

Group Legal **Protection**



Legal protection and advice



Thank you for purchasing this policy.

This is your Policy Wording

Your policy schedule

Policyholder name:

The Society of Authors Ltd

Policy number:

TT23678673

Agency name:

W.B.Baxter Limited

Period of insurance from:

01/05/2026

to:

30/04/2027

Date of issue:

16/03/2026

Limit of indemnity:

£ 25,000

Claims helpline

0344 893 8165

Your cover

The following insured incidents are only operative if marked below as covered.

- | | | |
|-----------------------|---|---|
| • Legal defence | <input type="checkbox"/> Covered | <input checked="" type="checkbox"/> Not covered |
| • Bodily injury | <input type="checkbox"/> Covered | <input checked="" type="checkbox"/> Not covered |
| • Employment disputes | <input type="checkbox"/> Covered | <input checked="" type="checkbox"/> Not covered |
| • Contract disputes | <input type="checkbox"/> Covered | <input checked="" type="checkbox"/> Not covered |
| • Property protection | <input type="checkbox"/> Covered | <input checked="" type="checkbox"/> Not covered |
| • Tax protection | <input checked="" type="checkbox"/> Covered | <input type="checkbox"/> Not covered |

Your helpline services

The following services are only operative if marked below as included.

- | | | | |
|---|----------------------|--|---------------------------------------|
| Legal advice: | 0344 893 8165 | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |
| Tax advice: | 0344 893 8165 | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |
| Health and medical information service: | 0344 893 8165 | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |
| Counselling service: | 0344 893 9012 | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |
| Helpline services:
(Domestic, Veterinary,
Childcare & Home help): | 0344 893 8165 | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |

Helpline services

The **insured person** can contact **our** UK-based call centre 24 hours a day, seven days a week.

However, **we** may need to arrange to call back the **insured person** depending on their enquiry. To help **us** check and improve **our** service standards, **we** may record all calls.

To use the Legal Advice and Group Assistance Helpline Services, **insured persons** can phone **us** on **0344 893 8165** quoting the policy number or the name of the scheme.

The **insured person** should not phone **us** to report a general insurance claim.

Legal advice:

0344 893 8165

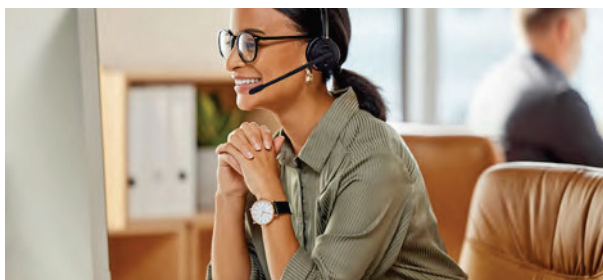
Included Not included

Advice can be provided to the **insured person** on any personal legal issue, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal adviser. However, if this is not possible they will arrange to call the **insured person** back at a time to suit them.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction, or for very specialist legal matters, **we** will refer the **insured person** to one of **our** specialist advisers.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside of these times, we will arrange to call the insured person back.



Group assistance services

Tax advice:

0344 893 8165

Included Not included

Advice can be provided to the **insured person** on any personal tax matters in the UK.

This service is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will arrange to call the insured person back.

Health and medical information service:

0344 893 8165

Included Not included

We will give the **insured person** information over the phone on general health issues and advice on a wide variety of medical matters. **We** can provide information on what health services are available in their area, including local NHS dentists.

Health and medical information is provided by a medically qualified person 9am-5pm, Monday to Friday, excluding public and bank holidays. If an insured person calls outside these times, we will arrange to call them back.



For the following helpline services the insured person will be responsible for paying the costs for the help.

Domestic help: 0344 893 8165

Included Not included

We will arrange help or repairs needed if the **insured person** has a domestic emergency in their home such as a burst pipe, blocked drain, broken window or building damage.

This helpline is open 24 hours a day, seven days a week.

Veterinary help: 0344 893 8165

Included Not included

We can help find a vet who can offer treatment if the **insured person's** pet is ill or injured.

This helpline is open 24 hours a day, seven days a week.

Childcare help*: 0344 893 8165

Included Not included

We can help the **insured person** find a range of childcare options in their area if an unforeseen event occurs (such as illness or injury to the **insured person**) and they need to make alternative childcare arrangements.

Home help: 0344 893 8165

Included Not included

We can help the **insured person** find cleaning staff, au pairs, and housekeepers if they need assistance to run their home in a crisis (such as illness or injury to the **insured person**).

*We can provide the **insured person** with contact details for these services 24 hours a day, seven days a week, but most of them only work during standard office hours. Outside of these times, we will contact them for the **insured person** the next working day and call the **insured person** back.

We will not accept responsibility if the helpline services are unavailable for reasons we cannot control.

Counselling service: 0344 893 9012

Included Not included

We will provide all **insured persons** with a confidential counselling service over the phone if they are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, referral to relevant voluntary and/or professional services. The **insured person** will pay the costs arising from the use of these referral services.

This helpline is open 24 hours a day, seven days a week.

Contents

2	Your policy schedule	14	General exclusions
2	Claims helpline	15	Policy conditions
2	Your cover	17	Privacy
2	Your helpline services	18	How to make a complaint
3	Helpline services	19	About ARAG
3	Group assistance services	20	Your important information
6	The meaning of words in this policy	20	Claims helpline
8	Welcome to ARAG	20	Your helpline services
8	How your policy can help		
8	Reporting a claim		
9	This is your Group Legal Protection policy		
10	Your cover – insured incidents		
10	Legal defence		
11	Bodily injury		
11	Employment disputes		
12	Contract disputes		
13	Property protection		
13	Tax protection		



The meaning of words in this policy

The following words have these meanings wherever they appear in this policy in **bold**:

Appointed representative

The lawyer, accountant or other suitably qualified person, who has been appointed to act for the **insured person** in accordance with the terms of this policy.

Aspect enquiry

An examination by HM Revenue & Customs which considers one or more specific aspects of the **insured person's** self assessment tax return.

Costs and expenses

a) Legal costs

All reasonable and necessary costs chargeable by the **appointed representative** on a standard basis. Also the costs incurred by opponents in civil cases if the **insured person** has been ordered to pay them, or pays them with **our** agreement.

b) Accountant's costs

A reasonable amount in respect of all costs reasonably incurred by the **appointed representative**.

c) Attendance expenses

The **insured person's** salary or wages for the time that the **insured person** is off work to attend jury service. **We** will pay for each half or whole day that the court or the **insured person's** employer will not pay for. The amount **we** will pay is based on the following:

- the time the **insured person** is off work including the time it takes to travel to and from the hearing. This will be calculated to the nearest half day assuming that a whole day is eight hours;

- if the **insured person** works full time, the salary or wages for each whole day equals 1/250th of the **insured person's** yearly salary or wages;
- if the **insured person** works part-time, the salary or wages will be a proportion of the **insured person's** weekly salary or wages.

Countries covered

For insured incidents **Legal defence, Employment disputes, Property protection** and **Tax protection** if covered by the policy:

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

For insured incidents **Bodily injury** and **Contract disputes** if covered by the policy:

The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.

Date of occurrence

- For civil cases, the **date of occurrence** is the date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same originating cause, the **date of occurrence** is the date of the first of these events.
- For criminal cases, the **date of occurrence** is when the **insured person** began or is alleged to have begun to break the criminal law in question.
- For **full enquiries** or **aspect enquiries**, the **date of occurrence** is when HM Revenue & Customs first notifies in writing the intention to make enquiries.

d) For the start of a consultation process which could result in the issue of a Remediation Notice under The Environment Act 1995, the **date of occurrence** is when the local authority first notifies in writing their intention to commence the consultation.

Full enquiry

An extensive examination by HM Revenue & Customs which considers all aspects of the **insured person's** tax affairs excluding those enquiries which are limited to one or more specific aspects of the **insured person's** self assessment tax return.

Insured person

For insured incidents **Legal defence, Employment disputes** and **Tax protection** if covered by the policy: The employees or members of **the policyholder** declared to **us**.

For insured incidents **Bodily injury, Contract disputes** and **Property protection** if covered by the policy: The employees or members of **the policyholder** declared to **us** and members of their family who always live with them. Anyone claiming under this policy must have the agreement of the employee or member of **the policyholder** in order to claim.

Period of insurance

The period for which **we** have agreed to cover the **insured person**.

The policyholder

As shown in the policy schedule.

We/Us/Our/ARAG

ARAG Legal Expenses Insurance Company Limited.



Welcome to ARAG

As an **ARAG** policyholder, your group members are now protected by this Group Legal Protection and Advice policy. If they want to call **our** helpline service **we** are here to help them 24 hours a day, 365 days a year.

ARAG Legal Expenses Insurance Company Limited (“**ARAG**”) is the underwriter and provides the legal protection insurance and additional services under your policy.

To make sure that you get the most from your **ARAG** cover, please take time to read this policy which explains the insurance cover and additional services available to your group members. If you have any questions or would like more information, please contact your insurance adviser or **us** if you have bought the policy direct from **us**.

It will help if you keep the following points in mind:

How your policy can help

Please find below information about the services the policy offers to the **insured person** and details of how to make a claim.

If the **insured person** wishes to speak to **us** about:

- **Legal Advice** – the **insured person** can get telephone legal advice on any personal legal issue affecting them.
- **Insurance Claims** – the **insured person** can report a claim 24/7.
- **Tax Advice** – dedicated tax advisers can provide advice on personal tax issues.

Please phone **us** on **0334 893 8165**. **We** will ask the **insured person** about their legal issue and if necessary call them back to deal with their query.

Reporting a claim

Important information

Insured persons should not ask for help from a lawyer, accountant or anyone else before **we** have agreed that they should do so. If they do, **we** will not pay the costs involved even if **we** accept their claim.

Report your claim

- Visit claims.araginsurance.co.uk – have the policy number ready
- Alternatively, call **us** on **0344 893 8165**, available 24 hours a day, 7 days a week

We will assess the claim

- To check the **insured person's** claim is covered by the policy
- And, if it is, **we** will send it to a lawyer who specialises in their type of claim

The lawyer will

- Assess the **insured person's** case and tell them how likely it is they will win

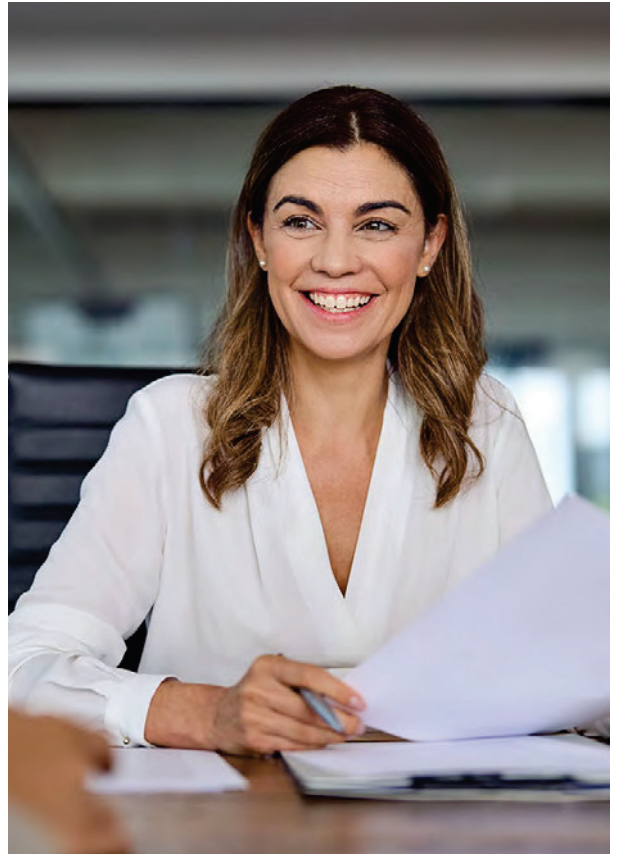
If you are more likely than not to win, the lawyer will

- Manage the case from start to finish.

Please note this is an overview of the claims process for guidance purposes only. Please visit claims.araginsurance.co.uk for more details on how to claim.

This is your Group Legal Protection policy

1. This policy, the policy schedule and any endorsement shall be considered as one document.
2. This policy will cover the **insured person**.
We agree to provide the insurance in this policy in accordance with the operative covers shown in the policy schedule on page 2 of this policy document as long as:
 - a) the premium has been paid; and
 - b) the **date of occurrence** of the insured incident happens during the **period of insurance** and within the **countries covered**; and
 - c) any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **countries covered**; and
 - d) for civil claims it is always more likely than not that the **insured person** will recover damages (or other legal remedy which **we** have agreed to) or make a successful defence.
3. For all insured incidents, **we** will help in appealing or defending an appeal as long as the **insured person** tells **us** within the time limits allowed that they want **us** to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that it is always more likely than not that the appeal will be successful.



4. If an **appointed representative** is used, **we** will pay the **costs and expenses** incurred for this.
5. The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is shown as the limit of indemnity in the policy schedule (refer to page 2 of this policy document).

Your cover – insured incidents

What is covered	What is not covered
<p>Legal defence</p>	<p><input type="checkbox"/> Covered <input checked="" type="checkbox"/> Not covered</p>
<p>1) We will defend the insured person's legal rights if an event arising from the insured person's appointment by, employment by, or membership of the policyholder leads to:</p> <ul style="list-style-type: none"> a) the insured person being prosecuted in a court of criminal jurisdiction; or b) civil action being taken against the insured person or the serving of a Statutory Notice on the insured person under legislation for Health and Safety at Work <p>Provided that:</p> <p><i>in so far as proceedings under the Health and Safety at Work etc Act 1974 are concerned, the countries covered shall be any place where the Act applies; or</i></p> <ul style="list-style-type: none"> c) civil action being taken against the insured person under legislation for unlawful discrimination on the grounds of sex, race, disability, age, religious belief or political opinion; or d) civil action being taken against the insured person as a trustee of a pension fund set up for the benefit of their employer's employees; or e) a disciplinary hearing being brought against the insured person by a regulatory authority or professional body; or f) civil action being taken against the insured person for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or a data processor by; <ul style="list-style-type: none"> i) An individual. We will also pay any compensation award in respect of such a claim. ii) A data controller and/or data processor, which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor. Please note we will not pay any compensation award in respect of such a claim. <p>Provided that:</p> <p><i>in respect of 1)f)i) any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by us.</i></p> <p><i>Please note we will not cover the cost of fines imposed by the Information Commissioner, or any other regulatory and/or criminal body. Please see General exclusions 4, page 14.</i></p>	<p>1) Parking offences.</p> <p>2) The driving of a motor vehicle by the insured person for which the insured person does not have valid motor insurance.</p> <p>3) A claim relating to:</p> <ul style="list-style-type: none"> a) the loss, alteration, corruption or distortion of, or damage to stored personal data, or b) a reduction in the functionality, availability, or operation of stored personal data <p>resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism.</p> <p><i>Please note this exclusion applies to section 1)f) of the Legal defence cover.</i></p>

► For advice and to make a claim call 0344 893 8165

What is covered	What is not covered Please also refer to the general exclusions on page 14
------------------------	--

Legal defence *(continued)*

<p>2) We will defend the insured person's legal rights following an event which leads to the prosecution of the insured person for an offence connected with the use or driving of a motor vehicle.</p> <p>3) We will pay the attendance expenses of an insured person for jury service.</p>	
---	--

► For advice and to make a claim call 0344 893 8165

Bodily injury Covered Not covered

<p>We will negotiate for the insured person's legal rights after an event which causes the death of, or bodily injury to, the insured person.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1) illness or bodily injury, which happens gradually or is not caused by a specific or sudden accident; or 2) psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to the insured person; or 3) defending the insured person's legal rights but defending a counter-claim is covered; or 4) the driving of a motor vehicle by the insured person for which the insured person does not have valid motor insurance.
---	---

► For advice and to make a claim call 0344 893 8165

Employment disputes Covered Not covered

<p>We will negotiate for the insured person's legal rights in a dispute arising from a contract of employment entered into by the insured person, excluding any claim relating to personal injury</p>	
---	--

► For advice and to make a claim call 0344 893 8165

What is covered	What is not covered Please also refer to the general exclusions on page 14
------------------------	--

Contract disputes	<input type="checkbox"/> Covered	<input checked="" type="checkbox"/> Not covered
--------------------------	----------------------------------	---

<p>We will negotiate for the following:</p> <ol style="list-style-type: none"> 1) The insured person's legal rights in a contractual dispute arising from an agreement or an alleged agreement which the insured person has entered into for: <ol style="list-style-type: none"> a) the buying or hiring of goods or services, or b) the selling of any goods; and/or 2) the insured person's legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which the insured person has entered into for the buying or selling of their principal home. <p>Provided that:</p> <ol style="list-style-type: none"> 1) The insured person has entered into the agreement or the alleged agreement during the period of insurance. 2) The amount in dispute must be more than £250. 3) If the amount in dispute is more than £5,000, the insured person will be responsible for the first £500 of legal costs in each and every claim. 	<p>Any claim relating to the following:</p> <ol style="list-style-type: none"> 1) a contract regarding the insured person's profession, business or employment; 2) a lease of less than eight years, or a licence or tenancy of land or buildings. However, we will cover a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement; 3) construction work on any land, or designing, converting or extending any building; 4) a contract involving a motor vehicle; 5) the settlement payable under an insurance policy.
---	--

► For advice and to make a claim call 0344 893 8165

What is covered	What is not covered Please also refer to the general exclusions on page 14
------------------------	--

Property protection	<input type="checkbox"/> Covered	<input checked="" type="checkbox"/> Not covered
----------------------------	----------------------------------	---

<p>We will negotiate for the insured person's legal rights in any civil action relating to material property (including the insured person's principal home) which is owned by the insured person, or for which the insured person is responsible, following:</p> <ol style="list-style-type: none"> 1) an event which causes physical damage to such material property, provided that the amount in dispute is more than £100; or 2) any nuisance or trespass provided that the insured person is responsible for the first £250 of every claim; or 3) the start of a consultation process which could result in the issue of a Remediation Notice under the Environment Act 1995 due to the insured person's home being on contaminated land. 	<ol style="list-style-type: none"> 1) Any claim relating to the following: <ol style="list-style-type: none"> a) a contract entered into by the insured person; b) any building or land other than the insured person's principal home; c) someone legally taking the insured person's principal home from them, whether they are offered money or not, or restrictions or controls placed on the insured person's principal home by any government or public or local authority unless the claim is for accidental physical damage; d) work done by any government or public or local authority unless the claim is for accidental physical damage; e) a motor vehicle owned or used by, or hired or leased to the insured person; f) mining subsidence. 2) defending the insured person's legal rights other than in defending a counter-claim.
--	--

► For advice and to make a claim call 0344 893 8165

Tax protection	<input checked="" type="checkbox"/> Covered	<input type="checkbox"/> Not covered
-----------------------	---	--------------------------------------

<p>We will negotiate on behalf of the insured person and represent them in any appeal proceedings in respect of a full enquiry and/or aspect enquiry by HM Revenue & Customs into the insured person's personal tax affairs if the full enquiry or aspect enquiry resulted from the insured person's work as an employee.</p> <p>Provided that:</p> <p>We will not pay more than £1,000 for aspect enquiries.</p>	<ol style="list-style-type: none"> 1) In respect of aspect enquiries the first £100 of costs and expenses in each and every claim. 2) Any insured incident arising from any investigation or enquiries into alleged dishonesty or alleged criminal offences.
--	---

► For advice and to make a claim call 0344 893 8165

General exclusions

We will not pay for the following:

1. A claim where the **insured person** has failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that **we** have agreed to) or of making a successful defence.
2. An incident or matter arising before the start of this policy.
3. **Costs and expenses** incurred before **our** written acceptance of a claim.
4. Fines, penalties, compensation or damages which the **insured person** is ordered to pay by a court or other authority.
5. A claim intentionally brought about by the **insured person**.
6. A claim relating to written or verbal remarks which damage the **insured person's** reputation.
7. Any claim under this policy for a dispute with **us**. For disagreements with **us** about the handling of a claim refer to Policy Condition 8.
8. An application for judicial review.
9. A legal action that the **insured person** takes which **we** or the **appointed representative** have not agreed to or where the **insured person** does anything that hinders **us** or the **appointed representative**.
10. Any claim caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism defined in the Terrorism Act 2000;
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
11. Apart from **us**, the **insured person** is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this policy in relation to any third party rights or interest.
12. Any claim where an **insured person** is not represented by a law firm, barrister or tax expert.



Policy conditions

1. **The policyholder** must:
 - a) keep to the terms and conditions of this policy;
 - b) notify **us** immediately of any alteration which may materially affect **our** assessment of the risk.
 2. The **insured person** must:
 - a) keep to the terms and conditions of this policy;
 - b) take reasonable steps to keep any amount **we** have to pay as low as possible;
 - c) try to prevent anything happening that may cause a claim;
 - d) send everything **we** ask for, in writing;
 - e) give **us** full details of any claim as soon as possible and give **us** any information **we** need.
 3.
 - a) **We** can take over and conduct in the name of the **insured person**, any claim or legal proceedings at any time. **We** can negotiate any claim on behalf of the **insured person**.
 - b) The **insured person** is free to choose an **appointed representative** (by sending **us** a suitably qualified person's name and address) if:
 - i) **we** agree to start legal proceedings and it becomes necessary for a lawyer to represent the interests of the **insured person** in those proceedings; or
 - ii) there is a conflict of interest.
 - c) In all circumstances except those in 3.b) above, **we** are free to choose an **appointed representative**.
 - d) An **appointed representative** will be appointed by **us** to represent the **insured person** according to **our** standard terms of appointment, which may include a 'no-win, no-fee' agreement. The **appointed representative** must co-operate fully with **us** at all times.
 - e) **We** will have direct contact with the **appointed representative**.
 - f) The **insured person** must co-operate fully with **us** and the **appointed representative** and must keep **us** up-to-date with the progress of the claim.
 - g) The **insured person** must give the **appointed representative** any instructions that **we** ask for.
4.
 - a) The **insured person** must tell **us** if anyone offers to settle a claim.
 - b) If the **insured person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
 - c) The **insured person** must not negotiate or agree to settle a claim without **our** approval.
 - d) **We** may decide to pay the **insured person** the amount of damages that the **insured person** is claiming or is being claimed against them instead of starting or continuing legal proceedings.
 5.
 - a) The **insured person** must tell the **appointed representative** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this.
 - b) The **insured person** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.
 6. If an **appointed representative** refuses to continue acting for the **insured person** with good reason, or if the **insured person** dismisses an **appointed representative** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **appointed representative**.
 7. If the **insured person** settles a claim or withdraws their claim without **our** agreement, or does not give suitable instructions to an **appointed representative**, the cover **we** provide will end at once and **we** will be entitled to re-claim any **costs and expenses** paid by **us**.

8. If there is a disagreement about the handling of a claim and it is not resolved through **our** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free complaint resolution service for eligible complaints. (Details available from www.financial-ombudsman.org.uk)

Alternatively, there is a separate arbitration process available that can be used to settle any dispute with **us**. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

9. If there is a disagreement between an **insured person** and **us** on the merits of the claim or proceedings, or on a legal principle, **we** may suggest the **insured person** obtains at their own expense an opinion on the matter from an independent and appropriate expert. The expert must be approved in advance by **us** and the cost expressly agreed in writing between the **insured person** and **us**. Subject to this **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **insured person** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence. This does not affect the **insured person's** rights under Policy Condition 8.

10. You can cancel this policy by telling **us** within 14 days of taking it out, or at any time afterwards as long as you tell **us** at least 14 days beforehand. **We** can cancel this policy at any time as long as **we** tell you at least 14 days beforehand.

Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.

11. **We** will, at **our** discretion, void the policy (make it invalid) from the date of claim, or alleged claim, and/or **we** will not pay the claim if:
- a) a claim an **insured person** has made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
 - b) a false declaration or statement is made in support of a claim.
12. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
13. This policy will be governed by English law.
14. All Acts of Parliament within the policy wording shall include equivalent legislation in Scotland, Northern Ireland, the Isle of Man or the Channel Islands as the case may be.

Privacy

When you purchase and use an ARAG product **we** will process personal information about you and anyone else whose details are provided to **us** to provide you with a service or a claim.

We process your personal information in accordance with **our** Privacy Notice. You can find **our** Privacy Notice online at www.arag.co.uk/privacy. Alternatively you can make a request for a printed copy to be sent to you by contacting dataprotection@arag.co.uk



It has always been our vision to enable everyone, not just those who can afford it, to assert their legal rights.

How to make a complaint

We always aim to give you a high quality service. If you think we have let you down, you can contact us by:

- phoning **0344 893 9013**
- emailing customer-relations@arag.co.uk
- writing to the **Customer Relations Department | ARAG Legal Expenses Insurance Company Limited | Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW**
- completing our online complaint form at www.arag.co.uk/complaints

Further details of our internal complaint-handling procedures are available on request.

If you are not happy with the complaint outcome or if we've been unable to respond to your complaint within 8 weeks, you may be able to contact the Financial Ombudsman Service for help.

This is a free complaint resolution service for eligible complaints. (Details available from www.financial-ombudsman.org.uk)

You can contact them by:

- phoning **0800 023 4567** (free from mobile phones and landlines) or **0300 123 9123**
- emailing complaint.info@financial-ombudsman.org.uk
- writing to **The Financial Ombudsman Service | Exchange Tower | London | E14 9SR**

Further information is available on their website: www.financial-ombudsman.org.uk

Using this service does not affect your right to take legal action.



About ARAG

Registered Address:

ARAG Legal Expenses Insurance Company Limited |
Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW

Registered in England and Wales | Company
Number 103274 | Website: www.arag.co.uk

ARAG Legal Expenses Insurance Company Limited
is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority
(FRN202106) and the Prudential Regulation Authority.

Financial Services Compensation Scheme

We are covered by the Financial Services
Compensation Scheme (FSCS). Compensation
from the scheme may be claimed if **we** cannot
meet **our** obligations. This will be dependent
on the type of business and the circumstances
of the claim. More information on the compensation
scheme arrangements can be found on the
FSCS website, www.fscs.org.uk



*Extensive range of legal
products, services, and
emergency assistance
products.*

Your important information

Claims helpline

Call **0344 893 8165**

when you need to make a claim

Your helpline services

Legal advice

Included Not included

Call **0344 893 8165**

when you require legal advice

Counselling service

Included Not included

Call **0344 893 9012**

for confidential counselling

Tax advice

Included Not included

Call **0344 893 8165**

when you require tax advice

Helpline services

(Domestic, Veterinary, Childcare & Home help)

Included Not included

Call **0344 893 8165**

for the helpline services

Health and medical information service

Included Not included

Call **0344 893 8165**

when you require the health and medical information service