



# ARAG Motor Legal Expenses Insurance for Zurich Private Clients

## What is Motor Legal Expenses Insurance?

Motor Legal Expenses Insurance (LEI) provided by ARAG, offers Zurich Private Clients peace of mind by covering the cost of legal representation for individuals facing motoring disputes.

Whether driving a luxury vehicle, managing a fleet, or safeguarding family mobility, this cover ensures expert legal support without unexpected costs.

It helps recover uninsured losses and defend against motoring prosecutions. Especially valuable for those with prestige vehicles, complex liability risks, or reputational concerns, it provides swift discreet resolution - preserving Zurich Private Clients' lifestyle and peace of mind.

### Motor

- + Helplines
- + Accident Loss Recovery
- + Personal Injury
- + Prosecution Defence
- + Contract Dispute
- + Uninsured loss recovery

### Case study 1

When a Zurich Private Client policyholder was involved in a no-fault accident, their policy included Uninsured Loss Recovery (ULR). This meant they could immediately access a replacement vehicle while theirs was being repaired - without worrying about upfront costs.

ARAG handled negotiations with the third-party insurer, securing full reimbursement for the hire car and successfully waiving the policyholder's excess charge. Without this cover, the customer could have faced delays, out-of-pocket expenses, and stress during an already difficult time.

### Case study 2

A self-employed consultant and company director held a policy that included Uninsured Loss Recovery (ULR). When a no-fault road traffic accident left them with concussion, whiplash, and a written-off vehicle, they were unable to work - risking lost income and disrupted client services.

Thanks to their cover, they accessed ARAG's legal support, received a courtesy car and had a solicitor appointed. The solicitor recovered their excess and secured compensation for lost earnings - helping them maintain business continuity and personal wellbeing during recovery.



# ARAG Helpline Services for Zurich Private Clients

## Our helplines:

- Legal advice
- Confidential counselling
- Tax advice
- ARAG Householdlaw online resource

Included with your Motor Legal Expenses Insurance, you have free, confidential and unlimited access to our helplines and ARAG Householdlaw which can provide invaluable support to you and your family.

### Legal advice

With ARAG you have unlimited access to our telephone legal advice service.

Advice can be provided on any legal problem affecting you or your family by a qualified legal advisor, and there is no limit on usage or time spent on the call.

Helpline advisers provide practical advice, suggest next steps and guide you through the legal process.

We provide advice only and no representations are made on your behalf.

**0344 893 9331**

### Counselling service

ARAG provides a confidential counselling service 24 hours a day, 365 days a year to you and members of your immediate family (providing they live with you and are aged 18 or over, or aged between 16 and 18 and in full-time employment).

ARAG counsellors are members of The British Association for Counselling and Psychotherapy and are covered by their code of Ethics and Practice.

**0344 893 9331**

### Tax advice

Advice on any tax matter affecting you under UK law.

Service provided Monday to Friday, 9am – 5pm

**0344 893 9331**

### ARAG HouseholdLaw

A comprehensive online resource that provides up-to-date household and legal guides, document builders, checklists, and videos to help manage and reduce legal risks.

Register by using code: DASHZUR100

[www.araghouseholdlaw.co.uk](http://www.araghouseholdlaw.co.uk)

Provided by ARAG Legal Expenses Insurance Company Ltd.

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