

MOTOR LEGAL PROTECTION

Providing support, advice and cover for legal costs

Why you need legal protection

Legal disputes can be costly, time consuming and may stretch your finances. We provide legal protection insurance to help protect you during legal disputes; providing support, advice and cover for legal costs.

How does legal protection help?

Our legal protection cover is administered by ARAG Legal Expenses Insurance Company Limited on our behalf, providing an independent claims handling service and immediate access to a range of information, advice and assistance that can help avoid problems arising in the first place, including:

- Access to legal advice helplines
- Counselling service.

The legal advice helpline is available 24 hours a day, 7 days a week. If the worst happens and you are facing a legal dispute, legal protection insurance could cover the cost of legal representation up to £100,000.

What's covered – at a glance

Legal protection insurance covers you in a wide range of areas where legal problems commonly occur, such as:

Motoring Prosecution Defence – ARAG will defend your legal rights if an event leads to you being prosecuted for an offence in connection with using or driving the vehicle.

Motor Contract Disputes – ARAG will negotiate your legal rights in a contractual dispute arising from an agreement which you have entered into for the:

- Purchase, sale or hire of the vehicle or its spare parts or accessories; or
- Service, repair or testing of the vehicle.

Replacement Car Hire – ARAG will pay hire costs for an equivalent car after an accident involving a collision between the vehicle and another vehicle, as long as:

- The vehicle cannot be driven; and
- The accident was entirely the other person's fault;
- ARAG have already agreed to pay the car hire costs being incurred.

What is not insured – No cover is provided where a claim is reported to ARAG more than 180 days after the date you should have known about the insured incident.

There is no cover for recovery of car hire costs where a claim is made against a person who does not have valid motor insurance or who cannot be identified or traced.

Limits, conditions and exclusions apply.



What to expect when you make a claim

Contact us:

- Call the number listed in your policy schedule or visit the make a claim page on the NFU Mutual website
- You'll need your policy number which you can find in your policy schedule.

Your claim is assessed:

- To check your claim is covered by your policy
- If you're covered, ARAG will pass your details across to the lawyers
- If you're not covered, the legal advice teams will advise you of your options.

A lawyer is chosen:

- They will familiarise themselves with your claim and make contact with you
- In some circumstances, you may be able to use your own lawyer – the team will be happy to discuss this with you.

Your lawyer will:

- Manage your case from start to finish
- Monitor progress of your claim and keep you informed.

Reaching a resolution:

- Settle out of court – this is common, and most cases end this way
- Court action is needed – your lawyer will prepare your case and help you if a court appearance is needed
- The strength of your case may change as information becomes available. Your lawyer will give you clear advice on whether you are likely to win your case and whether cover can continue.

Frequently asked questions

What is 'reasonable prospects of success'?

Once your claim is accepted, in most cases it will be assessed by a lawyer to make sure the case is more likely than not to succeed – this is a normal part of the legal process.

The prospects of success can change during a case, but as long as your lawyer believes you're still likely to win, we'll continue to support your case. If not, any legal costs incurred up to that point, will be covered by the policy.

Can I use my own solicitor to manage my claim?

A lawyer will be instructed who is a specialist in the area of law covered by your policy. Instructed lawyers are monitored and audited to make sure they are delivering a high quality service.

In some circumstances, you may be able to use your own lawyer at the point of court proceedings. ARAG will be happy to discuss this with you.

Can I claim for a dispute that began before I bought the legal protection cover?

No, not if the legal issue began before the legal protection cover was taken out.

Can I claim the costs I incurred before I reported the claim?

No, you remain responsible for these costs so it's important to call the legal advice team as soon as possible to discuss the best way to progress.

Helpline services

Legal Advice Helpline Services – 0800 587 8876

If you wish to speak to the legal team about a legal issue, please phone ARAG and tell them that you are an NFU Mutual customer.

Drivers' Assistance Service – 0117 934 0572

ARAG will arrange help if the vehicle cannot be driven because of an accident or breakdown in Europe. They will ask a contractor to help, but you must pay the contractors' costs, including call out charges.

Counselling service – 0117 934 2121

ARAG will provide you with a confidential counselling service over the phone.

We're committed to supporting our customers,
whatever your circumstances or needs we're here to help.

If you'd like this document in large print,
braille or audio, just contact us.

If you're hard of hearing or deaf, or you have difficulty with your speech,
you can contact us by using the Relay UK app on your smartphone or tablet,
or by dialling 18001 before our number on your textphone.

To find out more about how we use your personal information and your rights, please go to nfumutual.co.uk/privacy.

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