



ARAG Private UFU

Legal Expense Insurance

ARAG






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This document has been prepared to help You understand the ARAG Private UFU Legal Expense Insurance Policy and make an informed decision about Your insurance requirements.

Please read this document carefully and in full to determine if the cover is appropriate for You and to familiarise yourself with the terms and conditions of Your insurance.

This document also contains information about:

-  **ARAG LegalAssist**
-  **Claims procedures**
-  **complaint procedures**

If You are unsure about anything in this document, please contact ARAG.

Terms that are capitalised have special meanings. For more information please read the section 'Meaning of words & terms' contained at the back of this document.

Main benefits of private UFU legal expense insurance:

Private UFU legal expense insurance allows You to pursue or defend Your legal rights arising from an Insured Event during the Period of Insurance. We provide cover for Legal Costs & Expenses arising from:

- Personal Injury
- property or goods
- tax investigations
- family law disputes
- consumer contract disputes
- tenancy disputes
- identity theft disputes
- online identity theft disputes

About the Insurer

This ARAG Private UFU Legal Expense Insurance is underwritten by HDI Global Specialty SE – Australia (ABN 58 129 395 544, AFS Licence number 458776) (**HDI Global Specialty**) with its principal place of business at Level 19, 20 Martin Place, Sydney NSW 2000.

HDI Global Specialty is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the *Insurance Act 1973* (Cth).

The Insurer is a signatory to the General Insurance Code of Practice (the Code). The Code was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code of Practice and Code Governance Committee (CGC) visit www.insurancecode.org.au.



About ARAG

ARAG Services Australia Pty Ltd (ABN 14 627 823 198) (**ARAG**) is part of the ARAG Group, a global leader in legal expense insurance and the largest family owned enterprise in the German insurance industry. It was founded in 1935 on the principle that every citizen should be able to assert their legal rights.

ARAG is committed to providing its customers with access to general legal information and representation. ARAG recognises that it will only grow by ensuring it provides value added products and an outstanding service to its customers.

ARAG has been granted delegated authority by HDI Global Specialty to enter into, vary or cancel Policies and handle Claims for ARAG Private UFU Legal Expense insurance on their behalf. In providing these services, ARAG acts on behalf of the Insurer and not as Your agent. ARAG is authorised to provide financial services in accordance with its Australian Financial Services Licence (AFS Licence number 513547). Any advice provided by ARAG in relation to this product is general in nature and does not take into account Your individual objectives, financial situation and needs..

Any enquiries You may have regarding this insurance should be directed to ARAG.

Liability within the terms and conditions of this Policy remains at all times with the Insurer, HDI Global Specialty.

Premium

The Premium for this Policy is payable to HDI Global Specialty as the Insurer.

In order to calculate the Premium, various factors may be considered by Us, including the coverage, limit, Excess and commission.

Your Premium also includes any relevant compulsory government charges, taxes or levies (e.g. GST and Stamp Duty). The Premium and these amounts where applicable will be set out separately in the Policy Schedule.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of Your Policy will be shown on the Policy Schedule.

Contact Us

ARAG's contact details are:

Address: P.O. Box 94Q
QVB NSW 1230

Email: contact@arag.com.au

Phone: (02) 8066 0162

Important information

Duty to take reasonable care not to make misrepresentation

This is a consumer insurance contract under the *Insurance Contracts Act 1984* (Cth). Under the *Insurance Contracts Act 1984* (Cth) You have a duty to take reasonable care not to make a misrepresentation to Us. This duty applies when You enter into, renew, extend or vary this contract of insurance.

Before You enter into, renew, extend or vary this contract of insurance We will ask You questions that are relevant to Our decision to insure You and on what terms. When You answer the questions You must not give any false or misleading information to Us. Your response should tell Us everything that You know to fully answer the question. Your response is relevant to whether We offer you insurance and the terms that are offered.

A misrepresentation made to Us is made in breach of the duty to take reasonable care not to make a misrepresentation.

Consequences of failure to take reasonable care not to make misrepresentation

If You do not take reasonable care not to make a misrepresentation to Us, We may cancel Your contract or reduce the amount We will pay You if You make a Claim, or both.

If Your failure to take reasonable care not to make a misrepresentation to Us is fraudulent, We may refuse to pay a Claim and treat the contract as if it never existed.

Circumstances relevant to Your duty

Whether or not You have taken reasonable care not to make a misrepresentation is to be determined with regard to all the relevant circumstances. If We know, or ought to know about Your particular characteristics or circumstances, these characteristics or circumstances are taken into account in determining whether You have taken reasonable care not to make a misrepresentation to Us. Under the *Insurance Contracts Act 1984* (Cth) the following matters may be taken into account in determining whether You have taken reasonable care not to make a misrepresentation:

- a) the type of consumer insurance contract in question, and its target market;
- b) explanatory material or publicity produced or authorised by Us;
- c) how clear, and how specific, the questions We asked were;
- d) how clearly We communicated to You the importance of answering those questions and the possible consequences of failing to do so;
- e) whether or not an agent/insurance broker was acting for You;
- f) whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because You:

- a) failed to answer a question; or
- b) gave an obviously incomplete or irrelevant answer to a question.



Privacy statement

For the purpose of this section We, Our or Us means both ARAG and the Insurer. This is a summary of how We collect, use, share and store personal information. To view Our full privacy statement, please see Our respective websites at www.arag.com.au and at www.hdi-specialty.com/int/en/legals/privacy.

Collecting personal information

We may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with the Privacy Act. Should We ask for personal or sensitive information, it shall only be used in accordance with Our privacy statement.

We may also collect information for other parties such as suppliers We appoint to process the handling of a Claim.

Using personal or sensitive information

The reason We collect personal or sensitive information is to fulfil Our contractual and regulatory obligations in providing this insurance product, for example to process Premium, to administer this Policy, resolve complaints, process renewals, for internal business purposes or handle a Claim. To fulfil these obligations, We may need to share personal or sensitive information with other organisations, including overseas in countries such as the UK and Germany as set out in Our privacy policy.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to Our full privacy policy for full details.

Keeping personal information

We shall not keep personal information for any longer than necessary.

Your rights

Any person Insured by this Policy has a number of rights in relation to how We hold personal information including; the right to a copy of the personal information We hold; the right to object to the use of personal information or the withdrawal of previously given consent.

HDI Global Specialty and ARAG have each established a Data Breach Notification Scheme, to ensure that

affected individuals are notified about serious data breaches in accordance with their respective obligations at law.

For a full list of privacy rights and when We may refuse to provide You access to Your personal information, please refer to Our full Privacy Policy.

Important-Statutory Notice – Section 40 Insurance Contracts Act 1984 (Cth)

This notice is provided in connection with but does not form part of this Policy.

This Policy is a 'claims made' cover. This means that the Policy covers You for an incident:

- 1) first happening during the Period of Insurance; and
- 2) notified to Us during the same Period of Insurance

This Policy does not provide cover in relation to:

- 1) any incident, fact, circumstance or occurrence that occurred prior to:
 - a) the Period of Insurance; or
 - b) where a Retroactive Date is stipulated in the Policy Schedule, the Retroactive Date;
- 2) any Claim after the expiry of the Period of Insurance even though the incident giving rise to the Claim may have occurred during the Period of Insurance;
- 3) any incident, fact, circumstance or occurrence where the possibility of a Claim was intimated in any way prior to the commencement of the Period of Insurance;
- 4) any Claim arising from or attributable to any incident, fact, circumstance or occurrence noted on the proposal for the current Period of Insurance or on any previous proposal or of which notice had been given under any previous policy; or
- 5) any Claim arising from or attributable to any incident, fact, circumstance or occurrence of which You were aware and knew (or ought to have reasonably known or realised) prior the commencement of the Period of Insurance may give rise to a Claim.

However, section 40(3) of the Insurance Contracts Act 1984 (Cth) affects this type of policy. Section 40(3) provides that if You become aware during the Period of Insurance of any incident which might give rise to a Claim, then provided that You notify Us of the incident before this Policy expires, We may not refuse indemnity merely because a Claim resulting from the incident is not made against You while this Policy is in force.

If You, inadvertently or otherwise, do not notify the relevant incident to Us before the expiry of this Policy, You will not have the benefit of section 40(3) and We may refuse to pay any subsequent Claim, notwithstanding that the events giving rise to it or the circumstances alleged in it may have taken place during the Period of Insurance.

If a Claim happens during the Period of Insurance but is not notified to Us until after this Policy has expired, We may refuse to pay or may reduce Our payment under this Policy if We have suffered any financial prejudice as a result of the late notification.

So, to protect Your position as practically as possible, it is important that You notify Us of any incident that could result in a Claim during the Period of Insurance in case that incident develops into a Claim after the Period of Insurance.

Dispute resolution

Our commitment to You

We treat complaints very seriously and believe You have the right to a fair, swift and courteous service at all times. If You are dissatisfied with the service You have received and wish to make a complaint, please contact Us and We will endeavour to resolve the issue as quickly as possible.

This Policy provides You with an overview of the process You can expect ARAG and the Insurer to undertake in order to resolve any complaint that You may have.

Step 1: The first time You raise Your concerns or complaint

If You have any concerns or complaints about how Your Claim has been handled, You should in the first instance contact Us via the following.

You can contact the Us by:

Phone: (02) 8066 0162

Address: P.O. Box 94Q
QVB NSW 1230, or

Email: complaints@arag.com.au

We, as agent for the Insurer, aim to resolve the complaint at the time of initial contact. If this is not possible We will commit to responding to Your complaint within seven (7) business days of first being notified of the complaint.

To enable Us to consider Your complaint fully and quickly, You will need to provide the following information:

- ✔ an explanation of the situation that led to the complaint;
- ✔ any new information not currently in Our possession that may have a bearing on Our understanding of the complaint; and
- ✔ a statement of any action that You would like Us to take to resolve the complaint.

Upon final consideration of Your complaint We will inform You of the proposed resolution and the timeframe We will take to implement such a resolution.

Step 2: Internal dispute resolution

If You are not satisfied with Our response to Your complaint, We will escalate it as a dispute and the Insurer's Internal Dispute Resolution Committee will review the matter. The committee will be independent of the person who initially considered Your complaint.

The Insurer requests that You send the dispute in writing to:

Internal Dispute Resolution Committee

HDI Global Specialty SE

GPO Box 3973

NSW 2001

Email: HGABdisputes@hdi-specialty.com

The Internal Dispute Resolution Committee will respond to Your queries or complaints within thirteen (13) business days.

The response will outline any reason for the decision and will inform You of any action the Insurer intends to take in resolution of the dispute.

Step 3: External Dispute resolution scheme

If You are still not satisfied with the Insurer's response, You can seek an external review via the Australian Financial Complaints Authority (**AFCA**), an ASIC approved external dispute resolution body.

This national body is for consumers and resolves certain insurance disputes between consumers and Insurers at no cost to You.

The Australian Financial Complaints Authority contact details are:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

The Insurer is bound by the independent review and determination of the AFCA.

You should note that use of the AFCA scheme does not preclude You from subsequently exercising any legal rights, which You may have if You are still unhappy with the outcome. Before doing so however, We strongly recommend that You obtain independent legal advice.

If Your complaint does not fall within the Australian Financial Complaints Authority's terms of reference, We will advise You to seek independent legal advice or give You information about any other external dispute resolution options (if any) that may be available to You.



Cooling-off period

If You are not satisfied with the cover provided by this Policy, You may cancel it within 14 days of receiving it and obtain a full refund less any non-refundable government charges and taxes that We have paid. You may notify Us by post or electronically. If You make a Claim for any incident within the 14-day period, You must pay Your annual Premium in full.



ARAG LegalAssist



ARAG legal information helpline

If You have a legal problem relating to Your personal affairs, You can call the confidential ARAG legal information helpline on (02) 8066 0162 for general information about Australian personal legal matters. Your call will be referred to a legal service provider who will be responsible for the information provided to You. There will be no cost to You for an initial 15 minute consultation. The ARAG legal information helpline is available between 9am and 5pm AEST on weekdays (except public holidays).

The helpline is subject to fair and reasonable use and does not constitute reporting of a Claim. Information will be provided verbally and will not be put in writing. This helpline cannot provide advice in respect of a dispute You have with ARAG or the Insurer.



Document Centre

As a client of ARAG You will have access to many helpful legal documents via the Document Centre to assist You with Your legal needs. All legal documents have been drafted by third party lawyers, not by ARAG or the Insurer and can be easily customised. These documents contain general information or are in the form of examples and templates drafted by lawyers and You should get Your legal adviser to review and customise them to meet Your specific circumstances before You make use of them. The use or completion of these documents is solely at Your risk.

To the extent permitted by law, neither ARAG nor the Insurer makes any representations or warranties in respect of the accuracy, quality, standard or legal effect of any of its documents in the Document Centre or their suitability for Your use. The documents in the Document Centre do not and are not intended to constitute legal, financial, taxation or any form of business or professional advice. No lawyer-client, advisory or fiduciary relationship is formed between You and ARAG, the Insurer or any persons involved in the preparation of any of these documents by virtue of the provision of these documents to You.

Your Policy cover

This Policy is evidence of the contract between You and the Insurer. This Policy and Policy Schedule shall be read together as one document.

Terms that are capitalised have special meanings. For more information please read the section 'Meaning of words & terms' contained at the back of this document.

To the extent permitted by law, the Insurer will pay Legal Costs & Expenses in respect of an Insured Event up to the Limit of Indemnity for all Claims related by time or originated cause, subject to all of the following requirements being met:

1. You have paid the total Premium specified in the Policy Schedule.
2. You comply with the terms, provisions and conditions of this Policy and cooperate fully with Us.
3. The Insured Event arises in connection with Your personal affairs and occurs within the territorial limit of Australia.
4. The Claim:
 - a) has Reasonable Prospects at all Material Times; 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.
5. Unless there is a Conflict of Interest, You always agree to use the Appointed Advisor chosen by Us.
6. Any Claim will be dealt with through negotiation, mediation or by a court, tribunal, arbitration, alternative dispute resolution or an investigation, audit or hearing by a relevant regulatory or professional body within Australia or the provision of legal advice.
7. The most the Insurer will pay for all Claims notified to Us during any one Period of Insurance is shown as the maximum Limit of Indemnity in the Policy Schedule.

8. You understand that the policy Excess is payable by You and must be paid after Legal Costs & Expenses have been incurred which exceed the Excess (other than in respect of Insured Events 4 inheritance law and 5 family law where no Excess is payable).

Excess

The Insurer's liability under this Policy shall apply only to that part of the amount, up to the available Limit of Indemnity, required to dispose of a Claim, which exceeds the Excess. Such Excess will be borne by You and shall remain uninsured. The Excess applies to each Claim covered by this Policy.

However, where more than one Claim arises from or is attributable to the same act, error or omission or a series of related acts, errors or omissions, only one Excess is payable under this Policy. Where the Insurer makes a payment in respect of a Claim which includes payment of part or all of the Excess, You shall within thirty (30) days of being notified by the Insurer reimburse the Insurer for the amount of the Excess paid by the Insurer on Your behalf.



Insured Events covered

The following are the Insured Events in respect of which Legal Costs & Expenses are covered by this Policy in accordance with the package(s) selected by You and as set out in the Policy Schedule. The Insured Events themselves do not trigger the Insurer's liability under this Policy, the Insurer's liability is for Legal Costs & Expenses for Claims in respect of Insured Events.

To the extent permitted by law, the Insurer will indemnify You in respect of any Legal Costs & Expenses resulting from any of the Insured Events, subject to the terms and conditions of this Policy, up to but not exceeding the Limit of Indemnity and provided the Excess has been paid to Us.

Insured Events 1-8

Insured Event 1: Personal Injury

What is covered	What is not covered under Insured Event 1: Personal Injury
Pursuit of compensation arising from an Occurrence causing You physical bodily injury or death.	Any Claim arising from or relating to: <ol style="list-style-type: none"> 1) a condition, illness or disease which develops gradually over time; 2) mental injury, mental anguish, nervous shock, depression or psychological symptoms where You have not sustained physical injury to Your body; or 3) an injury suffered at work or in connection with Your work.

Insured Event 2: Property and goods

What is covered	What is not covered under Insured Event 2: Property and goods
A dispute relating to physical goods and/or property owned by You or for which You are responsible for the following: <ol style="list-style-type: none"> a) an event which causes physical damage to Your physical goods or property including Your principal place of residence; b) nuisance or trespass; or c) actual action or an indicated intention by a neighbour to erect, replace or remove a dividing fence; or d) a sudden escape of water from a property adjacent to Your principal place of residence. 	Any Claim arising from or relating to: <ol style="list-style-type: none"> 1) a contract entered into by You; 2) any building or land other than Your principal place of residence; 3) acquisition or resumption of property, or the imposition of controls on the use of land or requirements to demolish or rectify property by any Commonwealth, State, Territory or Local Government Authority; 4) defending any disputes in respect of damage caused by your physical goods or property owned by You (except We will cover bringing a counter-claim or claim in respect of physical damage to Your physical goods or property including Your principal place of residence); 5) a lease or licence to occupy land or buildings; 6) a dispute with any party other than the party who caused the damage, nuisance or trespass; or 7) the title to goods or property.

Insured Event 3: Tax protection

What is covered	What is not covered under Insured Event 3: Tax protection
<p>An audit or Investigation consequent to a notice issued by the ATO to You relating to Your personal tax affairs.</p> <p>Provided that:</p> <ol style="list-style-type: none">proper, complete, accurate and up to date records are available;all the taxation returns have been lodged by the statutory due date; andall the information that the ATO reasonably requires, has been provided.	<p>Any Claim arising from or relating to:</p> <ol style="list-style-type: none">the submission of taxation returns or accounts which contain deliberate or negligent mis-statements or false representations;a penalty or interest imposed by the ATO;a tax avoidance scheme;Your personal superannuation, self-managed superannuation fund, business or any venture for gain carried on by You;any prosecution commenced against You relating to, arising from or in connection with Your personal tax affairs;any legal proceedings commenced against You relating to, arising from or in connection with Your liability to pay tax; orthe costs of routine preparation of documents for the purpose of calculating and submitting taxes.

Insured Event 4: Family law disputes

What is covered	What is not covered under Insured Event 4: Family law disputes
<p>Ten hours of consultation with an Appointed Advisor per Claim concerning the making or pursuit of a claim or application in a court of competent jurisdiction or the response to a claim or application in a court of competent jurisdiction:</p> <ol style="list-style-type: none">for orders relating to the residence of, spending time with, or welfare of, Your children;for orders relating to the property (or liabilities), or maintenance, of You, a dependent or any person with whom You have shared a marriage or domestic relationship; orto enforce any previous order or any written agreement to which You are a party relating to the subject Insured Event 5a and 5b. <p>Cover is limited to a maximum of two Claims during any Period of Insurance.</p>	<p>Divorce applications and proceedings.</p>

Insured Event 5: Consumer contract disputes

What is covered	What is not covered under Insured Event 5: Consumer contract disputes
<p>A dispute arising out of or relating to a written agreement which has been entered into by You for:</p> <ol style="list-style-type: none">buying or hiring Consumer Goods and Services for private use; orprivately selling goods Consumer Goods and Services.	<p>Any Claim arising from or relating to:</p> <ol style="list-style-type: none">loans, mortgages, pay day loans, pensions or any other banking, life or long-term insurance, savings or investments;the sale or purchase of land or buildings;Your business activities, trade, venture for gain, profession or employment;a contract involving a vehicle, aircraft or watercraft or the transportation of goods;cover under an insurance policy;a disputed amount which is less than \$2,000 including GST;debt recovery; orwhere the breach of contract occurred before the Retroactive Date.

Insured Event 6: Tenancy disputes

What is covered	What is not covered under Insured Event 6: Tenancy disputes
<p>A dispute in respect of a Claim for breach of the terms contained within the lease or tenancy agreement applying to Your premises;</p> <ol style="list-style-type: none">against Your landlord or against You (as tenant) by Your landlord;against Your tenant or against You (as landlord) by Your tenant;Pursuit of Your legal right as landlord to recover rent due under a tenancy agreement for Your property.	<p>Any Claim arising from or relating to:</p> <ol style="list-style-type: none">the amount, payment or non-payment of rent or other payments due under the terms of the lease, licence or tenancy agreement between You and Your landlord other than:<ol style="list-style-type: none">Claims for rent abatement arising from damage to or destruction of the place of residence or residential property;Claims arising from natural and unavoidable catastrophes that interrupt the expected course of events and restrict participants from fulfilling obligations under the lease or tenancy agreement;Claims for compensation or damages in respect of a breach of the covenant of quiet enjoyment under the lease or tenancy agreement.the renewal of a lease or tenancy agreement or any dispute arising during a rent review process.

Insured Event 7: Identity theft

What is covered	What is not covered under Insured Event 7: Identity theft
<p>We will cover Your Legal Costs & Expenses incurred as a result of any civil proceedings related to the Fraudulent Use including:</p> <ol style="list-style-type: none">defending an action brought against You by a merchant or collection agency arising from a Fraudulent Use;setting aside any civil judgement wrongly entered against You as a result of the Fraudulent Use;preparing letters to credit reporting bodies to challenge the accuracy or completeness of a consumer credit report provided such inaccuracy is as a result of the Fraudulent Use; orassisting You with the preparation of any legal statements, statutory declarations and affidavits required by police, banks or credit providers or to apply for victims of crime compensation or to provide substantiation of the Fraudulent Use.	<p>Any Claim arising from or relating to:</p> <ol style="list-style-type: none">Fraudulent Use arising from any malfunction of software, IT or cloud services.Any damages caused by a privacy breach or data breach where You have disclosed Personal Information and Identifiers in breach of any law or any agreement for the provision of goods or services including financial services.Costs to re-establish identity or credit records outside of Australia.Unauthorised Use that occurred because You did not follow the terms and conditions of any bank, financial institution or other credit provider for keeping Your Bank Account details and Personal Information and Identifiers safe, or keeping Your personal identification number (PIN) details on Your phone or with Your card or publishing Your Bank Account details and Personal Information and Identifiers online (other than on a website where credit card numbers entered are secured via Secure Sockets Layer (SSL) 128 bit encryption).

Insured Event 8: Online identity theft

What is covered	What is not covered under Insured Event 8: Online identity theft
<p>We will reimburse You for any Pecuniary Losses, up to the limit in the Policy Schedule, incurred by You as a direct result of the Unauthorised Use of Your Bank Account or Personal Information and Identifiers to commit fraud or other crimes online,</p> <p>Provided that You report the matter to the police, and Your bank, credit card issuer and all financial institutions concerned in the transfer of any monies from Your Bank Accounts as soon as You suspect suspicious Online Transactions occurring in respect of Your Bank Accounts.</p>	<p>Pecuniary Losses incurred by You as a result of the use of a Bank Account or credit facility:</p> <ol style="list-style-type: none">used other than exclusively for personal non-business use; oris established with an entity that does not have an Australian Credit Licence. <p>You are not entitled to Legal Costs & Expenses under this Policy in connection with the circumstances that give rise to a claim under this Additional Insured Event 8 where the Legal Costs and Expenses are incurred after We make any payments under this Insured Event 8.</p>

What is not covered under this Policy

(applicable to the whole Policy)

Events excluded from this Policy

You are not covered for any Legal Costs & Expenses in respect of any Claim arising from or relating to:

1. Legal Costs & Expenses that are specified as excluded from cover in each of the tables for an Insured Event;
2. an Event Covered by Another Insurance Policy;
3. any deliberate, wilful, reckless or fraudulent acts or omissions;
4. a dishonest or malicious act or omission;
5. any false, fraudulent or exaggerated Claim;
6. any actual or alleged act, omission or dispute which took place before, or existed:
 - a) at the start of this Policy;
 - b) prior to any subsidiary or associated company or acquired business undertaking being subject to Your management and/or control; and which You knew or ought reasonably to have known could lead to a Claim;
7. an allegation against You involving:
 - a) molestation, sexual assault, assault, violence,
 - b) indecent or obscene materials,
 - c) dishonesty, malicious falsehood or defamation; or
 - d) the unlicensed manufacture of, sale, supply, dealing in or misuse of alcohol
 - e) the illegal manufacture, sale, supply, dealing in or use of drugs;
 - f) illegal immigration or procuring aiding or abetting a person to remain in Australia in breach of their Australian visa;
 - g) racist, pornographic, extremist or otherwise indiscriminate offers, statements or representations; or
 - h) money laundering or bribery offences, corruption, breaches of international sanctions, or any other financial crime activities;
8. defending a Claim in respect of damages for personal injury (other than in relation to Insured Event 1 Personal Injury);
9. patents, copyright, passing-off, trade or service marks, registered designs and confidential information;
10. a dispute with any Related Entity or Related Bodies Corporate;
11. a dispute between a company and its shareholders or between shareholders in a company;
12. a dispute between partners in a partnership;
13. a class action or representative action; including Legal Costs & Expenses payable pursuant to a court order in any class action or representative proceeding;
14. a dispute with Us, the Insurer or the party who arranged this cover;
15. motor vehicle, aircraft and watercraft ownership, hire, use or related activities including without limitation the loading/unloading or transportation of goods and parking related offences (other than in relation to Insured Event 1 Personal Injury);
16. an Insolvency Event where You are the insolvent party;
17. Your business activities, trade or venture for gain or any professional advice or professional activities;
18. franchise or agency agreements;
19. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or radioactive, toxic explosive or other hazardous properties of any explosive; or an event which is required to be insured under a nuclear energy liability policy issued by the Nuclear Insurance Brokers Association of Australia, or any other group or pool of insurers;
20. radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
21. war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
22. pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed;

23. 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, funding, preventing or suppressing terrorist action. If We allege that by reason of this exclusion any liability or loss is not covered by this Policy, You will bear the burden of proving the contrary;
24. pollution, seepage, discharge, dispersal, release or escape of any solid, liquid (other than water from a property that adjoins Your property), gaseous or thermal irritant or contaminant including, but not limited to, smoke, vapours, soot, dust, fibres, fungi, mould, fumes, acids, alkalis, chemicals and waste (including but not limited to material to be recycled, reconditioned or reclaimed) or contamination of any kind;
25. Construction Services;
26. an order of any government, public or local Authority to carry out work;
27. planning or environmental Laws;
28. subsidence, land heave, land slip, mining, quarrying or the movement of land;
29. damage to property arising directly or indirectly out of or in any way connected with:
 - i. asbestos, asbestos fibres or derivatives of asbestos;
 - ii. cost and expense for cleaning up or removal of any asbestos, asbestos fibres or any derivatives of asbestos; or
 - iii. asbestos used or removed during or as part of construction, additions, alterations and repairs to residential, commercial and industrial properties;
30. personal injury arising directly or indirectly out of or in any way connected with the inhalation of, or fears of the consequences of exposure to or inhalation of, asbestos, asbestos fibres or derivatives of asbestos;
31. any software, stored program, computer, device or system failing (or partly failing) resulting in loss of, alteration to, corruption of or unauthorised disclosure of any data;
32. confiscation, nationalisation, compulsory purchase, requisition, destruction of or restrictions or controls placed on or damage to property by or under the order of any government or public or local Authority;
33. gambling or gambling activities;
34. any Unauthorised Use of Your Personal Information and Identifiers by a ny member of Your Family or anyone acting in concert with Your Family< or

35. any Unauthorised Use of Personal Information or Identifiers of a member of Your Family by another member of Your Family or anyone acting in concert with them.

Liabilities excluded from this Policy

You are not covered for liabilities arising from or relating to:

1. Legal Costs & Expenses incurred without Our consent;
2. compensation for loss or damage arising from injury or damage to goods, property or persons;
3. taxes, levies, duties, fines, penalties, damages, aggravated damages, exemplary damages interest;
4. the payment of any money claimed for goods, loans or other property or any financial loss;
5. economic loss of any type including consequential loss or other benefit obtained as a result of Your identity being stolen;
6. the cost of repair, reinstatement or replacement of property;
7. product recall costs;
8. You entering into any form of litigation funding;
9. You acting against or differently from the reasonable advice of the Appointed Advisor;
10. Legal Costs & Expenses of Insured Events 4 Inheritance law disputes and 5 Family law disputes, other than up to 10 (Inheritance law disputes) or 2 (Family law disputes) hours of consultation with an Appointed Advisor;
11. any payment pursuant to an order for security of costs that is in excess of \$25,000 per Claim;
12. Legal Costs & Expenses of the other party to any proceedings brought or defended by You where You abandon the pursuit or defence of the Claim or refuse or decline to retain the Appointed Advisor to pursue or defend the Claim;
13. legal fees and disbursements paid or payable by an insurer under an insurance policy other than this Policy shall not be drawn into contribution with such other insurance; and
14. Legal Costs & Expenses incurred by You:
 - a) where You refuse or decline to retain the Appointed Advisor; and
 - b) after You terminate the engagement of the Appointed Advisor.

Policy conditions

Where the Insurer's risk is affected by Your failure to comply with the Policy conditions, We can cancel this Policy, refuse a Claim, reduce the amount of the Claim payment 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 any change in circumstances concerning Your Claim, 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 including by using all reasonable efforts to settle any Claim.

2. Our right to choose an Appointed Advisor

- a) We shall choose and specify an Appointed Advisor, who shall be retained by You for Your Claim.
- b) Where there is a Conflict of Interest between You and Our interests identified by an Appointed Advisor, We will offer to appoint an alternative representative from Our panel of lawyers to act as the Appointed Advisor.
- c) If You dismiss the Appointed Advisor without good reason, or withdraw from the Claim without Our written consent, or if the Appointed Advisor refuses to continue acting for You, cover for the Claim will end at the time the claim is withdrawn or the engagement of the Appointed Advisor is terminated as the case may be.

3. Access to information

- a) You must agree to Us and/or Our agent having access to the Appointed Advisor's file relating to Your Claim for auditing, quality, policy coverage and cost control purposes.
- b) You will authorise and direct the Appointed Advisor to:
 - i. provide Us, as soon as reasonably possible, with their opinion on the merits of the Claim, their strategies and expected timeline to resolve the Claim and their detailed estimate of Your Legal Costs & Expenses and opponent's costs of the Claim; and
 - ii. keep Us fully updated during the Claim:
 - A. on the progress of the Claim, including any offers to settle;
 - B. of any change in their views on the Reasonable Prospects of the Claim;
 - C. of any change to their estimate of Your Legal Costs & Expenses;
 - D. estimated costs potentially recoverable from an opponent at the time of a settlement;
 - E. estimated costs potentially payable from an opponent at the time of a settlement; and
 - F. at our request provide us with a Claim Value Determination at Our cost.

4. Settlement

- a) Where the Legal Costs & Expenses for the Claim are likely to exceed the Claim Value Determination the Insurer can settle Your Claim by paying You the reasonable value of the Claim Value Determination subject to the Limit of Indemnity.
- b) You must **not** negotiate, settle a Claim, or agree to pay Legal Costs & Expenses without Our prior written consent which shall not be unreasonably withheld.
- 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 associated with this Claim.

5. Lawyer's opinion

If at any time We determine that Your Claim does not have, or no longer has Reasonable Prospects based on the opinion of the Appointed Advisor You may request Us to obtain, at Your cost, an opinion from a lawyer of at least 10 years standing selected by You from Our legal panel and that lawyer shall be engaged to provide an opinion on the merits of Your Claim. If the lawyer determines the Claim has Reasonable Prospects We will reimburse You the legal costs for that opinion and agree to the appointment of that lawyer as Your new Appointed Advisor to conduct the Claim and incur reasonable Legal Costs & Expenses in the Claim.

6. Other Insurance

- a) The Insurer will not pay more than their fair share for any Claim covered by another policy, or any Claim that would have been covered by any other policy if this Policy did not exist.
- b) It is an inherent requirement for any Claim under this Policy that You have not arranged insurance cover for legal liability in respect of the Insured Events. If You have legal liability insurance cover for an Insured Event You are not entitled to make a Claim for Legal Costs & Expenses under this Policy in respect of the event and You will not be entitled to cover for Legal Costs & Expenses incurred in connection with a Claim arising out of the event or loss or damage caused by the event.
- c) You may be entitled to cover for Your Claim under an insurance which has been arranged for You by other persons (**Other Insurance**). In the event You are Insured under such Other Insurance Your cover under this Policy shall be excess to that Other insurance over the applicable limit of indemnity of that Other Insurance but subject always to the terms and conditions of this Policy.

7. Your obligations to be truthful and honest

You must at all times be entirely truthful and open in any evidence, disclosure or statement You give to the Appointed Advisor and/or Us and shall act with complete honesty and integrity when making and pursuing or defending Your Claim.



8. Cancellation

- a) This Policy may be cancelled by You giving written notice to Us at any time.
- b) This Policy may be cancelled by the Insurer in accordance with the *Insurance Contracts Act 1984* (Cth).
- c) Upon cancellation by You a refund of Premium will be allowed, pro-rata for the unexpired portion of the Period of Insurance and less an administration fee equal to 10% of the total Premium and less any taxes and duties We cannot recover. There will be no pro-rata refund if there has been any notification of a circumstance or Claim.
- d) It is a condition of this contract of insurance that You pay the Premium and the Insurer may take steps to cancel the contract of insurance for non-payment of the Premium.

9. Change in circumstances

You must give written notice as soon as possible to Us of any change in any of the facts or circumstances existing at the commencement of this Policy which materially changes the nature or extent of the risk insured by this Policy.

10. Legislation and choice of law

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with the Law of the Commonwealth of Australia and any disputes relating thereto shall be submitted to the exclusive jurisdiction of the courts of such state or territory in which the policy is issued. If no place of issue is shown in the Policy Schedule it is agreed that the place of issue is Sydney, New South Wales, Australia.

11. Preventing Our right of recovery

If You have agreed not to seek compensation from another person who is liable to compensate You for any loss, damage or liability arising from an Insured Event, We will not cover You under this Policy for Legal Costs & Expenses of seeking to recover compensation for that loss or damage.

12. Headings, singular form

The titles of paragraphs, clauses, provisions or endorsements of or to this Policy are intended solely for convenience and reference and are not deemed in any way to limit or expand the provisions to which they relate and are not part of this Policy. Whenever the singular form of a word is used herein, the same shall include the plural when required by context.

13. Entire agreement

By acceptance of this Policy, You agree that this Policy embodies all agreements between You and Us relating to this Policy. Notice to any agent or knowledge possessed by any agent or by any other person shall not affect a waiver or a change in any part of this Policy or stop Us from asserting any right under the terms of this Policy; nor shall the terms of this Policy be waived or changed, except by endorsement issued to form a part of this Policy.

14. Transferring Your rights

You cannot transfer Your rights under this Policy.

15. Waiver

If We waive any right or breach any term of this Policy, this will not waive any other right or later breach.

16. Other parties and interest

We will not indemnify any person or entity that is not specified in the Policy Schedule.

17. Waiver, surrender of rights, contribution or indemnity

The Insurer will not compensate You for any loss or damage that is covered by this Policy where;

- a) another person or party would be liable to compensate You, or hold You harmless, for part of or all of that loss or damage; and
- b) You have agreed with that person or party, either before or after the inception of this Policy, that You will not seek recovery from them.

18. Subrogation

If the Insurer makes a payment under this Policy to You or on Your behalf then, subject to the *Insurance Contracts Act 1984* (Cth) as amended from time to time, the Insurer will be subrogated to all of Your rights of recovery against all persons and You must, at the Insurer's request and expense, take all reasonable steps and provide all assistance reasonably necessary to assist the Insurer in the exercise of its rights.

19. Representation

By entering into this contract of insurance You agree to instruct each Appointed Advisor to disclose to Us any information they receive in respect of Your Claim whenever and from wherever source it is obtained and You agree to release that information to Us on the basis that We claim common interest privilege in respect of all documents disclosed.

Claims procedure

In the first instance, contact the ARAG LegalAssist helpline. The helpline will be able to consider the broad circumstances and either:

- a) provide You with general information about Your legal rights; and/or
- b) refer You to the ARAG LegalAssist Document Centre.

Telling Us about Your Claim:

1. If You need to make a Claim, You must notify the Claims Administrator during the Period of Insurance as soon as practicable upon becoming aware of any Claim. You are required to immediately notify the Claims Administrator of any potential Claim or circumstances which may give rise to a Claim. If You are in doubt whether a matter constitutes a notifiable Claim or circumstance, You should contact Us as well.
2. Under no circumstances should You instruct Your own lawyer or accountant as We will not pay any costs incurred without Our agreement.
3. You can lodge a Claim or request a claim form over the phone by calling Us on (02) 8066 0162 between 9am – 5pm on weekdays (except public holidays) in the state of the Claims Administrator.
4. Alternatively, You can download a claim form at www.arag.com.au/contact-us/ and submit a completed claim form and supporting documentation to the Claims Administrator by emailing claims@arag.com.au. Further details are set out in the Claim form itself.



What happens next?

1. The Claims Administrator will send You a written acknowledgement following Your Claim notification confirming Your Claim number and requesting any further information (if applicable).
2. We will only meet Your Legal Costs & Expenses of the Claim which has been agreed in advance by Us as to both amount and purpose. If You disagree with Our decision, You can refer the matter for review under the Dispute Resolution Process.
3. Upon receiving all the information needed to assess the availability of cover under this Policy, We will undertake this assessment and will write to You either:
 - a) confirming cover under the terms of this Policy and confirming the appointment of a qualified representative, being an Appointed Advisor who will promptly progress the Claim on Your behalf; or
 - b) if the Claim is not covered, explaining why and advise whether We can assist in another way.
4. Once Your Claim has been accepted by Us in accordance with the terms of this Policy, We will choose and specify an Appointed Advisor from one of Our panel of legal advisors or accountants who shall be retained by You to handle Your matter.
5. When an Appointed Advisor is appointed by Us they will try to resolve Your dispute without delay, arranging mediation whenever appropriate.
6. We will check on the progress of Your Claim with the Appointed Advisor from time to time. Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is set by the courts.
7. You are responsible for all Legal Costs & Expenses including adverse costs if You withdraw from the legal proceedings without Our written agreement. Any Legal Costs & Expenses already paid under this Policy will need to be reimbursed by You.

Meaning of Words & Terms

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

Appointed Advisor	The lawyer, accountant, mediator or other advisor as elected and arranged by Us, who shall be retained by You for Your Claim.
ARAG	ARAG Services Australia Pty Ltd (ABN 14 627 823 198).
ATO	The Australian Tax Office or such other government or governmental department or other body who is charged with the administration of any Commonwealth tax Laws.
Australian Credit Licence	A credit licence issued by the Australian Securities and Investments Commission pursuant to the <i>National Consumer Credit Protection Act 2009</i> (Cth).
Authority	A government or government department or other body, a governmental, semi-governmental or judicial person or a person who is charged with the administration of any Law.
Bank Account	A debit or credit account opened with an authorised deposit taking institution (ADI) at a branch of an ADI in Australia in Your name and used solely for personal use.
Claim	A present claim, action, proceeding or demand made against You or being pursued by You, however it arises in respect of an Insured Event.
Claims Administrator	Proclaim Management Solutions Pty Ltd (ABN 74 087 666 484) of Level 9, 271 Collins Street, Melbourne VIC 3000
Claim Value Determination	A determination by the Appointed Advisor of the financial amount You are likely to save or recover in a Claim.
Conflict of Interest	A relationship or circumstance involving the Appointed Advisor; including but not limited to a professional relationship; a personal relationship; or a monetary interest in any party to the dispute except You.
Construction Services	Construction Services means: <ul style="list-style-type: none"> (i) the design, project management, construction or erection of new buildings, spas and swimming pools; (ii) alterations, additions, extensions, refurbishment, repairs, replacement, reinstatement conversion or demolition of pre-existing buildings or structures and services in or connected to those building and structures, where the total cost of works exceeds \$50,000; (iii) certification of any building or construction works; (iv) construction, erection or repair of spas and swimming pools; landscaping or gardening services over the value of \$50,000 per project; (v) the use of a product in situations where it does not comply with the requirements of the Building Code of Australia or the National Construction Code published by the Australian Building Codes Board.
Corporations Act	<i>Corporations Act 2001</i> (Cth)
Consumer Goods and Services	Goods or Services of any kind ordinarily acquired for personal, domestic or household use or consumption.
Document Centre	A document centre that provides access to a variety of helpful legal document templates and examples drafted by independent lawyers and not ARAG or the Insurer, for use by ARAG's policyholders.

Event Covered by Another Insurance Policy	An event which causes loss or damage or results in a prosecution and You are entitled to make a claim under an insurance policy for that loss or damage or for loss or damage You cause or for payment of any penalty arising in connection with the event and/or Legal Costs & Expenses of that prosecution.
Excess	The amount You must pay for each Claim under the Policy, as We may direct, which amount is not covered by the Policy.
Family	You, Your partner and relatives that permanently live with You in the same household at Your main residence in Australia and for whom the Premium for this Policy has been paid.
First Period of Insurance	The Period of Insurance of Your first private legal expense insurance Policy with ARAG provided that the insurance was renewed continuously every year up to the date of this Policy begins.
Fraudulent Use	Unauthorised Use of Your Bank Account or Personal Information and Identifiers to commit fraud.
GST	The definition given to that term in the <i>A New Tax System (Goods and Services Tax) Act 1999 (Cth)</i> .
Insolvency Event	<p>In relation to a party (insolvent party) means the happening of any one or more of the following events:</p> <ol style="list-style-type: none"> 1) the insolvent party ceases or takes steps to cease to conduct its business in the normal manner; 2) the insolvent party enters into or resolves to enter into any arrangement, composition or compromise with or assignment for the benefit of its creditors or any class of them; 3) the insolvent party is unable to pay its debts when they are due or is deemed under the Corporations Act to be insolvent; 4) a liquidator or provisional liquidator is appointed to the insolvent party or jurisdiction a receiver, receiver and manager, official manager, trustee or similar official is appointed over any of the assets or undertakings of the insolvent party; 5) an application or order is made or a resolution is passed for the winding up of the insolvent party; 6) a Court declares that the insolvent party: <ol style="list-style-type: none"> a. is unable to pay their debts; or b. is declared bankrupt; 7) the insolvent party enters into a debt agreement with its creditors under Part IX of the <i>Bankruptcy Act 1966 (Cth)</i>; or 8) any act or event analogous or having a substantially similar effect to any of the events specified in paragraphs 1) to 7) inclusive of this definition.
Insured Event	The incident or the first of a series of incidents which may lead to a Claim under this Policy. Only one Insured Event shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.
Insurer	HDI Global Specialty SE, a company registered in Germany acting through its Australian Branch (ABN 58 129 395 544)
Investigation	Responding to an official audit, investigation, inquiry or review of returns lodged with the ATO.
Laws	Any applicable statute, regulation, by-law, ordinance, policy or subordinate legislation in force from time to time in Australia, whether made by a State, Territory, the Commonwealth or a local government, and includes the common law and equity as applicable from time to time, and any mandatory standards or industry codes of conduct.

Legal Costs & Expenses	<p>1) Reasonable and necessary legal costs, charges, court fees, expert reports and witness fees and expenses reasonably and proportionately incurred by the Appointed Advisor agreed in advance by Us.</p> <p>2) In civil Claims, the other side's legal costs, fees and expenses where You have been ordered by the court to pay them or where You pay them with Our agreement.</p> <p>3) Reasonable accountancy fees reasonably incurred under Insured Event 3 tax protection by the Appointed Advisor and agreed by Us in advance.</p> <p>But excludes any such costs, charges, fees and expenses recovered by You or any costs to prove a Claim.</p>
Limit of Indemnity	The limit of indemnity shown on Your Policy Schedule which represents the maximum sum the Insurer will pay in connection with any Claim under this Policy.
Material Times	The period where the Insurer agrees to pay Your Legal Costs & Expenses.
Occurrence	An event which results in Personal Injury or death that is neither expected or intended from Your standpoint.
Online Transaction	<p>The creation of legal rights and obligations between You and a third party online including whereby someone buys or sells a good or service or offers a trial service over the internet but excludes:</p> <p>1) the electronic transfer of funds; and</p> <p>2) services provided by a third party used to validate the execution of contracts by an electronic communication or electronic signature (however described), or a unique identification in an electronic form, or a particular method to be used in relation to an electronic communication to identify the originator of the communication and to indicate the originator's intention in respect of the information communicated; and</p> <p>3) document automation services, contract management services or provision of legal or commercial documents for Your use.</p>
Pecuniary Loss(es)	<p>Pecuniary losses are losses that occur while using the internet due to unauthorised intentional acts of a third person and in the case of:</p> <p>Insured Event 8 the debiting of Your Bank Account as a result of the Unauthorised Use or payment of debts resulting from the Unauthorised Use, provided such amount is unable to be recovered by Your bank or other relevant financial institution provided such pecuniary loss exceeds \$100.</p> <p>The maximum amount we will pay for Pecuniary Loss(es) is listed in the Policy Schedule.</p>
Period of Insurance	The period of insurance specified in the Policy Schedule. (the Period of Insurance shall otherwise expire on earlier cancellation of this Policy.)
Personal Information and Identifiers	Personal information (as that is defined in the Privacy Act 1988, health information, credit information, tax file numbers and medicare numbers, identity authentication elements (including user name, log-in data, passwords, IP-addresses, email addresses, credit card data, digital fingerprint) and other identification information and includes identification information such as postal address, telephone number, identity card, passport details, driver's licence, vehicle registration certificate.
Personal Injury	Bodily injury, death, sickness, disease, illness, disability, and/or resultant mental anguish and/or mental injury from physical injury to Your body.
Policy	This legal expense insurance policy wording, Your application for this Policy, the Policy Schedule and any endorsements.
Policy Schedule	The policy schedule or renewal schedule attached to this Policy.
Premium	What You pay Us to insure You, being the cost of Your Policy.
Privacy Act	Privacy Act 1988 (Cth)

Reasonable Prospects	<p>In relation to civil Claims means:</p> <p>(i) where You are pursuing a Claim it is more likely than not that:</p> <p>A. You will obtain a judgment for more than the Legal Costs & Expenses You are likely to incur to pursue the Claim; and</p> <p>B. You will receive the judgment monies from the person You are pursuing.</p> <p>(ii) where You are defending a Claim:</p> <p>A. in respect of Insured Event 5 consumer contract disputes, it must be more likely than not the Claim will be defeated in its entirety; and</p> <p>B. in all other Claims it is more likely than not that You will reduce the amount claimed by more than the Legal Costs & Expenses You are likely to incur defending the Claim.</p> <p>In relation to criminal proceedings means:</p> <p>(i) where You are pleading not guilty it is more likely than not that You will not be convicted; and</p> <p>(ii) where You are pleading guilty it is more likely than not that:</p> <p>A. the penalty imposed will be less than the penalty that would be imposed if You pleaded not guilty and were convicted; and</p> <p>B. the Legal Costs & Expenses which will be incurred by You will not be more than the discount on penalty for the plea of guilty.</p> <p>In respect of Insured Event 3 the ATO has confirmed in writing its intention to carry out an Investigation or tax audit of Your personal tax affairs.</p> <p>In respect of Insured Event 4 You are in a personal relationship and have an entitlement pursuant to Laws to make a claim in respect of matters specified in Insured Event 4.</p>
Related Bodies Corporate	The definition given to that term in the Corporations Act.
Related Entity	The definition given to that term in the Corporations Act.
Retroactive Date	The retroactive date as set out in the Policy Schedule and is the date from which You have held private legal expense insurance continuously with ARAG or a date in the past from which the Insurer has agreed to cover You.
Unauthorised Use	Use without Your permission and includes use which is unapproved, inappropriate, unlawful and/or criminal or use outside the scope of any authorisation You have given.
We/Us/Our	ARAG acting on behalf of the Insurer under a binding authority agreement.
You/Your /Insured	The individual named in the Policy Schedule as the Insured and includes Your Family where the Policy Schedule specifies Insured includes Family.

Disclaimer: ARAG Services Australia Pty Ltd (ABN 14 627 823 198) (ARAG) has been granted delegated authority by the Insurer to enter into, vary or cancel policies and handle claims on their behalf. In providing these services, ARAG acts on behalf of the Insurer and not as Your agent. ARAG is authorised to provide financial services in accordance with its Australian Financial Services Licence (AFS Licence number 513547). Any advice provided by ARAG in relation to this product is general in nature and does not take into account Your individual circumstances. The Insurer is detailed in Your Policy documents. All enquiries should be addressed to ARAG.

Any advice contained in this document is general advice only and has been prepared without considering Your individual objectives, financial situation or needs. Before purchasing or renewing a product We recommend that You consider if it is suitable for Your circumstance and read the Policy terms and conditions.