

ARAG Auto **Ultimate**



Legal protection

Act quickly after an accident

Call **your** motor insurer promptly



Policy Wording

Important information

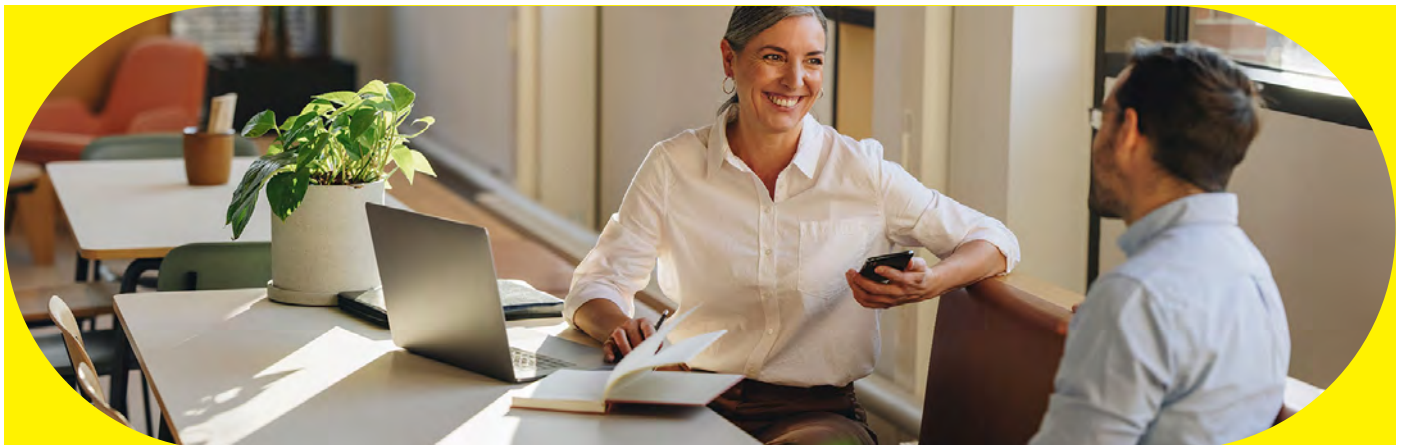
This is **your ARAG** Motor legal protection policy wording. It includes everything **you** need to know about **your** cover.

Keep this document in a safe place as you will need to refer to it if you need to make a claim.

If an **insured person** is involved in an accident, they should remember to write down as many details as possible, such as:

- the name, address and phone number of the other driver(s) involved in the accident
- the registration number, make, model and colour of the other vehicle(s) involved in the accident
- the name of the company that insures the other vehicle(s), including any policy numbers
- the names, addresses and phone numbers of anyone who may have seen the accident
- the location where the accident took place
- the weather, road and visibility conditions at the time of the accident
- the movements that led to the accident.

ARAG Auto Ultimate legal protection is designed to help **you** if a motor accident was not **your** fault and **you** have suffered an injury or incurred other losses which are not covered under **your** motor insurance policy. It also provides defence against motoring prosecutions and assistance with contractual disputes relating to the **insured vehicle**.



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Welcome

Thank **you** for purchasing this Auto Ultimate protection and advice policy.

This policy has been purchased through **John Lewis Money**, a trading name of John Lewis Finance Limited (Financial Services Register No. 1018169). It is underwritten by ARAG Legal Expenses Insurance Company Limited.

This cover can only be selected alongside a **John Lewis Money** Motor Insurance policy. It is not available as a standalone purchase through **John Lewis Money**.

If **you** are involved in a motor accident, face prosecution for a motoring offence, require assistance in a contract dispute regarding the **insured vehicle** or need legal advice, **we** are here to help **you** 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. The claims handling service may be provided by a **preferred law firm** on **our** behalf.

To make sure **you** get the most from **your** cover, please take time to read this policy. It explains what **you**'re covered for, when **ARAG** can help, and how **John Lewis Money** can assist with general policy administration.

Contact John Lewis Money

If **you** want to discuss or make any changes to **your** Motor Legal Protection policy, please contact **John Lewis Money**:

- Live Chat: www.johnlewismoney.com/car-insurance
- Email: service@car-insurance.johnlewismoney.com
- Call: **0345 608 9032**

Customer services are open Monday to Friday, 9am-6pm (live chat until 7pm), and Saturday, 9am-12pm (live chat only), excluding bank holidays.

Please have **your** policy number to hand – **you**'ll find this on **your** policy schedule.

You can also manage **your** policy 24/7 at www.insurance.johnlewismoney.com, where **you** can:

- View or print **your** policy documents
- Check **your** details and cover limits

How we can help

If **you** are involved in an accident which was not **your** fault, **we** will help **you** to pursue compensation for **your** injuries, and/or to recover **your uninsured losses** from the person who caused the accident. **Uninsured losses** could include **your** motor insurance policy excess or other out-of-pocket expenses.

Where **we** have accepted **your** claim, but the driver at fault is uninsured or cannot be traced, **we** will assist **you** in making a claim to the Motor Insurers' Bureau.

We can also defend **you** against motoring prosecutions, and assist **you** in contract disputes related to the **insured vehicle**.

When you need to make a claim

For insured incidents **1 Personal injury** and **2 Uninsured loss recovery**:

Act quickly after an accident by reporting it under the motor insurance to which this policy attaches. **Your** motor insurer will advise **you** of the best route for **your** claim, depending on the details of **your** situation. If they identify that **you** have a potential motor legal protection claim, they will pass **your** details on to **us** and to **our appointed representative**, who will manage **your** claim.

For insured incidents **3 Motor prosecution defence** and **4 Motor contract disputes**:

Phone **us** on **0117 9340412** as soon as possible to speak with one of **our** dedicated customer claims handlers.

If you need any other help from us

If **you** wish to speak to **our** legal teams about a personal legal problem, please phone **us** on **0117 9340412**. **We** will ask **you** about **your** legal issue and if necessary call **you** back to give **you** legal advice.

Please do not ask for help from a lawyer before **we** have agreed. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.



Legal protection: our agreement

We agree to provide the insurance described in this policy, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this policy, provided that:

1. **reasonable prospects** exist for the duration of the claim
2. the **date of occurrence** of the insured incident is during the **period of insurance**
3. any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**
4. the insured incident happens within the **countries covered**.



What we will pay

We will pay an **appointed representative**, on behalf of an **insured person**, **costs and expenses** incurred following an insured incident, provided that:

- a) 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 £100,000.
- b) the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. The amount may vary from time to time.
- c) in respect of an appeal or the defence of an appeal, the **insured person** must tell **us** within the statutory time limits allowed that they want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist and for insured incident **3 Motor prosecution defence**, **we** must have defended the original motoring prosecution.

- d) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.

What we will not pay

1. In the event of a claim, if an **insured person** decides not to use the services of a **preferred law firm**, they will be responsible for any costs that fall outside the **ARAG Standard Terms of Appointment** and these will not be paid by **us**.
2. If **you** are registered for VAT **we** will not pay the VAT element of any **costs and expenses**.

Insured incidents

1) Personal injury

What is covered

Costs and expenses incurred to pursue an **insured person's** legal rights after an event which has caused:

- a) their death; or
 - b) bodily injury to them,
- whilst travelling in or on the **insured vehicle**.

What is not covered

1. Psychological injury or mental illness unless the condition is caused by the same event as a physical bodily injury and forms part of the same claim.
2. Defending an **insured person's** legal rights other than in defending a counter-claim.

2) Uninsured loss recovery

What is covered

Costs and expenses incurred to recover an **insured person's uninsured losses** after an event which has caused damage to:

- a) the **insured vehicle**; and/or
- b) any property belonging to an **insured person** whilst in or on the **insured vehicle**.

Provided that these **uninsured losses** are not being recovered elsewhere under the motor insurance to which this policy attaches.

3) Motor prosecution defence

What is covered

Costs and expenses incurred to defend an **insured person's** legal rights if they are prosecuted for a motoring offence in connection with the use or ownership of the **insured vehicle**, which the **insured person** has notified **us** of within 10 days of receiving a written Notice of Intended Prosecution, or as soon as reasonably possible if the **insured person** is notified of a prosecution any other way.

What is not covered

Parking or obstruction offences, insurance offences or challenging a fixed penalty notice.

4) Motor contract disputes

What is covered

Costs and expenses incurred in respect of a dispute arising from an agreement or an alleged agreement which **you** have entered into in a personal capacity for the:

- a) buying, selling, hiring or insurance of the **insured vehicle** or its spare parts or accessories
- b) service, repair or testing of the **insured vehicle**.

Provided that:

- i) **you** must have entered into the agreement or alleged agreement during the **period of insurance**, and
- ii) the amount in dispute must be more than £250 (including VAT).

What is not covered

1. The settlement payable under an insurance policy (**we** will cover a dispute if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim).
2. The recovery of money and interest due from another party, other than disputes where the other party indicates that a defence exists.

Policy exclusions

We will not pay for the following:

1. Late reported claims

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 **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.

2. Costs we have not agreed

Costs and expenses incurred before **our** acceptance of a claim.

3. Court awards and fines

Fines, penalties, compensation or damages that a court or other authority orders an **insured person** to pay.

4. Legal action we have not agreed

Any legal action an **insured person** takes that **we** or the **appointed representative** have not agreed to, or where an **insured person** does anything that hinders **us** or the **appointed representative**.

5. Uninsured drivers

The **insured vehicle** being used by anyone, with **your** permission, who does not have valid motor insurance or a valid driving license.

6. A dispute with ARAG or a preferred law firm

A dispute with **us** and/or a **preferred law firm** not otherwise dealt with under policy condition 8.

7. Judicial review, coroner's inquest or fatal accident inquiry

Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

8. Nuclear, war and terrorism risks

A claim caused by, contributed to by or arising from:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
- c) 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 as defined in the Terrorism Act 2000;
- d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

9. Litigant in person

Any claim where an **insured person** is not represented by a law firm or barrister.

10. Wilful acts

Any wilful act or omission of an **insured person** deliberately intended to cause a claim under this policy.

11. Use of alcohol and drugs

Any claim that arises from an **insured person's** use of alcohol or drugs.

Policy conditions

1. An insured person's legal representation

- a) On receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as an **insured person's appointed representative** to deal with their claim. They will try to settle the **insured person's** claim by negotiation without having to go to court.
- b) If the appointed **preferred law firm** cannot negotiate settlement of the **insured person's** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the **insured person** may choose a law firm to act as the **appointed representative**.
- c) If the **insured person** chooses a law firm as their **appointed representative** who is not a **preferred law firm**, **we** will give the **insured person's** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **ARAG Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- d) The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

2. An insured person's responsibilities

- a) An **insured person** must co-operate fully with **us** and the **appointed representative**.
- b) An **insured person** must give the **appointed representative** any instructions that **we** ask them to.

3. Offers to settle a claim

- a) An **insured person** must tell **us** if anyone offers to settle a claim. An **insured person** must not negotiate or agree to a settlement without **our** written consent.
- b) If an **insured person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- c) **We** may decide to pay the **insured person** the reasonable value of their claim, instead of starting or continuing legal action. In these circumstances the **insured person** must allow **us** to take over and pursue or settle any claim in their name. The **insured person** must allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and the **insured person** must give **us** all the information and help **we** need to do so.

4. Assessing and recovering costs

- a) An **insured person** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.
- b) An **insured person** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any amounts that are recovered.

5. Cancelling an appointed representative's appointment

If the **appointed representative** refuses to continue acting for an **insured person** with good reason, or if the **insured person** dismisses the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.

6. Withdrawing cover

- a) If an **insured person** settles or withdraws a claim without **our** agreement, or does not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from the **insured person** any **costs and expenses we** have paid.
- b) If, during the course of a claim, **reasonable prospects** no longer exist, the cover **we** provide will end at once. **We** will pay any **costs and expenses we** have agreed to, up to the date cover was withdrawn.

7. Expert opinion

We may require the **insured person** to get, at their own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** 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 an **insured person** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

8. Arbitration

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. Keeping to the policy terms

An **insured person** must:

- a) keep to the terms and conditions of this policy
- b) take reasonable steps to avoid and prevent claims
- c) take reasonable steps to avoid incurring unnecessary costs
- d) send everything **we** ask for, in writing, and
- e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

10. Cancelling the policy

You can cancel **your** Motor Legal Expenses Insurance policy at any time by calling **John Lewis Money** on **0345 608 9032** or writing to **John Lewis Money** Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend SS1 2BB, or through **your** online account at www.insurance.johnlewismoney.com. **You** will not be charged a cancellation fee if **you** cancel 14 days from **your** policy start date, or the day **you** receive **your** policy documents (whichever is later). If **you** cancel after 14 days, **you** will be charged a cancellation fee.

If **you** haven't made a claim or had a claim made against **you**, and when **you** cancel:

- The insurance cover hasn't started, we'll give a full refund of any premium paid.
- The insurance cover has started, we'll deduct an amount for the time **you**'ve had on cover and refund the rest.

If **you**'ve made a claim or had a claim made against **you**:

- **You**'ll not be entitled to a refund.
- If **you** pay by monthly instalments under a credit agreement, **you**'ll need to settle the remaining annual premium in full.

For details on cancellation fees, please refer to the Terms of Business.

Please note, this cover is an additional benefit to **your** underlying **John Lewis Money** Car Insurance policy and cannot be held as a standalone policy. If **you** cancel **your** Car Insurance policy, this cover will automatically be cancelled at the same time.

11. Fraudulent claims

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. Claims under this policy by a third party

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 the policy in relation to any third-party rights or interest.

13. Other insurances

If any claim covered under this policy is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

14. Law that applies

This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise the law of England and Wales applies.

All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

The meaning of words in this policy

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

Appointed representative

The **preferred law firm**, law firm or other suitably qualified person **we** will appoint to act on an **insured person's** behalf.

ARAG Standard Terms of Appointment

The terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Costs and expenses

- a) All reasonable, proportionate and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **ARAG Standard Terms of Appointment**.
- b) The costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them, or pays them with **our** agreement.

Countries covered

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

- a) For civil cases, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date **you** first became aware of it.)
- b) For motoring offences, the date of the motor offence an **insured person** is alleged to have committed. If there is more than one offence arising at different times, the **date of occurrence** is the date an **insured person** began, or is alleged to have begun, to break the law.

Insured person

You, and any passenger or driver who is in or on the **insured vehicle** with **your** permission. Anyone claiming under this policy must have **your** agreement to claim.

Insured vehicle

The motor vehicle(s) covered by the motor insurance policy to which this policy attaches. It also includes any caravan or trailer attached to the vehicle(s).

John Lewis Money

John Lewis Finance Limited, trading as **John Lewis Money**, responsible for selling and administering this policy.

Period of insurance

The period for which **we** have agreed to cover **you**.

Preferred law firm

A law firm or barristers' chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with an **insured person's** claim and must comply with **our** agreed service standard levels, which **we** audit regularly. They are appointed according to the **ARAG Standard Terms of Appointment**.

Reasonable prospects

- a) The prospects that an **insured person** will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment) or make a successful defence, must be at least 51%. **We**, or a **preferred law firm** on **our** behalf, will assess whether there are **reasonable prospects**.
- b) For insured incident **3 Motor prosecution defence**, there is no requirement for there to be prospects of a successful outcome.

- c) For all appeals the prospects of a successful outcome must be at least 51%.

Uninsured losses

Documented losses which an **insured person** has incurred as a result of a road traffic accident which was not their fault, and which are not covered under the motor insurance to which this policy attaches.

We/Us/Our/ARAG

ARAG Legal Expenses Insurance Company Limited.

You/Your

The person who has taken out this policy (the policyholder).



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

Helpline services

An **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 the **insured person** back depending on their enquiry. To help **us** check and improve **our** service standards, **we** may record all calls. When phoning, please tell **us** **your** policy number and the name of the insurance provider who sold **you** this policy.

Legal advice service: Call 0117 9340412

We will provide an **insured person** with confidential legal advice over the phone 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, the Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If the insured person calls outside these times, a message will be taken and a return call arranged within the operating hours.

Tax advice service: Call 0117 9340412

We will provide an **insured person** with confidential advice over the phone on personal tax matters in the UK.

Tax advice is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If the insured person calls outside these times, a message will be taken and a return call arranged within the operating hours.



Health and medical information service: Call 0117 9340412

We will provide an **insured person** with 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 an **insured person's** 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 the insured person calls outside these times, a message will be taken and a return call arranged within the operating hours.

Counselling service: Call 0117 9340412

We will provide an **insured person** 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 any costs for using the services to which they are referred.

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

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

Privacy

We take the security and management of **your** personal data seriously. Both **John Lewis Money** and **ARAG** process personal information about **you** and anyone else named on **your** policy in order to provide **you** with **your** policy, manage it, and handle any claims.

Who we are

- **John Lewis Money** is a trading name of John Lewis Finance Limited and acts as a data controller for the purposes of policy administration, customer service, and general enquiries.
- ARAG Legal Expenses Insurance Company Limited (**'ARAG'**) is a separate data controller for the purposes of providing **your** Motor Legal Protection Cover and handling claims.

How we use your data

The main purposes for processing **your** personal data are to:

- Provide and administer **your** insurance cover;
- Process claims and handle enquiries;
- Prevent fraud and other financial crime;
- Improve our services and customer experience.

We may share **your** information with service providers, contractors, or other organisations involved in administering **your** policy or assisting with a claim.

Your rights

You have rights under data protection law, including the right to access, correct, or request deletion of **your** personal information. For more information on how we use **your** data and how to exercise **your** rights:

- For **John Lewis Money**: visit www.johnlewismoney.com/privacy or contact DPO@johnlewis.co.uk
- For **ARAG**: visit www.arag.co.uk/privacy or contact dataprotection@arag.co.uk or in writing at: **Data Protection Officer | ARAG UK | Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW**

All calls and web chats may be recorded for training, quality, and fraud prevention purposes.



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 the relevant party depending on the nature of **your** complaint:

For policy administration or sales issues please contact **John Lewis Money**:

- Live Chat: www.johnlewismoney.com/car-insurance
- Email: service@car-insurance.johnlewismoney.com
- Call: **0345 608 9032**
Customer services are open: Monday to Friday, 9am-6pm (live chat until 7pm) and Saturday, 9am-12pm (live chat only), excluding bank holidays.

Please have **your** policy number to hand, **you**'ll find this on **your** policy schedule.

For claims or cover issues please contact ARAG Legal Expenses Insurance Company Limited ('ARAG'):

- Phone: **0344 893 9013**
- Email: customerrelations@arag.co.uk
- Post: **Customer Relations Department | ARAG Legal Expenses Insurance Company Limited | Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW**
- Online complaint form: 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:

- Phone: **0800 023 4567** (free from mobile phones and landlines) or **0300 123 9123**
- Email: complaint.info@financial-ombudsman.org.uk
- Post: **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.

This policy is sold and administered by **John Lewis Money**, a trading name of John Lewis Finance Limited. **ARAG** remains responsible for the underwriting of the policy and the payment of claims under its terms.

Financial Services Compensation Scheme

ARAG Legal Expenses Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). Compensation from the scheme may be claimed if **ARAG** cannot meet its 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

Policy number:

Stationery number:

Period of insurance from:

Period of insurance to:

