

Home Garden Cover

Insurance Product Information Document

Company: RIAS

Product: Rias Garden Secure

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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 policy provides extra cover for your garden up to £750 which is in addition to the cover provided on your buildings and contents insurance.



What is Insured?

- ✓ This insurance cover provides up to £750 towards any loss or damage to walls, gates, fences, hedges, patios, lawns, plants and trellis, which you own and which are outside the building but within the boundaries of the home
- ✓ The following causes are covered:
 - ✓ Theft
 - ✓ Fire, lightning or explosion
 - ✓ Storm or flood
 - ✓ Malicious damage
 - ✓ Accidental damage caused by any person other than you or your family
 - ✓ Wild animals
 - ✓ Television aerials, dishes and masonry falling from the building
 - ✓ Branches falling from trees
- ✓ Trees and shrubs are insured against loss caused by theft



What is not Insured?

- ✗ Damage to or loss of:
 - ✗ Any items covered by any other insurance
 - ✗ Trees or shrubs (not caused by theft)
- ✗ Malicious damage caused by you or your family or by a person lawfully allowed to be in your home
- ✗ Damage caused by:
 - ✗ Wear, tear or depreciation
 - ✗ Domestic animals, birds or pets
 - ✗ Insects, vermin, rot, mildew, fungus or poisoning
 - ✗ Frost
 - ✗ Subsidence, landslip or heave
 - ✗ Smoke or bonfires
 - ✗ Damage from light or atmospheric or climate conditions
 - ✗ Loss or damage caused in connection with your trade, business or profession
 - ✗ Property being confiscated or destroyed by any government, public or local authority
 - ✗ Indirect loss of any kind
 - ✗ Liability of any kind



Are there any restrictions on cover?

- ! We will not pay the first £50 of any claim



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man



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. 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. Providing no claim has been made you will only have to pay for the number of days you were covered