



# Motor Legal Protection Plus

**If you are involved in a motor accident that is not your fault, we will help claim back losses that are not covered by your motor insurance from the person that caused the accident. This could be damage to personal belongings, vehicle repair costs for third-party insured vehicles and loss of earnings. You can normally keep your hard earned no claims discount if you are able to claim back these losses.**

## We can help our customers with:

- Claiming back your motor insurance policy excess
- Obtaining compensation if you or any of your passengers are injured
- Arranging a replacement vehicle while yours is being repaired
- Claiming back other losses

And on top of that, Motor Legal Protection Plus also gives you:

- Contract cover

## Insured Incidents:

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### Accident Loss Recovery & Personal Injury

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Covering incurred legal costs to recover uninsured losses such as:

- Damage to the insured vehicle
- Injuries to an insured person
- Injuries you or a family member as a passenger, cyclist, or pedestrian

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### Motor Legal Defence

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Legal costs incurred to defend a prosecution for a driving offence

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### Motor Contact Disputes

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- Legal costs incurred in respect of a dispute arising from an agreement to buy, sell, hire, or insure a vehicle
- Legal costs incurred in respect of a dispute arising from service, repair or testing of the insured vehicle.

*"If the customer is involved in a contract dispute arising from an agreement which they have for buying, selling, hiring or insuring an insured vehicle or its spare parts or accessories or the service, repair or testing of an insured vehicle."*

## Telephone Helplines

- **Legal advice**  
Confidential legal advice on any legal advice problem
- **Identity theft service**  
Detailed guidance and advice on becoming a victim of ID theft
- **Health and medical information**  
Info on health and fitness and non-diagnostic advice on medical matter
- **Counselling service**  
For you, or your family, a confidential counselling service.

**We provide these services 24 hours a day, seven days a week, 365 days a year.**

## Claims Examples

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### Personal injury

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Our insured suffered extensive injuries following a head on collision. The complexity of the case required both ARAG appointed solicitors and extensive medical reports. With ARAG legal and financial support, our client would almost certainly have had to settle for considerably less than the €142,200 received and would have faced the prospect of costs exceeding €38,000.

The insured had also been covered for Personal Accident Insurance and was compensated with a lump sum of €25,000 for the loss of a limb.

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### Uninsured loss recovery

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Our policyholder was negotiating a roundabout in Cork when another car cut in front of him without warning, colliding with the offside of his car causing substantial damage. The car was beyond economic repair. There were no witnesses and the other driver denied liability. ARAG appointed solicitors to act on our policyholder's behalf. Legal proceedings were issued, and the value of the car was awarded to the policyholder.

Solicitor's fees, paid by ARAG, came to over €2,200.

## Legal Advice Helpline Common Queries

- How do I register with the Personal Injuries Assessment Board?
- I am not happy with the repairs to my car, what can I do?
- I have received a summons for driving through a red light, what happens next?
- My car was damaged in a car park. Can I claim back the costs?
- My son was knocked off his bike by a neighbour. Can I claim for the medical bills?