

# Motor Breakdown - Total Protection

## Insurance Product Information Document

Company: RIAS

Product: Rias Total Protection 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 and you are also covered for trips of up to 31 days to Europe.



### What is Insured?

#### UK Cover

- ✓ 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)

#### European Cover

- ✓ Up to £750 to allow you to continue your trip if your vehicle breaks down within 7 days of your planned trip and it cannot be repaired before you are due to leave
  - ✓ Up to £250 for roadside assistance and transportation of you and the vehicle to the nearest repairer. If the vehicle cannot be repaired the same day, you are covered up to £750 for alternative transport to your destination, or a temporary hire car or overnight accommodation (up to £125 per person) whilst your vehicle is being repaired
  - ✓ If your vehicle cannot be repaired before you are due to return home, we will also pay up to the value of your vehicle for you and your vehicle to be transported back to the UK

#### Optional Cover



### 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
- ✗ Trips within Europe that exceed 31 consecutive days or a total of 91 days per year
- ✗ Any claim for cover before a trip to Europe if this policy was purchased, or if the fault was discovered during a service within 10 days of the start of the planned trip



### 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

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

- ! 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

Overseas cover for European Area. European Motoring cover is provided in the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Iceland, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden. Switzerland, Vatican City



### 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](mailto: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