

Group Legal Protection

ARAG Ireland

Statement of customer demands and needs

Please consider the following questions in order to decide whether ARAG Group Legal Protection meets your demands and needs.

- Would you like to be able to access free legal advice and Counselling by telephone?
- Would you like to be protected against legal or other expert costs that could arise from the events described below?
 - Legal costs to defend an insured person's legal rights after an event which results in a disciplinary case being brought against them by a relevant authority.
 - A dispute arising from damage, nuisance and trespass to an insured person's main home.
 - A bodily injury following an accident for which an insured person is seeking compensation.

Motor Uninsured Loss Recovery Extension

If an insured person is involved in a motor accident (or other event that causes damage to their vehicle) which was not their fault, they may suffer losses that their motor insurance policy will not cover. Examples of the losses that we can recover are:

- a policy excess if they have comprehensive motor insurance

- the cost of vehicle repairs if they have third party fire & theft motor insurance
- compensation for pain and suffering and loss of wages if they and/or their passengers are injured
- expenses incurred for alternative transport while their vehicle is being repaired or alternatively we can arrange to supply a replacement vehicle for them to drive

Would you like us to claim against the party responsible for the accident to claim back these losses and, if it's necessary to take legal action, would you like insured persons to be protected against legal costs?