

Motor Breakdown - Comprehensive Gold

Insurance Product Information Document

Company: RIAS

Product: Rias Comprehensive Gold Motor Breakdown

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

What is this type of insurance?

This is a motor breakdown policy which offers cover to customers who require assistance in event that their car suffers a breakdown and needs roadside assistance and recovery home or to a garage of your choice. This policy also covers you if your car won't start at home.



What is Insured?

- ✓ If your vehicle breaks down anywhere within the UK we will provide cover for roadside assistance or recovery to a local garage during the period of insurance
- ✓ If your vehicle is immobilised or rendered unroadworthy as a result of a breakdown, we will arrange and pay for:
 - ✓ Callout and up to one hour's labour for assistance at the roadside or at your home, and if necessary;
 - ✓ The transportation of your vehicle and up to 7 passengers to your home address or the nearest garage up to a maximum of 20 miles from the scene of the breakdown
- ✓ Additionally, if it is clear your vehicle cannot be repaired the same day:
 - ✓ Transportation of you and your vehicle, and up to 7 passengers to your home or your original destination or repairer of your choice, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation (if more than 25 miles away from home)

Optional Cover

- If you have purchased 'personal cover', any car you are travelling in (which does not belong to you or your family) will be covered in line with the level of cover detailed above if it breaks down



What is not Insured?

- ✗ The cost of any replacement parts or materials
- ✗ Any subsequent call outs for any symptoms related to a claim which has been made within the last 28 days where a permanent repair has not been carried out
- ✗ Breakdowns caused by failure to maintain the vehicle in a roadworthy condition, including maintenance and proper levels of oil and water
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood
- ✗ Costs incurred in addition to a standard callout where service cannot be undertaken at the roadside because the vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels
- ✗ The use of specialist off-highway recovery equipment or winching costs
- ✗ Long-distance transport of the insured vehicle to the premises where the insured vehicle was purchased or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer



Are there any restrictions on cover?

- ! Any labour charges other than up to one hour at the roadside
- ! More than six callouts per year
- ! There is no cover if your vehicle breaks down within 24 hours of purchasing the breakdown policy
- ! Personal cover is only available if you are with the car at the time of the breakdown and when help arrives. You may be asked to provide photographic identification
- ! Vehicles exceeding (including any load carried) 3500kg, length 7m, height 3m, width 2.25m

- ! Vehicles used by you for hire or reward or in a provision of courier services
- ! The cost of draining or removing contaminated fuel or other fluids
- ! Vehicles over 20 years old



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man



What are my obligations?

- The vehicle must be in a roadworthy condition and continue to be maintained as per the manufacturers recommendations
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation In the event of a claim, you must notify us as soon as possible
- 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



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?

This policy will run from the date you have chosen to add the cover until your core policy falls due for renewal



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 receive a full refund

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