

Car Insurance

Insurance Product Information Document

Company: RIAS Product: Comprehensive Car Insurance (Hub)

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This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

What is this type of insurance?

This is a Comprehensive car insurance policy. It covers the insured car against loss or damage to it caused by accident, fire, theft and vandalism/malicious damage. The policy also covers liability for death, injury and property damage caused to third parties while the insured car is being driven or used. Cover is provided to all drivers named on the Certificate of Motor Insurance.



What is Insured?

- ✓ Damage caused to your car as a result of:
 - ✓ Accident
 - ✓ Malicious damage
 - ✓ Vandalism
 - ✓ Fire
 - ✓ Theft
 - ✓ Attempted theft
- ✓ Death, injury or damage to other peoples' property caused by:
 - ✓ Your car
 - ✓ Driving other cars (If your policy covers this)
 - ✓ A Trailer being towed
- ✓ Other benefits (See policy wording for cover limits):
 - ✓ Audio/Entertainment equipment
 - ✓ New car replacement
 - ✓ Child car seat
 - ✓ Medical expenses
 - ✓ Overnight accommodation
 - ✓ Onward journey costs
 - ✓ Windscreen damage
 - ✓ Death-lump sum
 - ✓ Loss of sight-lump sum
 - ✓ Loss of limb-lump sum
 - ✓ Personal belongings
 - ✓ Comprehensive EU cover
 - ✓ Replacement locks

Optional Cover

See your policy schedule for details of the cover you have selected

- Dependant on your eligibility, you may be able to protect your No Claims Discount



What is not Insured?

- ✗ Damage caused to your car as a result of:
 - ✗ Wear and tear
 - ✗ Mechanical breakdown
 - ✗ Punctures
 - ✗ Depreciation in value
 - ✗ Loss of use
 - ✗ Telephones
 - ✗ Excesses- The first amount of any claim (see policy wording and statement of fact for more information)
 - ✗ Vandalism/Malicious damage if car not locked when unattended
 - ✗ Theft by persons known to you (family etc.)
 - ✗ Theft by deception (bogus buyer)
 - ✗ Death, injury or damage to other peoples' property: Property Damage Limit - £20m Legal Expenses - £5m
 - ✗ Acts of War or Terrorism
- ✗ Other benefits
 - Lump sums not covered for injury or death in the event of:
 - ✗ Suicide/Attempted suicide
 - ✗ Not wearing a seatbelt
 - ✗ Excess alcohol/drugs in blood
 - ✗ Personal belongings does not cover:
 - ✗ Work tools
 - ✗ Money
 - ✗ Stamps
 - ✗ Telephones
- ✗ Driving other cars:
 - ✗ Only applies if shown on your certificate of motor insurance
 - ✗ Only applies to the policyholder
 - ✗ Only offers third party cover
 - ✗ Only applies in the geographical limits
 - ✗ Only applies to policyholders aged between 30-75 who have held a full UK/EU driving licence in excess of two years



Are there any restrictions on cover?

- ! The most that will be paid for loss or damage to the insured car is the market value of the car at the time of the loss
- ! If the insurer's approved glass repairer is not used, cover for damaged windscreens, windows and sunroofs will be limited to £100 after the deduction of the excess



Where am I covered?

- ✓ You and any named drivers will be covered in the UK, Channel Islands and the Isle of Man and for up to 90 days in each period of insurance in the European Union



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation or those of any named drivers
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers
- In the event of a claim, you must tell your insurer as soon as possible, even if there is no damage to your car. You should not admit fault, negotiate or promise to make any payment



When and how do I pay?

- Annually by credit/debit card, Direct Debit or cheque, or;
- Monthly by Direct Debit



When does the cover start and end?

The cover starts on the date we have agreed with you and will last for 12 months. Dates of cover are specified in your policy schedule



How do I cancel the contract?

You can cancel your policy by calling 0345 650 0345 or by writing to Rias, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing help@rias.co.uk

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will only have to pay for the number of days you were covered. An administration fee of £15 will be applied

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered. A cancellation administration fee of £50 will be applied