

Guarantees to ensure your peace of mind.

With **ARAG Family 12 months**, you can enjoy your family without any legal concerns. It gives you **10 types of cover** to protect both you and your family in the event of any legal problem.

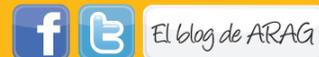
 LEGAL HELPLINE	 TORT CLAIMS	 SUPPLEMENTARY CIVIL AND CRIMINAL EXPENSES	 HOUSING-RELATED EXPENSES
 LEGAL DEFENCE OF YOUR CONSUMER RIGHTS	 REVIEW AND DRAFTING OF CONTRACTS	 EMPLOYMENT	 DEFENCE BEFORE THE ADMINISTRATION AND TAX OFFICE
 BENEFIT FOR SEPARATION AND DIVORCE	 ONLINE LEGAL SERVICES		

Your family is in the best hands. ARAG, leader in legal expenses:

- A track record of over 75 years.
- The broadest range of insurance and legal services.
- Over 17 million clients.
- 89% of cases resolved successfully.

To find out about all the cover types and their limits, please consult your insurance advisor

The legal leader is at your side
www.arag.es



The legal protection you need to enjoy your family with peace of mind.



	What do you do if someone brings charges against you ?
	Do you know how to draft a lease contract ?
	How do you claim compensation if you are run over ?
	What would you do if the phone company overcharged you ?

Enjoy your family and forget about legal problems.

It's so important to feel that your loved ones are safe and protected! **ARAG Family 12 months** covers legal advice and defence so that you can enjoy your loved ones without any legal concerns.



GUARANTEES

Legal helpline

Can your landlord raise your rent?
You have had an accident and don't know what to do?
You think you might be made redundant and want to know how much compensation you should get?

A lawyer will advise you and immediately sort out any query by telephone, at any time and as often as you require.



Tort claims

What should you do if a car runs you down on a pedestrian crossing?
Who should represent you if bad signposting in a railway station causes you to fall over?
Who pays for the dry cleaning if you're walking along the street and workmen stain your clothes?

If someone harms you or breaks something of yours, ARAG's lawyers will lodge a claim for compensation on your behalf.



Supplementary civil and criminal expenses

Do you need a lawyer if some children hurt themselves on your garden fence and bring charges against you?
What should you do if charges are lodged against you because your dog has bitten someone?
What should you do if you are cycling and run over a child who is crossing the road without looking?

If your insurance company fails to do anything, ARAG will help you find the best solution and defend you in court.
If charges are brought against you for having hurt someone, ARAG's lawyers will represent you at no extra charge.



Housing-related expenses

What should you do if damp patches caused by your upstairs neighbour appear on your ceiling?
What should you do if your block's residents' association takes a decision you do not agree with?

ARAG will take care of everything: talk to your neighbours, to the residents' chairperson or to anyone else causing you legal problems at home. If you do go to court, it will represent you at no extra charge.



Online legal services

Do you need to write a contract and don't know how to do it?

Don't worry. With the free online personalised service you can draw up contracts by answering some simple questions.



Consumer legal expenses

What should you do if you buy a computer that breaks down within a couple of days and the shop refuses to fix it?
What should you do if you make a purchase on the Internet and receive something different from what you ordered?

Customer service puts an end to complaints sheets, letters and endless conversations. Now you can enjoy shopping with total peace of mind.



Review and drafting of contracts

Do you want someone to take a look at the minutes of the meeting of your residents' association?
Are you going to lease your flat and don't know how to write the contract?

Call ARAG and a lawyer will make sure everything is in order and, if it isn't, he or she will rectify it. If you so require, the lawyer will also write your contracts for you.



Employment

Who will sort out your severance pay if you are made redundant and you reach no agreement?
Do you know whom to turn to for help if you are told you will be given a pay cut?
Who can tell you whether as a self-employed person working only for one company you are entitled to unemployment benefit?

ARAG will inform you about your rights, negotiate with your company and represent you in court if no satisfactory deal is reached.



Defence before the administration and tax office

Can you be fined for installing air-conditioning on your façade?
What should you do if the tax office informs that your tax declaration from three years ago is not right and that you owe an extra €2,000 in interest?

Seek advice from ARAG's expert lawyers to defend you before the Public Administration and Tax Office.



Benefit for separation and divorce

If you and your partner get divorced after 5 years of marriage, ARAG's lawyers cannot take your case because you are both insured. To solve this as quickly as possible, ARAG will pay the sum agreed to cover the legal costs of your separation. Moreover, if your income declines, you will receive help to pay alimony.
If you are separating or getting divorced, you do not need extra unnecessary problems.



REAL CASE



The electricity and gas company compensates Alejandro

Alejandro called his electricity and gas company to change to more economical rate. He was informed he would receive the contract with the new rate and that for it to take effect he need not return a signed copy to the company. Alejandro received the contract by email a few days later and, as indicated, did not send the contract back signed. The subsequent bill did not feature the new agreed rate and so Alejandro called the company to complain. As they took no notice of his repeated calls or his written messages of complaint, he desperately called ARAG so that it could make the claim on his behalf and take up his case.

ARAG complained on behalf of Alejandro. First it tried to contact the supply company by email. After two weeks without reply, it sent a written claim attached to which as proof was the mail sent to Alejandro expressly stating that a signed copy of the contract need not be returned to the company in order to change the rate. The answer to this written message did not take long and the company accepted its mistake, refunded Alejandro with the extra amount he had been charged and assured him it would not happen again.

ARAG Family insurance enabled Alejandro to assert his right as a consumer, with the support of ARAG, the leading company in legal expenses insurance with a track record of over 75 years and over 1,000 lawyers.