SCHOFIELDS insurance

Landlords' Legal Solutions

Insurance Booklet

Landlords' Legal Solutions

Please read this policy carefully and in full to familiarise yourself with the terms and conditions, as well as the:

- ✓ **Legal and tax advice helpline**
- ✓ **Landlords' legal services website**
- ✓ **Claims procedure.**

If you are unsure about anything in this document please contact whoever you purchased your policy from.

Obtain a claim form

To ask for a claim form call us on **0330 303 1955** between 9am and 5pm weekdays (except bank holidays) or go online at **www.arag.co.uk/newclaims**

Telephone helpline

24/7 legal advice on tenancy-related legal matters within UK law **0344 571 7975**

UK tax advice 9am to 5pm weekdays (except bank holidays) **0344 571 7975**

Landlords' legal services

Register today on our Landlords' legal services website and enter the voucher code EC426C378CB8 to access the law guides and download legal documents such as notices and letters to demand unpaid rent.

Main benefits of Landlords' Legal Solutions

Cover empowers you to protect your legal rights as a landlord of residential property. With support from ARAG you could be protected from legal costs arising from:

- repossession
- property damage, nuisance and trespass
- recovery of rent arrears
- property-related prosecution defence.

You could also be protected from alternative accommodation and/or storage costs while trying to gain repossession of your property.

Rent indemnity cover is also available.

Who is ARAG?

ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. Specialising in legal insurance as the leading legal insurer worldwide, ARAG also offers its customers attractive, needs-based products and services from a single source.

Active in a range of countries across Europe, alongside the US and Canada, the Group holds a leading position in multiple international markets as a provider of legal insurance and legal services. With almost 6,100 employees, the Group generates revenue and premium income totalling more than €2.8 billion.

Important information

We record and monitor calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime.

Helplines

All helplines are subject to fair and reasonable use. The level of fair usage will depend on individual circumstances. However, if our advisors consider that your helpline usage is becoming excessive, they will tell you. If following that warning usage is not reduced to a more reasonable level, we can refuse to accept further calls.

Legal and tax advice 0344 571 7975

If you have a legal or tax problem relating to your property, we recommend you call our confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days a year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays). The advice covers tenancy-related legal matters and tax matters within the UK. Your query will be dealt with by a qualified specialist who is experienced in handling legal or tax-related matters. Use of this service does not constitute reporting of a claim.

Landlords' legal services

www.araglegal.co.uk

Getting started

You will need to enter voucher code EC426C378CB8 when you register to use the website. Once you have registered you can access the website at any time to create and securely store your legal documents. You can visit our website to see a **video** about this service.

More help?

If you have problems using the website please contact our digital technical support team. Contact details can be found on the website. Our digital technical support team cannot give you legal or insurance advice.

Claims procedure

If you need to make a claim you must notify us as soon as possible and, if your claim concerns rent arrears, within 30 days of the rent first becoming overdue. When legally required, you must have first correctly issued the necessary notices informing your tenant of your intention to repossess the property.

1) Under no circumstances should you instruct your own lawyer as the insurer will not pay any costs incurred without our agreement.
2) A claim can be made online at **www.arag.co.uk/newclaims**. Alternatively you can obtain a claim form by downloading one at **www.arag.co.uk/newclaims** or by calling us on **0330 303 1955** between 9am and 5pm weekdays (except bank holidays).
3) The completed application and supporting documentation can be submitted online or sent to us by email, or post.
   Further details are set out on our website.
   We will send you an acknowledgment by the end of the next working day after the claim is received.
4) Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will contact you either:
   a) confirming cover under the terms of your policy and advising you of the next steps to progress your claim; or
   b) if the claim is not covered, explaining in full the reason(s) why, and advising whether we can assist in another way.
5) When a lawyer is appointed by us, they will try to resolve your dispute without delay. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

What happens if the insurer cannot meet its liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at **www.fscs.org.uk** or by calling them on **0800 678 1100**.

I'd recommend getting legal cover without any hesitation.

TrustPilot customer

Privacy Notice

When you purchase and use an ARAG product we will process personal information about you and anyone else whose details are given to us to provide you with a service or claim.

We process your personal information in accordance with our Privacy Notice. You can find our Privacy Notice online at **www.arag.co.uk/data-legal/privacy-notice/**.

Alternatively you can make a request for a printed copy to be sent to you by emailing **dataprotection@arag.co.uk** or in writing at:

Data Protection Officer
ARAG UK
Unit 4a
Greenway Court
Bedwas
Caerphilly
CF83 8DW

Landlords' Legal Solutions

This policy is evidence of the contract between **you** and the **insurer**.
The policy and schedule shall be read together as one document.
Terms that appear in bold type have special meanings.
Please read **Meaning of words & terms** for more information.

Your policy cover

Following an Insured event the **insurer** will pay **legal costs & expenses** up to £50,000 for all claims related by time or originating cause, subject to all of the following requirements being met.

1. **You** have paid the insurance premium.
2. **You** keep to the terms of this policy and cooperate fully with **us**.
3. **Your** claim
   a) always has **reasonable prospects of success** and
   b) is reported to **us**
      i) during the **period of insurance** and
      ii) as soon as **you** first become aware of circumstances which could give rise to a claim and
      iii) within 30 days of rent first becoming overdue if **your** claim concerns rent arrears.
4. Unless there is a conflict of interest, **you** agree to use the **appointed advisor** chosen by **us** in any claim before proceedings have been or need to be issued.
5. Any dispute will be dealt with by a court.

A claim is considered to be reported to **us** when **we** have received **your** fully completed claim application and all supporting documentation.

Insured events covered

Part A Your Insured Property

1) Repossession

Cover to pursue **your** legal rights to repossess **your property** that **you** have let under a **tenancy agreement** provided **you**:

a) have demanded rent in writing from **your** tenant as soon as it is overdue and can provide evidence of this
b) have given the tenant the correct notices for the repossession of **your property**
c) are seeking a right of possession where the court MUST find that the named ground of possession applies.

Where **you** have a licence agreement for **your property you** will be seeking to invoke the termination clause or
Where **you** have a legal right to repossess **property** that has been let in accordance with the Private Tenancies (Northern Ireland) Order 2006 and/or the Private Tenancies Act (Northern Ireland) 2022.

What is not covered under Insured event 1)

Any claim where **you** are seeking a right of possession where the court MAY find that the named ground of possession applies.

Visit our Landlords' legal services **website** to download relevant notices or a licence agreement to let a room to a lodger.

2) Property damage, nuisance and trespass

a) An event which causes visible damage to **your property** and/or anything owned by **you** at **your property**, provided that in respect of a claim against **your** tenant for damage **you** have prepared, prior to the granting of the tenancy, a detailed inventory of the contents and condition of the **property** which the tenant has signed.
b) A public or private nuisance or a trespass relating to **your property**.

What is not covered under Insured event 2)

Any claim arising from or relating to:

1. damage to **your property** that arises from or relates to a contractual agreement other than a **tenancy agreement**
2. trespass by **your** tenant or ex-tenant
3. the compulsory purchase of, or demolition, restrictions, controls or permissions placed on **your property** by any government, local or public authority.

3) Recovery of rent arrears

Pursuit of **your** legal right to recover rent due under a **tenancy agreement** for **your property**.

Visit our Landlords' legal services **website** to download initial letters to tenants demanding rent arrears.

4) Accommodation & storage costs

a) **Your** accommodation costs while **you** are unable to get possession of **your property** and/or
b) costs incurred for storage of **your** personal possessions while **you** are unable to reoccupy **your property**;

provided that

a) possession is sought because **you** wish to live at **your property**; and
b) **you** book and pay for accommodation and storage with **our** consent and seek reimbursement of the agreed costs from **us**.

What is not covered under Insured event 4)

Any claim arising from or relating to:

1. accommodation costs exceeding £175 per day and in excess of £5,250 in total
2. storage costs exceeding £50 for each complete week and in excess of £300 in total.

5) Prosecution defence

A prosecution against **you** that arises from **you** letting out **your property**.

Part B – Rent Indemnity (optional cover)

Following a claim **we** have accepted for repossession of **your property** under Part A Insured event 1). above, the **insurer** will pay **you** any rent owed to **you** until **you** gain possession provided that rent first falls into arrears during the **period of insurance** and while the tenant is living at **your property**.

Once **you** have gained possession of **your property** the most the **insurer** will pay shall be 75% of the monthly rent that was previously payable for a maximum further period of two months provided that **you** agree to re-let **your property** where an offer equal to or greater than 85% of the preceding rent is offered.

You are responsible for the first unpaid month's rent (which **you** have collected as a deposit) and after that the maximum rent the **insurer** will pay is

a) 5 months for a 6 month policy or
b) 11 months for a 12 month policy.

Rent indemnity conditions

You must:

1. have signed a **tenancy agreement** with each tenant before **you** allow occupation of the **property**
2. prior to the granting of the tenancy, **you** must obtain in respect of the tenant:
   a) a satisfactory reference from a previous managing agent or a previous landlord, and
   b) a satisfactory reference from an employer (or other financial source), and
   c) a credit history check (including County Court judgments, the Enforcement of Judgments Office and bankruptcy)

   (Where conditions 2.a) b) and c) cannot be met in full, a guarantor is required in which case only items b) and c) will apply to the guarantor)
   d) evidence that the tenant has passed an affordability test to check that their income will sufficiently cover the rent payments
3. not grant the tenancy if **you** are in any doubt of the integrity or the financial standing of the tenant or their guarantor
4. ensure that all conditions on the reference report are met and be able to demonstrate this
5. not enter into a **tenancy agreement** where a person has been requested to stand surety for the tenant unless that person has entered into a legally enforceable agreement in **your** favour
6. not enter into a **tenancy agreement** with a tenant where they already have an ongoing payment plan in respect of a previous rent default
7. not allow a tenant to occupy the **property** until the initial rent and one month's rent as a deposit has been paid in cash or payment has cleared in **your** bank account
8. comply with laws regarding tenant deposits before allowing a tenant to occupy the **property**
9. keep up-to-date rental records
10. ensure that where a tenant makes a payment of arrears, such payment is received on the express understanding that it is being taken on account of the longest outstanding sum of arrears that is due and is received without any prejudice to any termination notice and/or proceedings
11. agree to **us** setting off any retained deposit against the tenant's outstanding rent.

What is not covered by this policy *(applicable to the whole policy)*

You are not covered for any claim arising from or relating to:

1. **legal costs & expenses** incurred without **our** consent
2. any actual or alleged act, omission or dispute happening before, or existing at the start of the policy, and which **you** knew or ought reasonably to have known could give rise to a claim
3. any claim occurring during the first 90 days of the first **period of insurance** where the **tenancy agreement** started before the start of this policy (except where **you** had equivalent cover in force immediately prior to the start of this policy)
4. any civil action brought against **you** by **your** tenant
5. an allegation against **you** involving:
   a) assault, violence, malicious falsehood or defamation
   b) indecent or obscene materials
   c) the use of alcohol or its unauthorised or unregulated manufacture, unlicensed dealing in alcohol or dealing in or using illegal drugs
   d) illegal immigration
   e) money laundering or bribery offences, fraud, or any other financial crime activities
   f) antitrust or competition law and/or regulation
6. registering, assessing or reviewing rent, rent control, leasehold valuation or the jurisdiction of the First-tier Tribunal (Property Chamber)
7. a **property** which is or should have been registered as a House of Multiple Occupation
8. a judicial review
9. a dispute with **us** or the **insurer** not dealt with under Condition 6., a managing agent or the party who sold **you** this policy
10. a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
    b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
    c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot or civil commotion
    d) pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
    e) any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing terrorist action. If the **insurer** alleges that by reason of this exclusion any liability or loss is not covered by this policy, the burden of proving the contrary shall be upon **you**
    f) a dispute where providing cover, payment of any claim or the provision of any benefit under this policy would breach any international resolutions or any laws or regulations on sanctions (including but not limited to any financial and trade sanctions, export controls, anti-money laundering and anti-boycott laws) or would expose the **insurer** or any of their affiliated group of companies to any sanction, prohibition or restriction under such resolutions, laws or regulations.

Policy conditions

Where the **insurer**'s risk under this policy has increased due to **your** failure to keep to these conditions the **insurer** can cancel **your** policy, refuse a claim or withdraw from an ongoing claim. The **insurer** also reserves the right to claim back **legal costs & expenses** from **you** if this happens.

1. Your responsibilities

You must:

a) tell **us** immediately of anything that may make it more costly or difficult for the **appointed advisor** to resolve the claim in **your** favour

b) cooperate fully with **us**, give the **appointed advisor** any instructions **we** require, and keep them updated with progress of the claim and not hinder them

c) take reasonable steps to claim back **legal costs & expenses** and, where recovered, pay them to the **insurer**

d) keep **legal costs & expenses** as low as possible

e) allow the **insurer** at any time to take over and conduct in **your** name, any claim.

2. Freedom to choose an appointed advisor

a) In certain circumstances as set out in 2. b) below **you** can choose an **appointed advisor**. In all other cases no such right exists and **we** shall choose the **appointed advisor**.

b) If:

i) **we** agree to start proceedings or proceedings are issued against **you**, or

ii) there is a conflict of interest

you may choose a qualified **appointed advisor**.

We will choose the **appointed advisor** in any proceedings where **we** are liable to pay rent under Part B Insured Event - Rent indemnity.

c) Where **you** wish to exercise the right to choose, **you** must write to **us** with **your** preferred representative's contact details. Where **you** choose to use **your** preferred representative, the **insurer** will not pay more than **we** agree to pay a solicitor from **our** panel. (**Our** panel solicitor firms are chosen with care and **we** agree special terms with them including rates which may be less than the rates available from other firms.)

d) If **you** dismiss the **appointed advisor** without good reason, or withdraw from the claim without **our** written agreement, or if the **appointed advisor** refuses with good reason to continue acting for **you**, cover will end immediately.

e) In respect of pursuing a claim **you** must enter into a **conditional fee agreement** (unless the **appointed advisor** has entered into a **collective conditional fee agreement**) where legally permitted.

3. Our consent

You must agree to **us** having sight of the **appointed advisor**'s file relating to **your** claim. **You** are considered to have provided consent to **us** or **our** appointed agent to have sight of **your** file for auditing and quality and cost control purposes.

4. Settlement

a) The **insurer** can settle the claim by paying the reasonable value of **your** claim.

b) **You** must not negotiate, settle the claim or agree to pay **legal costs & expenses** without **our** written agreement.

c) If **you** refuse to settle the claim following advice to do so from the **appointed advisor** the **insurer** reserves the right to refuse to pay further **legal costs & expenses**.

5. Barrister's opinion

We may require **you** to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim. If the opinion supports **you**, then the **insurer** will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by **us**, then the **insurer** will pay for a final opinion which shall be binding on **you** and **us**. This does not affect **your** right under Condition 6. below.

6. Dispute resolution

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.financialombudsman.org.uk)**

Alternatively, there is a separate arbitration process available that can be used to settle any dispute with **us**. Any arbitration will be governed by English law, the seat of the arbitration will be England, and the Chartered Institute of Arbitrators (Ciarb) Arbitration Rules will apply. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, the party wanting the arbitration will ask the Ciarb to decide. The **insurer** will pay 50% of any upfront arbitrator costs provided these are incurred with **our** expressed consent. The other party to the arbitration will pay the remaining 50%. Payment of any upfront arbitrator costs by the **insurer** is subject to any final decision by the arbitrator on costs. For example, the arbitrator may decide that costs may be split between the parties or one party may pay all the costs.

7. Other insurance

The **insurer** will not pay more than their fair share (rateable proportion) for any claim also covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist.

8. Fraudulent claims and claims tainted by dishonesty

a) If **you** make any claim which is fraudulent or false, the policy may become invalid and all benefit under it may be lost.

b) At all times **you** shall be entirely truthful, accurate and open in any evidence, disclosure or statement **you** give and shall act with complete honesty and integrity throughout. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that **you** have breached this condition and that the breach has:

   i) affected **our** assessment of **reasonable prospects of success**, and/or

   ii) prejudiced in any part the outcome of **your** claim

   the **insurer** shall have no liability for **legal costs & expenses**.

9. Cancellation

a) **You** may cancel the policy within 14 days of the date of issue of this policy with a full refund of **your** premium paid unless **you** have notified a claim which has been or is subsequently accepted under this policy in which case no return of premium shall be allowed.

b) **You** may cancel this policy at any time by giving at least 21 days' written notice to **us**. The **insurer** will refund part of the premium for the remaining **period of insurance** unless **you** have notified a claim which has been or is subsequently

accepted under this policy in which case no return of premium shall be allowed.

c) Where there is a valid reason for doing so, the **insurer** has the right to cancel the policy at any time by giving **you** at least 21 days' written notice. The **insurer** will refund the premium for the remaining **period of insurance**. **We** will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:
   i) where **you** fail to cooperate with or provide information to **us** or the **appointed advisor** in a way that materially affects **our** ability to process a claim, or **our** ability to defend the **insurer**'s interests,
   ii) where **you** use threatening or abusive behaviour or language, or intimidate or bully **our** staff or suppliers,
   iii) where **we** reasonably suspect fraud.

The **insurer** also reserves the right to withdraw from any claim in the circumstances noted in 9. c).

10. Law that applies

This policy is governed by English law and the parties agree to the exclusive jurisdiction of the English courts for any dispute (including non-contractual disputes) arising from or connected to this policy.

11. Acts of parliament

All legal instruments, bodies and rules referred to within the Insured events shall include the equivalent in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement.

12. Contracts (Rights of Third Parties) Act 1999

Apart from **us**, only the policyholder shown in the policy schedule 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.

Meaning of words and terms

Certain words and terms contained in this policy have been defined as they have the same meaning wherever they appear.

Appointed advisor

The solicitor or other advisor appointed by **us** to act on **your** behalf.

Collective conditional fee agreement

A legally enforceable agreement entered into on a common basis between the **appointed advisor** and **us** to pay their professional fees on the basis of either

1. 100% "no-win no-fee" or
2. where discounted, that a discounted fee is payable.

Conditional fee agreement

A legally enforceable agreement between the **you** and the **appointed advisor** for paying their professional fees on
the basis of either

1. 100% "no-win no-fee" or
2. where discounted, that a discounted fee is payable.

Insurer

ARAG Legal Expenses Insurance Company Limited.

Legal costs & expenses

1. Reasonable legal costs, fees and disbursements reasonably and proportionately incurred by the **appointed advisor** on the standard basis and agreed in advance by **us**. The term "standard basis" can be found within the Courts' Civil Procedure Rules Part 44. 3.
2. In civil claims, other side's costs, fees and disbursements where **you** have been ordered to pay them or pay them with **our** agreement.
3. **Your** basic wages or salary from **your** work as an employee while attending court at the request of the **appointed advisor** where **your** employer does not pay **you** for time lost and payment is not recoverable from another party. The maximum the **insurer** will pay is £100 per day and £1,000 in total.
4. Accommodation and/or storage costs for Part A Insured event 4).
5. Rent indemnity payments as described under Part B Insured Event - Rent indemnity.

Period of insurance

The period shown in the schedule to which this policy attaches.

Property

The residential **property** shown in **your** schedule to which this policy attaches and which is located in England, Wales, Scotland or Northern Ireland.

Reasonable prospects of success

1. Other than as set out in 2. and 3. below, a greater than 50% chance of successfully pursuing **your** claim against another person. If **you** are seeking damages or compensation, there must also be a greater than 50% chance of enforcing any judgment that might be obtained.
2. In criminal prosecution claims where **you**:
   a) plead guilty, a greater than 50% chance of reducing any sentence or fine or
   b) plead not guilty, a greater than 50% chance of that plea being accepted by the court.

3. In all claims involving an appeal, a greater than 50% chance of **you** being successful.

Where it has been determined that **reasonable prospects of success** do not exist, **you** shall be liable to pay any legal costs incurred should **you** pursue or defend **your** claim irrespective of the outcome.

Tenancy agreement

An agreement to let **your property**

1. under an assured periodic tenancy as defined by the Renters' Rights Act 2025; or
2. under an assured shorthold tenancy or an assured tenancy as defined by the Housing Act 1988 (as amended by the Renters' Rights Act 2025); or
3. under a Scottish private residential tenancy as defined by the Private Housing (Tenancies) (Scotland) Act 2016; or
4. under a short assured tenancy or assured tenancy as defined by the Housing (Scotland) Act 1988; or
5. in accordance with the Private Tenancies (Northern Ireland) Order 2006 and/or the Private Tenancies Act (Northern Ireland) 2022; or
6. under a standard contract as defined by the Renting Homes (Wales) Act 2016; or
7. to a limited company or business partnership for residential purposes by its employees; or
8. where **you** live at **your property** and have one or two written licence agreement(s) which contain(s) a termination clause; or
9. any equivalent or future amending legislation applying to this definition.

We/us/our

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**.

You/your

The person(s) named in the schedule and/or any person or business appointed as their agent to manage the letting of the named person's **property** to the extent that any such agent has acted on behalf of the person named in the schedule.

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

How we handle complaints

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level.
We can be reached in the following ways:

0344 893 9013 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

customerrelations@arag.co.uk

ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

Step 2

If we are not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS). They can be contacted at:

0800 023 4567 or **0300 1239 123**

complaint.info@financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, London E14 9SR.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at **www.financial-ombudsman.org.uk**

The FOS's decision is binding upon us, but you are free to reject it without affecting your legal rights.
You can read more about our complaints procedure on our website by clicking here:
https://www.arag.co.uk/contact/making-a-complaint

www.arag.co.uk

LLSPW.10-26 Ripe Insurance

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in Englandand Wales. Company Number 02585818.

ARAG plc is authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.

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. Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274.

SCHOFIELDS insurance

One Stockport Exchange, Railway Road, Stockport, United Kingdom, SK1 3SW