

# Motoring Legal Solutions



# Why you need Motoring Legal Solutions

Being involved in any kind of car accident can be very distressing. If you are unfortunate enough to be involved in an accident that isn't your fault, Motoring Legal Solutions can help you claim back any losses that aren't covered by your motor insurance policy from the person that caused the accident.

If you are not protected against legal costs in these circumstances you could use a "no win no fee" agreement to recover your losses, but you would have to pay your solicitor's success fee from your damages. Motoring Legal Solutions allows you to keep 100% of your damages and is available for smaller claims where "no win no fee" agreements will not be available.

## What we cover

We will:

- claim back your motor insurance policy excess
- obtain compensation from the person responsible if you or any of your passengers have been injured
- claim back any other losses such as damage to personal effects, loss of earnings or storage charges.

We can also try to arrange a replacement vehicle where appropriate.

## 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.

Operating in the UK since 2006, ARAG plc provides a comprehensive suite of "before-the-event" and "after-the-event" legal insurance products and assistance solutions to protect both businesses and individuals.

Your motor insurer will normally allow you to keep your no claims discount if you are able to claim back these losses.



# Examples of when we can help



## Case 1

Our insured was driving along the inside lane of a dual carriageway when the third party drifted into her lane causing extensive damage to the car.

Our insured had fully comprehensive insurance so we made a claim to recover her policy excess and arranged a hire car while her own vehicle was being repaired.



## Case 2

Our insured was injured when a van ran into the back of his car at speed. He was taken to hospital with a broken collar bone, bruising and whiplash. We were notified of the claim and instructed a solicitor to represent the insured.

The van driver admitted liability and after extensive negotiations with his insurers a settlement of £10,000 was reached. This compensated our insured for pain and suffering, physiotherapy treatment and alternative transport while he was unable to drive. At the same time, his motor policy excess was successfully claimed back.

Without Motoring Legal Solutions our insured could have entered into a "no-win, no-fee" agreement but would have paid up to 25% of his compensation as a fee to the solicitor.

*Help is available when you need it most*



## Assistance when you need it

Our assistance services include helplines and online help. Here is a summary.

### Legal and tax advice

- Legal advice helpline – 24/7, 365 days a year providing advice on personal legal matters within UK and EU law.
- Tax advice helpline – open 9am-5pm, Monday to Friday (except bank holidays) to answer your personal tax queries subject to UK laws.
- Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters.
- Services are subject to fair and reasonable use.

## Consumer Legal Services

Access to an online service for downloading legal documents, letters and formal notices, such as:

- an appeal for parking and speeding tickets
- an agreement for buying or selling a vehicle
- a complaint letter for substandard vehicle repairs or servicing
- a refund demand for a faulty vehicle.

Please note there may be a small charge for some documents.



# Important information

## Claims procedure

If you are involved in an accident which is not your fault please contact us as soon as possible.

1. Under no circumstances should you instruct your own solicitor as we will not pay any costs incurred without our agreement.
2. Lines are open 24 hours, 365 days a year for motor claims reporting.
3. We will require details of the accident and names and addresses of all parties involved including any witnesses.
4. 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 to be contacted to assess your need and suitability for a replacement vehicle.
5. Ensure that no contact is made with anyone else regarding claiming back your losses or compensation for personal injury 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 9 of the policy wording.

## 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 of 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 at [www.fscs.org.uk](http://www.fscs.org.uk)

# 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 the insured's legal costs &amp; expenses up to £100,000 including the cost of appeals for claims reported during the period of insurance.</p>	<ul style="list-style-type: none"> <li>The claim is always more likely than not to be successful, and is reported to us as soon as possible after the accident.</li> <li>The insured always agrees to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court.</li> </ul>	<p><b>2. How this policy helps</b></p> <p>d)</p> <p>e)</p>
<p>This policy will help the insured if an event:</p> <ul style="list-style-type: none"> <li>damages the insured vehicle and/or personal property in or on it, and/or</li> <li>injures or kills the insured whilst in or on an insured vehicle.</li> </ul>	<ul style="list-style-type: none"> <li>Another party must be at fault.</li> </ul>	<p><b>1. When this policy helps</b></p>
<p><b>Legal &amp; Tax Advice</b> Access by phone to legal and tax experts for UK and EU wide legal advice and UK tax law.</p>	<ul style="list-style-type: none"> <li>Advice will not be put in writing.</li> <li>Legal and tax advice is restricted to personal matters.</li> <li>Advice on UK tax law is available from Monday to Friday between 9am and 5pm (except bank holidays).</li> <li>Services are subject to fair and reasonable use.</li> </ul>	<p><b>Legal and tax advice</b></p>

Significant features & benefits	Significant exclusions or limitations	Where found
<p><b>ARAG Consumer Legal Services</b></p> <ul style="list-style-type: none"> <li>• Visit our Consumer Legal Services website at <a href="http://www.araglegal.co.uk">www.araglegal.co.uk</a> and register using your voucher code to download legal documents that can assist you with day-to-day legal issues.</li> <li>• You can access our online law guide.</li> <li>• Many documents offer legal review services.</li> </ul>	<ul style="list-style-type: none"> <li>• Documents are restricted to consumer legal matters.</li> <li>• Some documents can only be used in England and Wales.</li> <li>• Many documents are free while others attract a modest fee.</li> <li>• Legal review services are subject to a fee.</li> </ul>	<p><b>Consumer Legal Services</b></p>
	<p><b>Territorial limit</b> The United Kingdom, Channel Islands, the Isle of Man, Norway, Switzerland and the European Union.</p> <p><b>Period of insurance</b> Unless otherwise agreed the period of insurance shall be for 12 months.</p> <p><b>Legal costs &amp; expenses</b></p> <ul style="list-style-type: none"> <li>• Reasonable costs incurred by the appointed advisor.</li> <li>• The other side's legal costs.</li> </ul>	<p><b>Meaning of words &amp; terms: Territorial limit</b></p> <p><b>Meaning of words &amp; terms: Period of insurance</b></p> <p><b>Meaning of words &amp; terms: Legal costs &amp; expenses</b></p>

# How we handle complaints

## Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. The staff handling your claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint. Alternatively, you can contact our Customer Relations Department directly; 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

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



**0207 327 5693, Fax: 0207 327 5225**



**complaints@lloyds.com, Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**



**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:



**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](http://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.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

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ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

[www.arag.co.uk](http://www.arag.co.uk)