

Overview of differences in legal representation insurance

	 ARAG	 DAS
Stacked modules	Yes	Yes
Discount for exclusion of labour disputes	Yes, from Module C	No
Amount of cover for external costs (if the case is not handled by an ARAG or DAS lawyer): <ul style="list-style-type: none"> - Traffic cases - All other matters within Europe - Outside Europe 	Unlimited in the Netherlands Choice: € 15,000, € 25,000 or € 50,000 € 10,000	Unlimited in Europe + Mediterranean countries Choice: € 30,000 or € 60,000 € 10,000
Free Choice of Legal Representation Provider If you wish to choose your own legal representation in court or administrative proceedings, while the deployment of an attorney is not mandatory for those proceedings.	Choice: <ul style="list-style-type: none"> - € 3,000 - € 6,000 or - € 12,000 for all costs of those proceedings, such as the attorney's fees, VAT, court registry fees and legal costs. 	€ 6,050 in fees of legal representative (including office expenses) With limitation for <ul style="list-style-type: none"> - Labour conflicts € 3,025 - Administrative law conflicts € 3,630
Excess	€ 250	€ 250
Deductible (minimum interest) The interest is the sum which the case concerns.	<ul style="list-style-type: none"> - € 0 with traffic cases - € 175 with other cases 	<ul style="list-style-type: none"> - € 0 with traffic cases and injury outside traffic - € 110 with contractual conflicts concerning vehicles - € 175 with other conflicts
Differences in scope of cover: <ul style="list-style-type: none"> - Criminal cases outside traffic - Damage to personal property 	Europe Europe	World World

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Differences in scope of cover:	<ul style="list-style-type: none"> - Vehicles: repair/towage/transport contracts - Holiday - Health and injury - Health and contracts, Social insurance, Pensions, Goods and services, Education, Financial institutions, Unpaid manager of an association or foundation - Law of inheritance, Law of persons and Government matters relating to persons - Salaried employment and civil servants 	<ul style="list-style-type: none"> Europe Europe Europe Europe Europe Europe 	<ul style="list-style-type: none"> World World World European Union + Norway and Switzerland The Netherlands European Union + Norway and Switzerland
Child alimony		No	Yes, waiting time applies
Voluntary work and social positions		Yes	Yes
Temporary rental of own home in NL		No	Yes
Divorce mediation with Module D Fiscal and Property		No	Yes
Managing Director according to the Articles of Association		Standard insurance with coverage amount € 15,000	Not co-insured
Deposit		€ 50,000	€ 60,000

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Premium for the most common forms of cover chosen:	Module A Traffic + B Consumers and Housing + C Work For a home-owner	€ 185 per year with an external costs maximum of € 25,000	€ 204.95 per year with an external costs maximum of € 30,000
	Module A + B (excluding work but including social insurance and pensions) and with no owner-occupied housing.	€ 130 per year with an external costs maximum of € 25,000	€ 105.60 per year with an external costs maximum of € 30,000
Pleasure craft with a new value in excess of € 200,000 co-insured?		No	Yes
Aircraft co-insured?		No	Yes
For more information, please visit the website.		Legal representation ARAG	Legal representation DAS