

Home 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. Full information is provided in the policy documentation.

What is this type of insurance?

This insurance cover provides for a payout of up to £30,000 if you are killed or injured in an accident anywhere in the world.



What is Insured?

✓ We will pay £30,000 if an insured person suffers bodily injury during the period of insurance that within 52 weeks of the date of the incident solely and independently of any other cause, results in the insured persons

- ✓ Death
- ✓ 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
- ✓ Loss of hearing in both ears (up to £7,500 for loss of hearing in one ear)

✓ 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 £5,000 for burns
- ✓ £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?

- ✗ Injuries or death caused by any hazardous activity
- ✗ Injury due to any pre-existing sickness, illness, disease, physical defect or medical condition
- ✗ Injury due to the insured person committing or attempting to commit suicide or intentional self-injury
- ✗ Being under the influence of or being affected by alcohol or drugs other than drugs taken under the direction of a medical practitioner
- ✗ 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 Maximum total amount we will pay for all benefits is £30,000
- ! If a single accident event gives rise to a claim involving more than one insured person and the total amount of benefits payable exceeds £60,000 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 £60,000 in any one period of insurance
- ! We will not pay the first £25 of each and every loss for dental injury
- ! We will not pay the first £25 of each and every loss for loss or damage to personal effects



Where am I covered?

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

- Hospital benefit
- Dental treatment
- Physiotherapy
- Counselling



What are my obligations?

- You must provide any reports, certificates, information and evidence that is requested by us
- 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