



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
Damage to your car Damage to the car caused by accidental or malicious damage, or vandalism.	The excess as shown in the policy schedule and any additional excesses for younger or inexperienced drivers. Damage caused by a member of your immediate family, or a person living in your home taking the car without your permission is excluded.	A
Windscreen and window glass The cost of repairing or replacing the windscreen or any window glass in the car, broken during the period of insurance. The cost of any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.	You are liable for the first £60 of any claim for replacement windscreen and window glass. 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). You are liable for the first £15 for any repair if an agreed approved glass company is not used. Mechanical or electrical breakdown or breakages to sunroof and hood mechanisms are excluded.	B
Damage to your car by fire or theft Loss of (or damage to) the car caused by fire, theft or attempted theft.	You are liable to pay the compulsory excess. 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. 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.	C

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

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
Excess Protection 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. <i>Provided and Underwritten by Ageas Insurance Ltd.</i>	A maximum of two claims in the period of insurance can be made.	What is covered
	Any claim where the total cost or repair/replacement of the insured car does not exceed your excess under your Motor Car Insurance Policy.	What is not covered
	Any excess which is recoverable from a Third Party.	What is not covered
	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).	What is not covered
	Up to a maximum amount of £300 payable by us in respect of any one claim during any period of insurance.	Sum Insured

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
Motor Legal Expenses We will appoint a solicitor to act for you that specialises in the relevant area of law We will negotiate: <ul style="list-style-type: none"> • Uninsured loss recovery • Personal injury • Motor prosecution defence • Motor contract disputes • Vehicle cloning • Motor insurance database disputes <i>Underwritten by Ageas Insurance Limited and provided by Arc Legal Assistance Limited.</i>	<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. 	£100,000	Motor Legal Expenses policy wording

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>This optional cover is designed to provide you with assistance by: arranging key or lock repair or replacement or onward transportation as appropriate.</p> <ul style="list-style-type: none"> • Theft or loss of your keys - If your vehicle, home, office, garage, gate or any outbuildings including shed keys are stolen. • We will reimburse you up to the limit of £1,500 including VAT and we will assist with the arrangements for replacing your keys and locks, opening of safes or onward transportation. • Stranded due to theft or loss of keys - If you are stranded away from home by theft or loss of your vehicle keys and have no access to your vehicle we will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be reimbursed. <p><i>This policy is underwritten by Ageas Insurance Limited.</i></p>	<ul style="list-style-type: none"> • Any claim for theft or loss of keys which is not reported to the police within a reasonable time of the incident and a crime reference or lost property number obtained. • All costs incurred where you have not notified Ageas Insurance Limited within a reasonable time of the incident. • Any claim for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually. • Any claim for damage to locks alone where there is no associated damage to the keys. • We will only provide a replacement key and one duplicate key for each key covered under a valid claim. 	<p>£1,500 (inc VAT)</p>	<p>Key Protection 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	Max. claims limit	Policy reference
<p>Personal Accident</p> <p>This Personal Accident policy provides insurance for drivers who wish compensation if they themselves or members of their family who are travelling as passengers are seriously injured or killed in a road traffic accident in the insured vehicle.</p> <p>We will pay £30,000 if you, a named driver or your family suffers bodily injury as a result of an accident event or assault whilst legally driving, riding in or when making emergency roadside repairs to the insured vehicle during the period of insurance which within 52 weeks of the date of the incident and solely and independently of any other cause results in the insured persons:</p> <ul style="list-style-type: none"> • Death (limited to £5,000 for an insured person aged 16 or under) • Permanent total disablement • Loss of sight in both eyes (up to £15,000 for loss of sight in one eye) • Loss of limb or limbs • Loss of speech <p>The following additional benefits included in this cover are:</p> <ul style="list-style-type: none"> • £100 per night if the insured person is hospitalised (Total up to £3,000 for any one period of insurance) • £1,000 for fractures to the hand, arm, ankle, leg, pelvis, vertebrae, skull, or other facial bones (excluding nose and lower jaw) • £500 for fractures to elbow, wrist, scapula, clavicle, foot, coccyx or sternum • £100 for fractures to other bones including the nose • Up to £1,000 for facial disfigurement • £100 per session (up to 5 sessions) for physiotherapy • £100 per session (up to 5 sessions) for counselling • Up to £250 for dental injury • Up to £150 for personal effects 	<p>The following limits apply in the event that the bodily injury results in:</p> <ul style="list-style-type: none"> • for paraplegia £36,000 • for quadriplegia £42,000 • for loss of hearing in both ears £15,000 (£7,500 for loss of hearing in one ear) • for permanent partial disablement <ul style="list-style-type: none"> • for total loss of a shoulder, elbow, hip, knee, ankle or wrist £15,000 • for total loss of one or more fingers (at least one complete bone) £3,000 • for total loss of one or both thumbs (at least one complete bone) £5,000 • for total loss of one or both big toes (at least one complete bone) £4,000 • total loss of one or more other toes (at least one complete bone) £2,000 <p>The following exclusions apply:</p> <ul style="list-style-type: none"> • Injury due to any pre-existing sickness, illness, disease, physical defect or medical condition. • Being under the influence of or being affected by alcohol or drugs other than drugs taken under the direction of a medical practitioner. • Use of motorcycles of any kind. • Use of the insured vehicle in any kind of motor trade, private or public hire as a courier, taxi, mini bus or driving instructor. • Deliberate exposure to danger except in an attempt to save human life. • Use of the vehicle in connection with any business or profession unless your motor insurance includes cover for such use. • Use of a vehicle if it's not in a roadworthy condition • Participation in any motor racing, rallies, competitions, speed trials, track days or off road activity of any description. 	<p>The Maximum total amount we will pay for all benefits is £30,000 other than in respect of paraplegia or quadriplegia.</p> <p>If a single accident event gives rise to a claim involving more than one insured person and the total amount of benefits payable exceeds £100,000 the amount(s) payable in respect of each insured person will be proportionately reduced.</p> <p>The maximum we will pay under this policy shall not exceed £100,000 in any one period of insurance.</p>	<p>Personal Accident policy wording</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

Cancelling 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).

Cancelling 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

If your complaint concerns the service or advice at Rias

If you wish to make a complaint about the service or advice Rias have provided (including information or documentation issued to you), please contact Rias as follows:

In writing: Customer Relations Manager, Rias, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU

By phone: 0345 045 0059 (between 8.30am and 5pm Monday-Friday)

Or by email: customerrelations@rias.co.uk

For Motor Insurance contact

Ageas Insurance Limited - You can call your claims handler (your handler's name and phone number will be located on any letters which they have sent to you) or contact them as follows:

In writing: Customer Services, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

Alternatively, you can email Ageas via their website at www.ageas.co.uk including your policy number and claim number (if appropriate).

If your complaint concerns Legal Expenses cover

Please contact Arc Legal Assistance Ltd in writing to;

Arc Legal Assistance Limited, PO Box 8921, Colchester, CO4 5YD

By phone: 01206 615 000

Or by email: customerservice@arclegal.co.uk

If your complaint concerns Key Protection cover

Please contact Ageas Insurance Limited by writing to:

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

Alternatively, you can email Ageas via their website at www.ageas.co.uk including your policy number and claim number (if appropriate).

If your complaint concerns Excess Protection cover

Please contact Ageas Services (UK) Limited by writing to:

Customer Services Advisor, Ageas Services (UK) Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

By phone: 0345 415 0483

Or by email ascomplaints@ageas.co.uk

Please include the following information in all emails - your name, policy number, claim number, date of insured incident, vehicle registration number.

If your complaint concerns Replacement Car cover

Please contact Ageas Services (UK) Limited by writing to:

Customer Services Advisor, Ageas Services (UK) Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

By phone: 0345 125 2430

Or by email ascomplaints@ageas.co.uk

Please include the following information in all emails - your name, policy number, claim number, date of insured incident, vehicle registration number.

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

RIAS is a trading name of Ageas Retail Limited. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. FCA registered number: 312468. Insurance provided by Ageas Retail Limited is not available in the Channel Islands. Ageas Retail Limited is a sister company of Ageas Insurance Limited.

If your complaint concerns Personal Accident cover

Please contact Ageas Insurance Limited by writing to:

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

Alternatively, you can email Ageas via their website at www.ageas.co.uk including your policy number and claim number (if appropriate).

The Insurer/Rias/Arc Legal Assistance/Ageas Services (UK) Limited will try to resolve it by the end of the third working day and they will send you a summary resolution letter. If they are unable to do this, they will write to you within five working days to let you know what they are doing to resolve your complaint and let you know who is dealing with the matter. Within eight weeks of receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if the Insurer/Rias/Arc Legal Assistance Limited/Ageas Services (UK) Limited have not issued their final response within eight weeks from you first raising the complaint. However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with the Insurer/Rias/Arc Legal Assistance/Ageas Services (UK) Limited.

In writing:

Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

By phone: 0800 023 4567 or 0300 123 9123

Or by email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Referral to the Financial Ombudsman Service is free of charge, but you must do so within six months of the date of the final resolution letter.

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have our 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.

Following the above complaints procedure does not affect your right to take legal proceedings.