

Family Classic **Plus**



Legal protection and advice



Policy Wording

Contents

2	Welcome	10	Policy conditions
3	Contact John Lewis Money		Including your right to cancel
3	How your policy can help	13	The meaning of words in this policy
3	Access to online legal documents and guides	15	Helplines and ARAG Householdlaw
3	Reporting a claim	17	Privacy
4	Our agreement	17	Who we are
5	What we will pay	17	How we use your data
5	What we will not pay	17	Your rights
6	Your cover – insured incidents	18	How to make a complaint
6	1 Employment disputes	19	About ARAG
6	2 Contract disputes	20	Your important information
6	3 Personal injury		
7	4 Clinical negligence		
7	5 Property protection		
7	6 Tax protection		
8	7 Jury service and court attendance		
8	8 Legal defence		
9	General exclusions		

Welcome

Thank **you** for purchasing this Family Classic Plus legal 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** Home Insurance policy. It is not available as a standalone purchase through **John Lewis Money**.

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 provide advice or assistance, and how **John Lewis Money** can help with general policy administration.

Contact John Lewis Money

For general policy administration, including questions about **your** Family Classic Plus cover or making changes:

- Live Chat: www.johnlewismoney.com/home-insurance
- Email: service@home-insurance.johnlewismoney.com
- Call: 0345 608 9031
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 your policy can help

Please find below information about the services **your** policy offers and details of how to make a claim.

If **you** wish to speak to **us** about:

- **Legal Advice** – **you** can get telephone legal advice on any personal legal issue affecting **you**.
- **Insurance Claims** – **you** can report a claim 24/7.
- **Tax Advice** – dedicated tax advisers can provide advice on personal tax issues.

Please phone **us** on 0117 9340416. **We** will ask **you** about **your** legal issue and if necessary call **you** back to deal with **your** query.



Access to online legal documents and guides

You have access to **ARAG Householdlaw** as part of **your** policy. **ARAG Householdlaw** is an online resource that provides access to legal guides, document builders and more. Whether **you** want to challenge an employment decision, apply for flexible working rights, contest a parking ticket or create a will, **ARAG Householdlaw** can help.

Visit www.araghouseholdlaw.co.uk and use the following voucher code to sign up: **ARAGHLJLF25**

Reporting a claim

Important information

Please do not ask for help from a lawyer, accountant or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.

Report your claim

- Visit arag.co.uk/claim/johnlewis – have **your** policy number ready
- Alternatively, call **us** on 0117 9340416, available 24 hours a day, 7 days a week

We will assess the claim

- To check **your** claim is covered by **your** policy
- And, if it is, **we** will send it to a lawyer who specialises in **your** type of claim

The lawyer will

- Assess **your** case and tell **you** how likely it is **you** will win

If you are more likely than not to win, the lawyer will

- Manage the case from start to finish.

Please note this is an overview of the claims process for guidance purposes only. Please visit arag-co-uk-cms.arag.com/claim/johnlewis for more details on how to claim.

Our agreement

This policy and the policy schedule, provided via **John Lewis Money**, shall be read together as one document and describe the contract between **you** and **us (ARAG)**.

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:
 - i) during the **period of insurance**, or
 - ii) during the currency of a previous equivalent legal expenses insurance policy, provided that:
 - the previous legal expenses insurance policy required **you** to report claims during its currency
 - **you** could not have notified a claim previously as **you** could not have reasonably been aware of the insured incident
 - cover has been continuously maintained in force
 - any claim that should have been covered under a previously operative legal expenses insurance policy will not be covered by **us**, and
 - the available limit of indemnity shall be limited to the lesser of the sums payable under this or **your** previous policy
3. any legal proceedings, or any other proceeding to resolve the insured incident will be dealt with by a court, or other body which **we** agree to, within the **countries covered**, and
4. the insured incident happens within the **countries covered**.



What we will pay

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

1. 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
2. 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. This amount may vary from time to time
3. in respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist
4. for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this policy, **we** must agree that **reasonable prospects** exist, and
5. 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

In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **ARAG Standard Terms of Appointment** and these will not be paid by **us**.



Your cover – insured incidents

What is covered Please also refer to our agreement on page 4	What is not covered Please also refer to the general exclusions on page 9
<p>1) Employment disputes</p> <p>A dispute relating to your contract of employment.</p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> a) employer’s disciplinary hearings or internal grievance procedures b) any claim relating solely to personal injury (please refer to insured incident 3 Personal injury) c) a settlement agreement while you are still employed.
<p>► For advice and to make a claim call 0117 9340416</p>	
<p>2) Contract disputes</p> <p>A dispute arising from an agreement or an alleged agreement which you have entered into in a personal capacity for:</p> <ul style="list-style-type: none"> a) buying or hiring in goods or services b) selling goods c) renting your principal home as a tenant d) buying or selling your principal home. <p><i>Please note that the amount in dispute must be more than £100 (including VAT).</i></p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> a) a dispute relating to an insurance policy, other than when your insurer refuses your claim b) a dispute arising from any loan, mortgage, pension, investment or borrowing. However, we will cover a dispute with a professional adviser in connection with these matters c) a lease, licence, or tenancy of land or buildings, or the sale or purchase of land or buildings (other than disputes arising from you buying or selling your principal home or you renting your principal home as a tenant). However, we will cover a dispute with a professional adviser in connection with these matters d) a motor vehicle owned by or hired or leased to you.
<p>► For advice and to make a claim call 0117 9340416</p>	
<p>3) Personal injury</p> <p>A specific or sudden accident that causes your death or bodily injury to you.</p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> a) illness or bodily injury that happens gradually b) psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you c) defending your legal rights, but we will cover defending a counter-claim d) clinical negligence (please refer to insured incident 4 Clinical negligence).
<p>► For advice and to make a claim call 0117 9340416</p>	

What is covered Please also refer to our agreement on page 4	What is not covered Please also refer to the general exclusions on page 9
<p>4) Clinical negligence</p> <p>An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to you.</p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> a) the failure or alleged failure to correctly diagnose your condition b) psychological injury or mental illness that is not associated with you having suffered physical bodily injury.
<p>► For advice and to make a claim call 0117 9340416</p>	
<p>5) Property protection</p> <p>A civil dispute relating to your principal home, or personal possessions, you own, or are responsible for, following:</p> <ul style="list-style-type: none"> a) an event which causes physical damage to such property but the amount in dispute must be more than £100 b) a legal nuisance c) a trespass. <p><i>Please note you must have, or there must be reasonable prospects of establishing you have, the legal ownership or right to the land or personal possessions that are the subject of the dispute.</i></p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> a) a contract you have entered into b) any building or land except your principal home c) someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any government or public or local authority d) work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage e) adverse possession (meaning the occupation of any building or land either by someone trying to take possession from you or of which you are trying to take possession) f) defending a claim relating to an event that causes physical damage to property, but we will cover defending a counter-claim.
<p>► For advice and to make a claim call 0117 9340416</p>	
<p>6) Tax protection</p> <p>A comprehensive examination by HM Revenue & Customs that considers all areas of your self assessment tax return, but not enquiries limited to one or more specific area.</p> <p><i>Provided that you have taken reasonable care to ensure that all returns are complete and correct and are submitted within the statutory time limits allowed.</i></p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> a) your business activities b) any investigation, enquiry, or prosecution relating to suspected or alleged dishonesty or suspected or alleged criminal offences.
<p>► For advice and to make a claim call 0117 9340416</p>	

What is covered Please also refer to our agreement on page 4	What is not covered Please also refer to the general exclusions on page 9
<p>7) Jury service and court attendance</p> <p>Your absence from work:</p> <ul style="list-style-type: none">a) to attend any court or tribunal at the request of the appointed representativeb) to perform jury service. <p>The maximum we will pay is your net salary or wages for the time that you are absent from work less any amount the court gives you.</p>	<p>Any claim if you are unable to prove your loss.</p>
<p>► For advice and to make a claim call 0117 9340416</p>	
<p>8) Legal defence</p> <p>Costs and expenses to defend your legal rights if an event arising from your work as a worker or an employee leads to:</p> <ul style="list-style-type: none">a) you being prosecuted in a court of criminal jurisdictionb) civil action being taken against you under:<ul style="list-style-type: none">• discrimination legislation• data protection legislation.	<ul style="list-style-type: none">a) Any claim relating to you driving a motor vehicle.b) Any claim resulting from hacking (unauthorised access) or other type of cyber attack affecting stored personal data.
<p>► For advice and to make a claim call 0117 9340416</p>	



General exclusions

We will not pay for the following:

1. Late reported claims

A claim where **you** have 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** expressed acceptance.

3. Court awards and fines

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

4. Legal action we have not agreed

Any legal action **you** take that **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.

5. Defamation

Any defamation claim brought by or against **you**.

6. A dispute with ARAG

Any claim under this policy for a dispute with **us**. For disagreements with **us** about the handling of a claim refer to 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

Any 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 **you** are not represented by a law firm, barrister or tax expert.



Policy conditions

1. Your legal representation

- a) On receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
- b) If the appointed **preferred law firm** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**.
- c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** 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. Your responsibilities

- a) **You** must co-operate fully with **us** and the **appointed representative**.
- b) **You** must give the **appointed representative** any instructions that **we** ask **you** to.

3. Offers to settle a claim

- a) **You** must tell **us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **our** expressed consent.
- b) If **you** do not accept a reasonable offer to settle a claim, **we** will not pay further **costs and expenses**.

- c) **We** may decide to pay **you** the reasonable value of the claim that **you** are claiming or is being claimed against **you**, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim in **your** name. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so.

4. Assessing and recovering costs

- a) **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.
- b) **You** must take every step to recover **costs and expenses** and court attendance and jury service 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 **you** with good reason, or if **you** dismiss 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 **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** 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

If there is a disagreement on the merits of the claim or proceedings, or on a legal principle, **we** may suggest **you** obtain at **your** own expense an opinion on the matter from an independent and appropriate expert. The expert must be approved in advance by **us** and the cost expressly 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 **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence. This does not affect **your** rights under Policy Condition 8.

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

You 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** Family Legal Expenses Insurance policy at any time by calling **John Lewis Money** on **0345 608 9031** 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** Home Insurance policy and cannot be held as a standalone policy. If **you** cancel **your** Home 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 you have 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, you are 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, accountant or other suitably qualified person **we** will appoint to act on **your** behalf.

ARAG Standard Terms of Appointment

The terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the relevant type of 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 **you** have been ordered to pay them, or **you** pay them with **our** agreement.

Countries covered

- a) For insured incidents **2 Contract disputes** (excluding 2)c) and 2)d)) and **3 Personal injury**: 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.
- b) For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Date of occurrence

- a) For civil cases (other than as specified under c) below), 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 criminal cases, the date **you** began, or are alleged to have begun, to break the law.
- c) For insured incident **6 Tax protection**, the date when HM Revenue & Customs first notifies **you** in writing of its intention to make an enquiry.

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 **your** 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) For civil cases, the prospects that **you** 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 criminal cases there is no requirement for there to be prospects of a successful outcome.
- c) For all civil and criminal appeals, the prospects of a successful outcome must be at least 51%.

We/Us/Our/ARAG

ARAG Legal Expenses Insurance Company Limited.

You/Your

The person who has taken out this policy (the policyholder) and any member of their family who always lives with them. This includes students temporarily living away from home and unmarried partners. Anyone claiming under this policy must have the policyholder's agreement to claim.



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

Helplines and ARAG Householdlaw

You can contact **our** UK-based call centre 24 hours a day, seven days a week. However, **we** may need to arrange to call **you** back depending on **your** 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: Call 0117 9340416

Advice can be provided 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.

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal adviser. However, if this is not possible they will arrange to call **you** back at a time to suit **you**.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction, or for very specialist legal matters, **we** will refer **you** to one of **our** specialist advisers.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside of these times, we will arrange to call you back.



Tax advice: Call 0117 9340416

Advice can be provided on any personal tax matters in the UK.

This service is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will arrange to call you back.

Health and medical information service: Call 0117 9340416

We will give **you** 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 **your** 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 calls are made outside these times, we will arrange to call you back.



Counselling service: Call 0117 9340416

We will provide **you** with a confidential counselling service over the phone if **you** 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. Any costs arising from the use of these referral services will not be paid by **us**.

The counselling service helpline is open 24 hours a day, seven days a week.



ARAG Householdlaw: Visit www.araghouseholdlaw.co.uk

What is ARAG Householdlaw?

ARAG Householdlaw contains a range of regularly updated legal guides, document builders, interactive checklists and videos to help **you** with family, employment and consumer issues.

Whether **you** want to challenge an employment decision, apply for flexible working rights, contest a parking ticket or create a will, ARAG Householdlaw has everything **you** need to get started.

How do I get started?

1. Visit www.araghouseholdlaw.co.uk
2. Enter **ARAGHLJLF25** into the 'voucher code' text box and press **Validate Voucher**.
3. Fill out **your** name, email address and create a password.
4. Validate **your** email address by pressing the link in the confirmation email that **you** receive.

We will not 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** Family Classic Plus 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/home-insurance
- Email: service@home-insurance.johnlewismoney.com
- Call: **0345 608 9031**
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



*Extensive range of legal
products, services, and
emergency assistance
products.*

Your important information

Legal advice helpline

Call **0117 9340416**
when you require legal advice

Claims helpline

Call **0117 9340416**
when you need to make a claim

Tax advice service

Call **0117 9340416**
when you require tax advice

Health and medical information service

Call **0117 9340416**
for advice on general health issues

Counselling service

Call **0117 9340416**
for confidential counselling

ARAG Householdlaw

Visit www.araghouseholdlaw.co.uk for online legal guides and documents. When registering, please use the following voucher code to gain access: **ARAGHLJLF25**

For more about the helpline services, please see pages 15-16.

Policy number:

Period of insurance from:

Stationery number:

Period of insurance to:

