

Private Marine Legal Expense Insurance






Why Private Marine Legal Expense Insurance?

Legal expense insurance may help limit a boat owner's exposure to the potential costs of unforeseen legal action, as well as the ability to pursue legal action in certain events. It provides affordable access to legal information and representation in court when one might otherwise be deterred from exercising their legal rights due to legal costs. Depending on the type of claim, this may include defence or pursuit costs or both.

The justice system can be complex and expensive. Just an hour of a lawyer's time can cost hundreds of dollars and going to court could cost thousands. Private marine legal expense insurance provides financial help to protect one's legal position in any unfair disputes that may occur when owning a boat.

Why ARAG?

Private marine legal expense insurance product offers key benefits:

-  **Legal costs** - if legal action is necessary, ARAG's legal expense insurance products are there to cover some of the legal costs and expenses of certain future legal actions and may include cover for adverse cost orders.
-  **Document Centre** – ARAG customers have access to many helpful legal documents via the Document Centre. All legal documents have been drafted by lawyers and can be easily customised.
-  **Online quoting system** - ARAG provides its broker partners access to an online portal to quote and bind.
-  **Local team** - underwriting, sales and claims experts on the ground.
-  **Tailored** - to schemes, industry groups, employee and membership benefits.

About ARAG Australia

ARAG Australia is part of the ARAG Group, a global expert in Legal Expense Insurance. ARAG Australia has a locally based team, providing nationwide services to all Australian clients and partners, offering legal expense insurance policies under a binding authority as agent for the insurer of the products.

Summary of cover

Personal Injury	Pursuit of compensation arising from a sudden event directly causing You physical bodily injury or death.
Damage in relation to the Boat	A dispute relating to the Boat owned by You following: <ul style="list-style-type: none">• an event which causes physical damage to Your Boat;• interference with Your Boat that results in nuisance; or• trespass on Your Boat.
Contract disputes	A dispute arising out of or relating to an agreement which has been entered into by You to buy, sell, service, repair, modify or test Your Boat, it's equipment or parts and accessories.
Marina & Berthing disputes	A dispute in respect of a breach of a written agreement for the berthing or mooring of Your Boat at the Declared Marina or any Marina that is used to berth your boat for a short or overnight stay.
Criminal Defence (2 hr consultation)	A criminal prosecution against You arising from an alleged act or omission by You that arises in connection with Your Boat.
Licence & Registration (2 hr consultation)	An appeal against a decision by a relevant Authority to suspend, alter the terms of, revoke or refuse to renew, or cancel Your Boat driving Licence or compulsory registration.

For a full description of Policy cover, conditions and exclusions, please read the Policy wording (Limits of Indemnity apply to the product).

What happens if ...

Example Personal Injury scenario*

On a beautiful day Policy holder Sam is enjoying himself on his Boat on the water. Suddenly, another boat arrives at high speed and collides with his Boat. He falls and breaks his leg. Sam incurs medical costs and suffers wage loss and is continuing to suffer from his injuries. Sam enlists ARAG to recover compensation from the negligent boat driver (and their insurer) and lawyers appointed by ARAG pursue the Boat driver and recover the losses suffered by Sam and compensation for pain and suffering.

Example Contract dispute scenario*

Policy holder Anne owns a boat that needs maintenance. She hired a technician to perform the maintenance. Shortly thereafter she wants to take a boat ride. Unfortunately she can't start the engine. She tries calling the technician but he refuses to cooperate and no longer responds to calls. Anne contacted ARAG and legal representation was arranged. Despite Anne's lawyers' demands, the technician refused to fix the motor. The lawyer commenced Court proceedings. The case eventually settled out of Court with the technician agreeing to repair the engine at no cost to Anne. Anne paid an Excess and her legal fees were covered by her private marine legal expense insurance policy.

* These are examples of how the product works only and are **not** testimonials of actual customers or situations.

For more information

To find out more about ARAG's private marine legal expense insurance please visit www.arag.com.au or call us at (02) 8066 0162 or email contact@arag.com.au.



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