

Home Excess Protection

Insurance Product Information Document

Company: RIAS

Product: Rias Excess Protection

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. Full information is provided in the policy documentation.

What is this type of insurance?

This policy provides insurance to cover reimbursement, up to the sum insured, for the financial loss incurred from having to pay the excess applicable under your Rias home insurance policy.



What is Insured?

- ✓ This policy will pay to the value of your home insurance policy excess up to a maximum of £500. If your excess exceeds this amount you will be responsible for the difference

Optional Cover

- There is an option to also cover you subsidence excess, up to £1,000



What is not Insured?

- ✗ Any claim where the total cost does not exceed your excess under your home insurance policy
- ✗ Any claim where the home insurer does not provide cover under the terms of the underlying home insurance policy
- ✗ Any claim where the property concerned is not your main residence
- ✗ Any deduction or contribution from the settlement of your claim under your home insurance policy apart from the policy excess



Are there any restrictions on cover?

This policy does not cover:

- ! Any claim where the home insurer does not provide cover under the terms of the underlying Home insurance policy
- ! Any amount over the sum insured per policy year



Where am I covered?

- ✓ European Union



What are my obligations?

- In the event of a claim you may be required to provide supporting documentary evidence of your excess
- 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 045 1325 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