





In 2006, six highly experienced market professionals founded ARAG UK.

### **The Vision**

“To enable everybody, not just those who can afford it, to assert their rights”.



## **Who we are**

We are an innovative and highly successful organisation working in partnership with our customers. We concentrate on creating innovative products coupled with exceptional service delivery in both the After-the-Event and Before-the-Event legal expenses markets. Our highly experienced team, shared values and robust product innovation programme has enabled us to grow consistently year on year. Today, the ARAG brand is recognised in our markets as a symbol of quality and trust.

# Our Customers



- ✓ Solicitors
- ✓ Brokers
- ✓ Claims management companies
- ✓ Litigation funders



Expertise when  
you need it  
most

## Customer Service

We have always been driven by the need to judge our performance by placing customers and market integrity at the heart of our business. That is why we aim to deliver access to justice through as many channels as possible. We recognise that this will only be possible by ensuring that we provide excellent products and a first-rate service to our clients.

Our approach is underpinned by the acceptance that Treating Customers Fairly is essential in all we do. We support the FCA stance in this area and strive at all times to meet or exceed our clients' expectations.

## Accreditation

We believe that protecting information is critical for the successful management and smooth operation of an organisation and are fully accredited for ISO27001:2013 (Information Security Management System) by URS, "a UKAS approved certification body".



This standard is of particular importance in the financial services sector where the protection of information is vital and where high standards have not always consistently been achieved.

# Our Products



- ✓ Recourse Complete
- ✓ Recourse Options



Our products,  
tailored for your  
customers' needs



## MGAA Membership

ARAG is a member of the Managing General Agents' Association (MGAA). The MGAA is a non-profit making organisation that represents UK managing general agents.

The MGAA was formed to give the insurance industry a better understanding of what an MGAA is and what they contribute to the insurance market. It is a central body that can put members' views to government departments and agencies including the FCA and Parliament. It also represents members' interests in discussions over legislation and regulation which may impact them. In addition it sets best practice guidelines and

works actively to improve the Underwriting Agency sector's professionalism, stability and competitiveness.

## ARAG International

Globally, the ARAG Group is a successful quality insurer operating successfully in 16 countries. ARAG SE is the operational holding company for the entire international group. For almost 80 years it has evolved into a versatile and innovative insurer with a focus on legal expenses insurance. ARAG SE holds a leading position in many international legal insurance markets. With nearly 3,500 employees, the Group reports total revenue and premium income of over 1.5 billion EUR.



Our Recourse Complete policy offers a straightforward and comprehensive solution for any of your clients facing the risks of taking legal action following an injury.



## Recourse Complete



Recourse Complete is designed to assist with almost any type of injury, including;

- ✓ motor accidents
- ✓ accidents at work
- ✓ trips and slips
- ✓ industrial disease
- ✓ clinical negligence

Benefits;

- ✓ limit of indemnity £100,000 or bespoke on request
- ✓ deferred contingent premiums
- ✓ single stage premium
- ✓ cover for opponent's disbursements and own disbursements
- ✓ full adverse costs cover for failure to beat a Part 36 offer, and interlocutory costs orders
- ✓ one-off cases and no assessment fee
- ✓ top-up cover to a Before-the-Event policy
- ✓ security of an A-rated insurer
- ✓ cover for cases conducted under a partial or full CFA or DBA

Contact us:

For more product information call us on 0117 917 1680 or email [enquiries@arag.co.uk](mailto:enquiries@arag.co.uk), or visit our website [www.arag.co.uk](http://www.arag.co.uk).

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Our Recourse Options policy offers specialist cover for any of your clients facing the risks of taking legal action following a non-injury related claim.



## Recourse Options



We can help with legal issues such as;

- ✓ commercial contract
- ✓ personal contract
- ✓ professional negligence
- ✓ insolvency

Benefits;

- ✓ limit of indemnity £100,000 or bespoke on request
- ✓ deferred contingent premiums (we may sometimes ask for some of the premium on acceptance of the case)
- ✓ staged premiums cover for opponent's disbursements and own disbursements
- ✓ full adverse costs cover including failure to beat a Part 36 offer, and interlocutory costs orders
- ✓ one-off cases and no assessment fee
- ✓ top-up cover to a Before-the-Event policy
- ✓ security of an A-rated insurer
- ✓ cover for cases conducted under a partial or full CFA or DBA

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ARAG

# Awards and Accreditation

## Awards



### Industry Awards

Our commitment to customer service and product innovation has allowed us to **win a series of high profile industry awards**. We are especially proud of this achievement as we have won **awards in both the ATE and BTE areas of the business**, demonstrating a consistency across our whole product range.



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