities?

Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation up to £2,000 for the first part of the claim, and 90% of the rest in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS

About Us and Your Insurer

ARAG plc is authorised and regulated by the Financial Services Authority (firm reference no. 452369) and is authorised to administer this insurance on behalf of Brit Insurance Limited

What happens if I have a complaint?

ARAG aims to provide a first class service, but if you have a complaint you should contact The Managing Director, ARAG plc, Froomsgate House, Rupert Street, Bristol BS1 2QJ who will arrange to have your case reviewed at the appropriate level. If the matter is not concluded to your satisfaction, you may refer it to Brit Insurance Limited. If a complaint remains unresolved you may refer it to the Financial Ombudsman Service. They can be contacted at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800
E-mail: enquiries@financial-ombudsman.org.uk

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Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>The Insurer will pay the Insured's Legal Costs & Expenses up to the Limit of Indemnity, including the cost of appeals for claims reported during the period of insurance for the following Insured Events</p>	<p>The claim is always more likely to be successful than not, and is reported to us immediately after first becoming aware of the circumstances</p> <p>The Insured always agrees to use the Appointed Advisor nominated by us, prior to the issue of proceedings or in any claim falling under the jurisdiction of the Small Claims Court</p> <p>For cases in England and Wales falling outside of the Small Claims Court, cover is limited to your Appointed Advisor's costs</p>	<p>3) Your Policy Cover</p> <p>4) Your Policy Cover</p> <p>2) Legal Costs and Expenses</p>
<p>Uninsured Loss Recovery We will cover an event that causes damage to your vehicle and/or personal property in or on it</p>		
<p>Personal Injury We will cover an event causing death or personal injury to any driver or passenger whilst in or on an Insured vehicle</p>		
<p>Motoring Document Max You are entitled to download legal documents from our website to assist you with day-to-day legal issues. These include documents relating to substandard vehicle servicing, demanding a refund from a car dealer for a purchased vehicle, and requesting photographic evidence in respect of a motoring offence</p>	<p>Documents are restricted to motoring matters</p>	
<p>Legal & Tax Advice Access to legal and tax experts 24 hours a day, 365 days of the year</p>	<p>We will not put any advice in writing Advice will be restricted to personal matters</p>	
<p>Motoring Document Max Xtra (optional) You are entitled to download over 150 legal documents from our website to assist you with day-to-day legal issues</p>	<p>Documents are restricted to personal matters</p>	

ARAG plc Registered in England number 02585818

Registered office: Froomsgate House, Rupert Street, Bristol BS1 2QJ

ARAG plc is authorised and regulated by the Financial Services Authority, registration number 452369 and this can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

ARAG plc is covered by the Financial Ombudsman Service