

Motor Personal Accident

Insurance Product Information Document

Company: RIAS

Product: Rias Personal Accident

RIAS is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468. Registered in the UK.

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 policy provides cover for customers who would like to be provided with compensation should they or their family get seriously injured or killed in a road traffic accident in their insured vehicle.



What is Insured?

✓ We will pay £30,000 if you, a named driver or your immediate 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:

- ✓ 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

✓ The following additional benefits included in this cover are:

- ✓ £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) for physiotherapy
- ✓ £100 per session (up to 5) for counselling
- ✓ Up to £250 for dental injury
- ✓ Up to £150 for personal effects



What is not Insured?

- ✗ 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
- ✗ 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



Are there any restrictions on cover?

- ! The following limits apply in the event that the bodily injury results in:
 - ! 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:
 - ! 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
- ! The Maximum total amount we will pay for all benefits is £30,000 other than in respect of paraplegia or quadriplegia

- ! 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
- ! The maximum we will pay under this policy shall not exceed £100,000 in any one period of insurance



Where am I covered?

✓ Europe apart from the following benefits which are covered in the UK only:

- Dental treatment
- Physiotherapy
- Counselling
- Hospital benefit



What are my obligations?

- In the event of an injury you must place yourself under the care of a medical practitioner and follow their advice
- You must provide any reports, certificates, information and evidence that is requested by us
- You must not deliberately expose yourself to danger except in an attempt to save human life
- 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. There will be no refund of premium