







Private Legal Expense Insurance

Why Private Legal Expense Insurance?

Legal expense insurance may help limit a family's exposure to the potentially crippling cost of unforeseen legal action. It provides affordable access to legal information and representation in court when members of a family might otherwise be deterred from exercising their legal rights. 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. It may make financial sense to protect ones family and their legal position.

Why ARAG?

-  **Legal costs for pursuit and defence** – If legal action is necessary, ARAG's legal expense insurance products are there to cover the Legal Costs and Expenses of events covered under the policy. Legal expense insurance is a before the event cover.
-  **Legal information helpline** – ARAG customers have access to our confidential legal information helpline for general information for an initial 15 minute consultation, between 9am and 5pm AEST on weekdays.
-  **Document Centre** – ARAG customers have access to many helpful legal documents via ARAG's 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

Silver (1-5)	
1. Personal Injury	Pursuit of compensation where a person is responsible for causing injury to an Insured (but not workers compensation).
2. Property and goods	If someone damages, trespasses on or causes a nuisance to an Insured's property.
3. Tax protection	If an Insured faces an investigation by the ATO.
4. Inheritance law disputes (10 hr consultation)	If the Insured is appointed as an executor of an estate and a claim is made against the estate alleging inadequate provision under the will.
5. Family law disputes (2 hr consultation)	Pursuit of or response to a court application for orders relating to the residence of, time with, or welfare of, the Insured's children as part of divorce proceedings.
Gold (1-7)	
6. Consumer contract disputes	If the Insured has a dispute over unsatisfactory goods or services.
7. Tenancy disputes	If the Insured has a dispute about their private lease.
Diamond (1-8)	
8. Employment	If the Insured is wrongfully dismissed or has a disagreement with their employer.

For a full description of Policy cover, conditions and exclusions, please read the Policy wording. Limits of Indemnity apply to the product. Consumer contract disputes and Tenancy disputes (Gold) or Consumer contract, Tenancy and Employment disputes (Diamond) are additional modules to the Silver package.

What happens if ...

Personal Injury example*

Jane tripped on uneven pavement in a shopping centre, falling and spraining her wrist. She contacted the centre and was advised that they would not be responsible for her injuries, despite numerous requests by her to meet with the centre management. Her broker advised her she had taken out private legal expense cover in addition to her home & contents insurance. Her broker contacted ARAG and subsequently submitted a Claim to pursue compensation for medical expenses and damages. ARAG appointed lawyers to pursue the shopping centre owners for damages and at a mediation the shopping centre agreed to pay damages and contribution to legal costs. ARAG paid the appointed lawyer's fees and the costs of expert reports. ARAG paid all legal costs which exceeded the legal costs recovered from the shopping centre owner.

Employment example*

Bob's employer advised him that they were terminating his employment. He has worked at the organisation for more than ten years. Several of his colleagues with similar roles were kept on even though they had not worked for the company for as long. His employer only paid him until the end of the week. He contacted the ARAG legal information helpline, a Claim was opened on his behalf, and a lawyer assigned who negotiated a proper severance package for him. All legal costs were paid by ARAG.

*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 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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