

Rias Car Insurance

Policy Summary

This is a summary of the cover provided under the Rias Car Insurance policy. The full terms and conditions of the cover can be found in the car insurance policy booklet when you take out Rias car insurance and is also available on request or on our website www.rias.co.uk/car_insurance. It is important that you read the policy document carefully when you receive it. You should also refer to your quotation and policy schedule, which indicates the level of cover that applies to your own policy.

The policy is based on the answers you gave us on proposal or which is shown in a statement of fact. You must tell us of any changes to the answers you have given.

Who provides your cover

Rias' car insurance is an annual contract. Your insurance is provided by Ageas Insurance Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

Main features and benefits	Significant exclusions or limitations	Policy Section
<p>Damage to your car</p> <p>Damage to the car caused by accidental or malicious damage, or vandalism.</p>	<p>The excess as shown in the policy schedule and any additional excesses for younger or inexperienced drivers.</p> <p>Damage caused by a member of your immediate family, or a person living in your home taking the car without your permission is excluded.</p>	<p>A</p>
<p>Windscreen and window glass</p> <p>The cost of repairing or replacing the windscreen or any window glass in the car, broken during the period of insurance.</p> <p>The cost of any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.</p>	<p>You are liable for the first £60 of any claim for replacement windscreen and window glass.</p> <p>The total claims limit for replacement is reduced to £100 if an agreed approved glass company is not used (after deduction of the policy excess).</p> <p>You are liable for the first £15 for any repair if an agreed approved glass company is not used.</p> <p>Mechanical or electrical breakdown or breakages to sunroof and hood mechanisms are excluded.</p>	<p>B</p>
<p>Damage to your car by fire or theft</p> <p>Loss of (or damage to) the car caused by fire, theft or attempted theft.</p>	<p>You are liable to pay the compulsory excess.</p> <p>The cost of replacing or repairing the car's audio, navigation and entertainment equipment is restricted to £300 for permanently fitted equipment that was not included as original by the manufacturer.</p> <p>All loss or damage is excluded when no one is in the car, unless all doors and windows are closed and locked and all keys or devices used to lock the car are removed and the car is secured.</p>	<p>C</p>

Main features and benefits	Significant exclusions or limitations	Policy Section
<p>Personal Accident</p> <p>Accidental death or injury whilst getting into, getting out of or travelling in a car.</p>	<p>Restricted to £10,000 for any one accident and not more than £5,000 for any one person for any one accident.</p>	<p>D</p>
<p>Medical Expenses</p> <p>If you or anyone in the car is injured in an accident involving the car.</p>	<p>Up to £300 for each injured person.</p>	<p>E</p>
<p>Personal Belongings</p> <p>Personal belongings in the car that are lost or damaged following an accident, fire or theft.</p>	<p>Up to £150 per person per incident.</p> <p>Excludes cover for money, business goods and telephones.</p>	<p>F</p>
<p>Driving other cars</p> <p>Driving other cars that do not belong to you, and are not hired or leased to you.</p>	<p>Cover only applies to the policyholder and if shown on the certificate of motor insurance.</p> <p>Third Party Only cover is provided.</p> <p>Cover is provided within the geographical limits only.</p>	<p>G</p>
<p>Liabilities to Third parties</p> <p>Legal liability for the death of or injury to any person or damage to property.</p>	<p>Limit of £20 million for third party property damage.</p> <p>Limit of £5 million for costs and expenses.</p> <p>Loss of (or damage to) property owned by (or in the care of) the person who is claiming cover under this section.</p>	<p>G</p>
<p>Driving in the EU</p> <p>Legal liability to others whilst you (or any driver covered on your policy) are using the car.</p>	<p>Comprehensive cover is provided for a period up to 90 days in any period of insurance.</p>	<p>H</p>
<p>Replacement locks</p> <p>Replacement of keys, lock transmitter or entry card if lost or stolen.</p>	<p>Up to £500 towards the cost of replacement.</p> <p>You are liable to pay the first £100 of any claim.</p>	<p>I</p>

Extra cover options – when you take out car insurance, you can choose to take any of the following extra options:

Optional cover		
This section only applies if shown on your quotation and policy schedule		
Main features and benefits	Significant exclusions or limitations	Section Heading
<p>Excess Protection</p> <p>Reimbursement of your excess up to the Sum Insured following an insured incident during the period of insurance where no recovery can be made from a Third Party.</p> <p><i>Provided and Underwritten by Ageas Insurance Ltd.</i></p>	<p>A maximum of two claims in the period of insurance can be made.</p> <p>Any claim where the total cost or repair/replacement of the insured car does not exceed your excess under your Motor Car Insurance Policy.</p> <p>Any excess which is recoverable from a Third Party.</p> <p>Any excess in respect of personal effects, accessories, glass or audio/visual equipment (such as car phone, satellite navigation systems, CD or cassette player, radios etc).</p> <p>Up to a maximum amount of £300 payable by us in respect of any one claim during any period of insurance.</p>	<p>What is covered</p> <p>What is not covered</p> <p>What is not covered</p> <p>What is not covered</p> <p>Sum Insured</p>

Optional cover			
This section only applies if shown on your quotation and policy schedule			
Main features and benefits	Significant exclusions or limitations	Max. claims limit	Policy reference
<p>Motor Legal Expenses</p> <p>We will appoint a solicitor to act for you that specialises in the relevant area of law</p> <p>We will negotiate:</p> <ul style="list-style-type: none"> • Uninsured loss recovery • Personal injury • Motor prosecution defence • Motor contract disputes • Vehicle cloning • Motor insurance database disputes <p><i>Underwritten by Ageas Insurance Limited and provided by Arc Legal Assistance Limited.</i></p>	<ul style="list-style-type: none"> • Any claim reported to us more than 180 days after the incident occurred. • Any legal costs that you pay or agree to pay before the claim is accepted. • For claims made under contract disputes the contract in dispute must have been entered into after the insurance started. • There must be more than a 50% chance of winning the case and achieving a positive outcome. 	<p>£100,000</p>	<p>Motor Legal Expenses policy wording</p>

Optional cover

This section only applies if shown on your quotation and policy schedule

Main features and benefits	Significant exclusions or limitations	Section Heading
<p>Replacement Car cover</p> <p>Provides a hire car for up to 21 continuous days to ensure you stay mobile following an insured incident, where settlement cannot be recovered from a third party, which renders the insured car a total loss or where the insured car is stolen and remains unrecovered.</p> <ul style="list-style-type: none"> We provide a domestic saloon or hatchback with an engine size similar to your own car up to a maximum of 2000cc. In the event a hire car cannot be provided, or should you prefer to take a cash option, a one-off payment of £150.00 will be made. <p><i>This policy is underwritten by Ageas Insurance Limited and the claims handling service is provided by Ageas Services (UK) Ltd. The replacement car will be provided by Enterprise Rent-A-Car UK Limited.</i></p>	<p>Cover can be provided for you and up to two named drivers only (all drivers must hold a full UK driving licence and be currently insured under your main Rias Car Insurance policy).</p> <p>Cover is only available for drivers aged between 18 years and 83 years inclusive.</p> <p>No more than 2 claims can be made during the period of insurance.</p> <p>Any excess payable in the event of a claim involving the hire car. The hire car excess will be identical to the excess stated on your car insurance schedule.</p> <p>Claims must be reported to Ageas Services (UK) Ltd within 14 days after the incident and within 5 days after the insured car has been determined a total loss.</p>	Definitions
		Definitions
		Conditions
		How to make a claim
		How to make a claim

Optional cover

This section only applies if shown on your quotation and policy schedule

Main features and benefits	Significant exclusions or limitations	Max. claims limit	Policy reference
<p>Key Protection</p> <p>Provides reimbursement of up to £1,500 (inc VAT) towards lock and key replacement and onward transportation in the event of lost or stolen vehicle (including reprogramming of alarms and immobilizers), home, office (including security safe) keys.</p> <ul style="list-style-type: none"> 24 hour, 365 days a year assistance The following additional benefits apply within the policy limit of £1,500 (inc VAT): Up to £75.00 (inc VAT) per day for up to 3 days for car hire or alternatively reasonable public transport or taxi fares if you are stranded from home due to loss or theft of your car keys. Gaining access in the event that your keys are locked in or broken in the lock of your vehicle, home or office and if necessary provide reimbursement for a replacement key or lock. <p><i>The policy is underwritten by Inter Partner Assistance and administered by Direct Group Limited on behalf of the insurer. The claims helpline is operated by AXA Assistance (UK) Ltd.</i></p>	<p>All costs for any services rendered must be met by you and you must forward the original detailed invoice(s), receipt(s) and crime reference number to the administrator as soon as possible. Providing your claim is within the terms of this policy the administrator will validate your claim and reimburse your outlay up to the policy limits.</p> <p>All costs incurred where you have not notified AXA Assistance (UK) Ltd within 48 hours of the incident.</p> <p>Any claim for theft or loss of keys, which is not reported to the police within 48 hours of the incident and a crime reference is not obtained.</p> <p>Any claims for public transport or taxi fares with no valid receipt or tickets.</p> <p>Any car hire not agreed and arranged via AXA Assistance (UK) Ltd.</p> <p>Any claim for damage to locks by wear and tear or anything, which happens gradually.</p> <p>Any claim for damage to locks by attempted theft or malicious damage.</p>	<p>£1,500 (inc VAT)</p>	<p>Refer to Exclusions section of the Key Protection policy document when you take out Rias Key Protection. This document is also available on request.</p>

Charges

If you make any changes to your policy during the period of cover, you will incur an administration charge. If you wish to cancel your policy you may also incur an administration fee.

Refer to your Terms of Business Agreement for full details of our charges

Canceling your policy

- You have 14 days from when you receive your policy documents or the purchase date of your policy, whichever is later, to telephone or write to Rias at the address shown below if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy and cover has not started Rias will refund any premium paid.
 - If you cancel your policy and cover has started as long as you have not made a claim and neither you nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, you will be charged a proportion of your premium to reflect the time that you were covered under your policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim during the period of insurance, you must pay the full annual premium and you will not be entitled to any refund. If you do not cancel your policy during the cooling-off period, it will remain in force and you will be required to pay the premium for the period of insurance.
- You may cancel your policy any time after the cooling-off period by telephoning or writing to Rias at the address shown below. As long as you have not made a claim and neither you nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim you will be charged a proportion of your premium to reflect the time that you were covered under your policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim during the period of insurance, you must pay the full annual premium and you will not be entitled to any refund.

Your insurer and Rias have the right to cancel this policy at any time by sending you seven days' notice where there is a valid reason for doing so and will set out the reason for cancellation in the notice. Valid reasons include but will not be limited to those listed below;

- Changes to the information detailed on your proposal, statement of insurance or statement of fact, schedule or certificate of motor insurance which result in the risk of providing cover to you no longer being acceptable to your insurer or Rias.
- Where the circumstances of a new claim, or an incident the insurer or Rias have become aware of means that the insurer or Rias no longer wish to provide cover.
- Where a fraudulent claim has been submitted or the insurer suspects fraud on this or any other policy you have with Rias.
- Where you, a person acting on your behalf, or any person covered to drive the car uses threatening, intimidating or abusive behaviour or language towards the insurers' or Rias' staff, suppliers or agents acting on the insurers' or Rias' behalf.
- Where any person claiming cover under this policy fails to provide the insurer or Rias with any reasonable information or documents (such as no claims bonus) the insurer or Rias ask for. (Notice will be sent to you allowing you an opportunity to rectify the situation by providing the insurer or Rias with the information or documents).
- Where you or anyone acting on your behalf failed to take reasonable care to provide the insurer or Rias with accurate information when you took out, renewed or asked for changes to be made to your policy in circumstances where the insurer would not be able to (or have chosen not to) treat your policy as if it did not exist in accordance with the requirements detailed under the 'Changes you must tell Rias about' section, but where the insurer nevertheless no longer wishes to provide cover going forwards.
- Where Rias is unable to collect a premium payment due to insufficient funds in the account you have nominated to pay from. (Notice will be sent to you allowing you an opportunity to rectify the situation and confirming that a second attempt to collect the payment will be made).
- Where Rias is unable to collect a premium payment due to a Direct Debit Instruction being cancelled. (Notice will be sent to you allowing you an opportunity to rectify the situation by paying the full outstanding premium).

Canceling your Optional Cover policy (only applies to Optional Cover referenced in this document)

Within 14 days of starting the policy

You have 14 days from the start date of the policy or the date you receive the policy documents (whichever is the later) to cancel the cover and receive a full refund subject to no claims being made.

After 14 days

If you want to cancel your policy after the 14 days, you may do so by phoning Rias on 0345 650 0345. There is no refund in this instance.

If you do not exercise your right to cancel the policy, it will continue in force for the term of the policy and you will need to pay the premium. Rias or your insurer can cancel this policy at any time as long as Rias or your insurer tell you at least 7 days before.

We will only invoke this right to cancel in exceptional circumstances as a result of you behaving inappropriately, for example:

- Where we have a reasonable suspicion of fraud
- You use threatening or abusive behaviour or language or intimidation or bullying of our staff or suppliers.

Your Optional Cover policy will run concurrently with your car insurance policy. If your car insurance policy is cancelled for any reason this policy will also be cancelled.

How to make a claim

In the event of a claim, you should refer to your policy booklet or schedule for the Ageas insurance claims phone number. Should you need any claims information before receiving your policy booklet, please call us on the number shown on your covering letter. Lines are open 8.30am – 8pm Monday to Friday and 8.30am – 4pm Saturday.

How to make a complaint

To complain about the service provided by Rias, please call the Customer Services Team on **0345 045 0059**. Alternatively, you can email Rias at: customerrelations@rias.co.uk or write to the Customer Relations Manager at: Rias, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU.

Rias will try to resolve your complaint within three working days and send you a summary resolution letter. If that is not possible, they will be in contact with you within five working days of receiving your complaint to advise what they are doing to resolve the problem and the time frame by which you can expect a final response.

If your complaint cannot be resolved

If you are not satisfied with either the summary resolution or final response letter from Rias, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect your right to take legal action. You can contact them as follows:

In writing:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Rias' permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

If your complaint is about the service provided by your insurer, claims or the amount in settlement of a claim, please contact:

For Car Insurance:

Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

For Motor Legal Expenses:

You can call Arc Legal Assistance Limited on **01206 615 000** or write to:

Arc Legal Assistance Limited
PO Box 8921
Colchester
CO4 5YD

Email: customerservice@arclegal.co.uk

For Excess Protection:

You can call Ageas Services (UK) Limited on 0345 415 0483 or write to:

Customer Services Advisor
Ageas Services (UK) Limited
Ageas House
Tollgate
Eastleigh
Hampshire
SO53 3YA

For Replacement Car cover:

You can call Ageas Services (UK) Ltd on **0345 125 2430** or write to:

Ageas Services (UK) Ltd, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

For Key Protection:

Direct Group Limited will always try to give you a quality service. If you think they have let you down, please write to:

Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster DN4 5PL

Alternatively, call **0330 1026 030**.

Financial Services Compensation Scheme

Rias and your insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk) or by writing to the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

For further information please visit our website: www.rias.co.uk

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