



## Case Study - Consumer Rights - *Car purchase*

Mike is an accountant. He bought a second-hand car, which came with a comprehensive warranty. When the car developed a fault which rendered it unusable, Mike approached the local garage that sold him the car; they said the problem was a manufacturer's issue and the fault was not covered under their warranty. They offered to fix it at a cost, but Mike did not feel that he should pay for the repairs.

The car was essential for Mike to travel to and from work, and he was concerned about protracted negotiations with the supplier, so he contacted his insurer for assistance – he was directed to the **legal helpline provided by ARAG as part of his policy.**

The legal advice line (which provides 24hr access to a legal adviser) supported Mike with communication to the supplier to help mediate a solution. However, the supplier dug their heels, so Mike contacted the Legal Adviser for a second time to discuss the escalating situation. He was advised by the Legal Adviser to make a **contract dispute claim** through his **Legal Expenses Insurance** against the supplier, which he did there and then.

It did not take long for the claim to be assessed, and a solicitor appointed to support Mike – it took one letter from the solicitor to the supplier for the supplier to agree to fix the fault at no cost to Mike.

The whole process only took a few weeks, and Mike got his car back fixed.



### Legal Advice Helpline

If you are having an issue with a supplier our experienced telephone advisers can provide practical advice, suggest next steps and guide you through the legal process, **24 hours a day, 365 days a year.**



### Online Legal Documents & Guides

**ARAG Businesslaw** contains a range of how-to business and legal step-by-step **tools, guides, document templates,** interactive checklists, infographics and videos.



### Make a Claim

Our policyholder was right to contact their legal expenses insurance to discuss **mediation in the first instance.** However, they needed to make a claim against the company to pursue **corrective action.**