

## ARAG Ireland

## Statement of customer demands and needs

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

Would you like to be able to access free commercial legal advice by telephone?

If your vehicle is involved in a motor accident (or other event that causes damage to your vehicle) which was not your driver's fault, you may suffer losses that your motor insurance policy will not cover you for. Examples of the losses that we can recover for you are:

- your policy excess if you have comprehensive motor insurance
- the cost of vehicle repairs if you have third party fire & theft motor insurance
- compensation for pain and suffering and loss of wages if you and/or your employees are injured

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 to be protected against legal costs?

Would you like to be protected against the costs of hiring a replacement vehicle following a collision with another vehicle where the accident was entirely the other person's fault?

Would you like to be protected against legal or other expert costs that could arise from the events described below?

- a dispute about buying, selling, hiring or insuring a motor vehicle or its spare parts or accessories or the service, repair or testing of a motor vehicle or the carriage of goods or passengers by your motor vehicle
- a motoring prosecution against you or your employees.