

Web Legal Expense Insurance






Why Private Web Legal Expense Insurance?

The internet is an integral part of our lives. We go shopping and seek services online, meet friends on virtual platforms, download information and media content. These everyday activities naturally increase the risk of potential disputes online and becoming a victim of cyber bullying or identity theft.

Our private web legal expense product helps to protect you and your family from certain legal costs of damage caused online.

Why ARAG?

Web 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 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

1. ID theft	Unauthorised use of bank account or personal information by persons unknown with intent to commit fraud. If the likelihood arises of a Claim against You from a collection agency in the event of a person/persons using Your identity.
2. Online Transactions	Contractual disputes related to any Online Transaction. If You purchased/sold a device.
3. E-reputation & defamation legal protection	Defamatory statements published online. An advisory consultant will pursue actions of the nature to make amends, obtain an apology and remove reputational damaging content.
4. Copyright infringement defence	Contesting and defending an application for an injunction in connection to a copyright infringement Claim initiated in respect of an electronic publication.
5. Deletion services	Our experts can help You remove online content and search results that are damaging, misleading, false or infringe upon Your intellectual property rights such as Your copyright or trademark.
6. Deception of identity in the sale & purchase of Goods	We will reimburse You for any pecuniary losses if You sell or buy personal Goods via an Online Transaction whilst the other party initiates a Claim against You alleging that because he/she is a victim of fraud, he/she either didn't receive the Goods or the seller who sold the product wasn't allowed to sell it.
7. Online ID theft	We will reimburse any Pecuniary Losses as a direct result of the unauthorised use of bank details or personal information with intent to commit fraud or other crimes online by persons unknown.

For a full description of Policy cover, conditions and exclusions, please read the Policy wording.

What happens if ...

Identity Theft example*

Sarah who has a current Policy had her identity stolen and used to register a motor vehicle in her name. Sarah started receiving parking and speed camera fines and tried to explain the vehicle wasn't hers. Her licence was cancelled for non-payment of the fines. She then received a letter from a lawyer seeking compensation for a person injured in a motor vehicle where the vehicle had no CTP insurance. Sarah was distressed and no one was listening. She thought she would have to pay thousands of dollars and would be liable for the personal injury claim. ARAG appointed a lawyer for Sarah who helped her to challenge the fines, clear up the false registration, vehicle, reinstate her licence and defeat the personal injury claim.

Online Transactions example*

Dave who has a current Policy, purchased new sneakers advertised on a website believing they were genuine but instead received poor quality replicas. He tried to return the Goods and asked for his money back but no one returned his calls or emails. ARAG appointed a lawyer for Dave who helped her to challenge the contract and obtain a full refund of the amount paid for the Goods.

*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 web 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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