

SUPPORT SERVICES AND LEGAL COVER

HOW-TO-GUIDE

Introduction

The GCMA's Personal use support services and legal cover package has been provided by Howden/ARAG and provides GCMA members with personal legal advice, support and insurance.

The Policy was launched in January 2024 and can be accessed by all FULL and AFFILIATE members of the association.

Package Overview

Please find below an overview of the services available to you as part of this support package:

- **Protection for legal costs arising from a variety of circumstances (See full policy for details).**
- **24/7 legal advice helpline on personal legal matters.**
- **Tax advice helpline.**
- **Counselling Assistance helpline for you and your family.**
- **Full suite of online consumer legal documents, including a free Will.**

Helplines

Legal and tax advice: 0344 571 7976 (Law Express)

Identity theft resolution: 0333 000 2083

Counselling assistance: 0333 000 2082

Watch Video for help: [ARAG Legal Advice Helpline Video](#)

SUPPORT SERVICES AND LEGAL COVER

HOW-TO-GUIDE

ARAG Document Centre

You can also access extra support via an Online Document Centre. The ARAG Document Centre is where you can find many different documents, Guides and Factsheets. You can also Start a New Claim, find all the Helpline phone numbers and access the free Will writing service. You must first Register an account and then Log In to access this.

How to Register and Log In – to access the Document Centre & Free Will

- 1. Go to: www.araglegal.co.uk**
- 2. On ARAG Home page click on any of the yellow [Access here](#) tiles at the bottom of the page.**
- 3. On the next page, click the appropriate [Access here](#) button for Legal Documents, Legal Advice, etc. This will take you to a page with lots of information so click [Access your documents here](#).**
- 4. This will take you to the LOG IN page. On the left-hand side of the screen, it says DON'T HAVE AN ACCOUNT? Click here to 'sign up' and follow the on-screen instructions.**
- 5. Enter the Voucher Code: [AFE48BBE98B5](#) and add your personal email address and tick the Disclaimer box**
- 6. A no-reply email will be sent to the email address you gave to verify. Within the email, click the 'Verify' link.**
- 7. A new window will open requesting you to create a password. Complete and continue.**
- 8. You will arrive at the ARAG home screen, where it says Explore documents at the top left. If you need help and would like to talk to someone at ARAG about information on the website, call: 01275 378 704**

SUPPORT SERVICES AND LEGAL COVER

HOW-TO-GUIDE

How to make a Claim (Including Legal Expenses)

If you need to make a legal expenses insurance claim please follow the step by step guide below. You will need to provide the following to the claims team to gain access.

- 1. GCMA Policy Number: 519177**
- 2. Your GCMA Membership number**

Claims procedure Step By Step (Provided by Howden/ARAG)

Telling us about your claim

- 1) If an insured needs to make a claim, they must notify us as soon as possible.**
- 2) If an insured instructs their own solicitor or accountant without telling us, they will be liable for costs that are not covered by this policy.**
- 3) A claim form can be downloaded at www.arag.co.uk/newclaims or requested by telephoning ARAG on 0330 303 1955 between 9am and 5pm weekdays (except bank holidays).**
- 4) The completed claim form and supporting documentation can be sent to us by email, post or fax. Further details are set out in the claim form itself.**

SUPPORT SERVICES AND LEGAL COVER

HOW-TO-GUIDE

What happens next?

- 1) We will send the insured a written acknowledgement by the end of the next working day after receiving their claim form.**
- 2) Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to the insured either:**
 - a) confirming cover under the terms of this policy and advising the insured of the next steps to progress their claim; or**
 - b) if the claim is not covered, we will explain in full the reason why and advise whether we can assist in another way.**
- 3) When a representative is appointed, they will try to resolve the insured's dispute without delay, arranging mediation whenever appropriate.**
- 4) We will check on the progress of the insured's 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 decided by the courts.**

Watch Video for further info: [ARAG -Advice on How to Claim Video](#)

Important Information to know:

The Master Policyholder = Golf Club Managers' Association

GCMA Policy Number: 519177

Document Centre Voucher Code: AFE48BBE98B5