

Your car insurance policy booklet



All you need to know about your car insurance

Keep this policy booklet in a safe place



Your policy details

Please make a note of the following information from your policy schedule here. This will make it easier for you if you need to make a claim.

Your policy number: _____

The underwriter for your insurance: _____

Useful contact numbers

Car insurance

If you need to make a claim, just call the number shown below and we will put you straight through to the claims team. You will need to know which underwriter your insurance is with and your policy number – you can find this information on your policy schedule.

Car insurance claims

Ageas

UK **08451 256 850** or Europe **+44238 035 2924**

ABC

UK **0845 266 5805** or Europe **+441202 551509**

24 hours a day • 365 days a year

24 hours a day • 365 days a year

For windscreen and glass claims please call the number shown on page 11 of this policy booklet.

Optional Cover

If you need to make a claim in relation to an 'optional cover' on your policy, please ensure you call the specific number displayed below.

Legal Expenses claims

Provided by MotorPlus

Includes:

- Recovering losses you are not insured for
- Compensation for injury & damage to personal belongings
- Replacement vehicles.

OPTIONAL
COVER

01603 420 888

8.30am – 6pm • Monday to Friday
8.30am – 1pm • Saturday

Car Breakdown assistance

Provided by Europ Assistance

- Helping you get back on the road if your car breaks down.

OPTIONAL
COVER

UK **0844 338 5560**
or **01444 442772**

Europe **+44844 338 5561**
or **+441444 442744**
9am – 5pm • Monday to Friday

Please note: details of this policy can be found in the car breakdown policy booklet, not in this car insurance policy booklet.

Excess Protection claims

Administered by Albany Assistance Ltd

- Provides reimbursement of your excess, up to £300, in the event of an insured incident during the period of insurance.

OPTIONAL
COVER

0844 472 1730

24 hours a day • 365 days a year

Additional Helpline Services

Provided by MotorPlus

This free service is available to all car insurance customers:

- European personal legal and tax advice
- Health and medical information service
- Vehicle assistance
- Counselling.

01603 420033

24 hours a day • 365 days a year

RIAS Customer Services

- Adding optional cover
- Changing your policy
- Questions about your policy.

0845 650 0345

8.30am – 8pm • Monday to Friday
8.30am – 4pm • Saturday

Thank you!



Thank you for choosing car insurance from RIAS – a specialist in over 50s insurance. I hope we've helped you find the best cover for your needs and budget, and that your relationship with us will be a long and lasting one.

This booklet will tell you all you need to know about your new RIAS Car Insurance policy. It also explains clearly and simply how to make a claim, should you ever need to. It's worth taking the time to read it, so you know exactly what you're covered for. Then, put it somewhere safe, along with your policy schedule and Certificate of Motor Insurance, so you know where it is should you need it.

I hope, for your sake, that you never need to make a claim. But if you do, we'll do all we can to make things as easy and straightforward as possible for you.

You've chosen the cover you need right now. But I also wanted to highlight some of the valuable optional cover we offer, in case they might help you in future:

- **Legal Expenses cover** – this optional cover is designed to help you recover losses you are not insured for if the accident was not your fault and if:
 - you need a replacement vehicle
 - you have suffered an injury
 - your vehicle cannot be driven
 - you are seeking compensation for damage to your belongings.
- **Excess Protection** – this optional cover is designed to provide reimbursement of your car insurance excess, up to a maximum limit of £300, where no recovery can be made from a Third Party.
- **Car Breakdown insurance** – wherever you are and whatever the time of day or night, our breakdown insurance will get you back on the road as quickly as possible. With three levels of cover, you can pick the one that's just right for you.

If you do decide you need any of these, just call us for a free quote. In fact, if there's anything you need to know, please get in touch. We're here to help you.

Yours sincerely,

A handwritten signature in black ink that reads 'James Collins'.

James Collins
Customer Services Director

To find out more about these valuable extras

RING RIAS NOW

0845 650 0345

Lines are open 8.30am to 8pm Monday to Friday
and 8.30am to 4pm Saturday

For further information please visit our website:

www.rias.co.uk

Important!

Changes you need to tell RIAS about

It is vital that you tell RIAS about any of the following changes straight away. If you do not tell us about these changes, your policy may no longer be valid and your insurer may not pay your claim.

Please note: Any changes made to your policy may affect your premium and/or excess and there will be an administration charge (see page 30).

Changes you should tell RIAS about immediately:

- You sell the car, change the car or its registration number, or you get another car
- There is any change of drivers
- For “any driver” policies, drivers aged 30 or under are not covered unless RIAS has been given their details and accepted them in writing
- Anyone who drives the car gets a motoring conviction (including fixed penalty offences or disqualification), or a criminal conviction
- Anyone who drives the car develops a health condition, which requires notification to the DVLA
- You change the purpose the car is used for – for example, you start using the car for business purposes
- Anyone who drives the car changes job, starts a new job, including any part-time work, or stops work
- The car is changed from the manufacturer’s original specification, such as changing to alloy wheels
- You take the car abroad, either for more than 90 days or outside the European Union
- You change your address or the address where you keep the car overnight
- You change your name – for example, if you get married
- Anyone who drives the car passes their driving test or has their driving licence revoked
- The details on the schedule change
- The car is involved in an accident or fire, or someone steals, damages or tries to break into it
- Anyone who drives the car is involved in any accident or has a vehicle damaged or stolen
- There is a change to your estimated annual mileage
- Anyone who drives the car has had insurance refused, cancelled or had special terms applied to the policy
- There is a change of main user of the car.

If you are not sure whether certain information needs to be disclosed, the RIAS Customer Service team will be happy to help.

If you need to inform us of changes or if you have any questions

RING the Customer Service team

now on 0845 650 0345

Lines are open 8.30am to 8pm Monday to Friday
and 8.30am to 4pm Saturday

What's inside

What to do if you have an accident 6

How to make a claim 8

Broken windscreen and window glass 11

Your car insurance cover 12

An overview 12

Section A – Damage to your car 13

Section B – Broken windscreen and window glass 15

Section C – Fire & theft 16

Section D – Personal accident 18

Section E – Medical expenses 19

Section F – Personal belongings 19

Section G – Liabilities to third parties 20

Section H – Using your car abroad 22

Section I – Replacement locks 24

Section J – “No claim” discount 25

Section K – Protecting your “no claim” discount 25

Important information about your car insurance 26

Your car insurance contract 26

Words with special meanings 27

Car insurance conditions 28

Policy exclusions 31

Endorsements 32

MotorPlus Legal cover 34

Welcome 34

Need to make a claim? 34

Contract of Insurance 35

Words with special meanings 36

What is and is not insured 37

Conditions 38

Excess Protection 40

Welcome 40

Need to make a claim? 40

Contract of Insurance 40

Words with special meanings 41

What is and is not insured 42

Conditions 43

Helplines 44

European personal legal and tax advice 44

Health and medical information 44

Vehicle assistance 44

Counselling 44

How to make a complaint 45

The Financial Services Compensation Scheme 47



Had an accident?

What to do if you have an accident

If you are reading this page, you may have had an accident and will need to make a claim on your car insurance. Our professional teams are ready to help you through this straightforward process, getting you back on the road quickly.

There are some things you need to know about accidents and what you should do and what you should try to avoid doing, in order to comply with the law and make your claim go smoothly.

Safety first!

The most important thing to do in the event of an accident is to make sure that you and your passengers are safe and to call an ambulance if anyone involved in the accident is injured. You should only take the action suggested below if it is safe to do so.

What the law says

When you need to stop

You must stop if you are involved in any incident:

- Involving injury to a person
- Where certain animals have been killed or injured, except in your own vehicle or trailer

*For example – You **must** stop if you kill or injure dogs, horses, cattle, sheep and goats, but not cats or wildlife*

- If other vehicles or property are damaged.

Giving your details

- If you own the vehicle, you must give the following information to anyone who has a good reason for asking (for example, the police or anyone else involved in the accident):
 - Your name and address
 - The name and address of your insurer and your car insurance policy number.
- If you do not own the vehicle, you must give the owner's name and address and the registration number of the vehicle
- If you do not have these details with you at the time, you need to supply them as soon as possible.

Reporting the accident to the police

- You **must** report an accident to the police within 24 hours if:
 - There is an injury
 - You do not give your details to anyone at the scene.
- You will also need to present your Certificate of Motor Insurance at the police station within five days of the accident.

Helping with the claims process

Try not to apologise or admit fault

- It is natural to want to apologise for an accident if you feel it was your fault. However, it is really important that you don't do this, because you may not be legally liable for the accident and you may affect your insurer's ability to act on your behalf. It may also affect your "no claim" discount.



Collecting important information for your claim

To help speed up your claim, please try to collect details of the following:

- Full details of the other drivers, including their phone numbers, and the registration numbers of all vehicles involved

This will allow your insurer to contact anybody else involved straight away. In addition, your "no claim" discount will not be affected if the accident was not your fault and your insurer manages to recover any money paid from the person who caused the accident (or their insurer)

- Injuries caused
- Property damage
- Witnesses (if there are any)
- Police officers and report reference numbers
- Full details of what happened.

If it is possible (and won't endanger you or other road users), please take photos of the accident with a camera or mobile phone, as this can help to confirm certain accident details. Include pictures of the damage to both vehicles, any injuries and the general scene.

All the information you gather will help your insurer and legal representatives (if you have chosen Legal Protection on your policy) to assist you in getting things sorted out as quickly and easily as possible.

Informing your insurer

- Call your insurer – using the number shown on page 2 of this policy booklet
- Complete and return any accident report form that your insurer sends you
- If you need to contact your insurer during the claims process, you should call the phone number your insurer sends you and remember to have your claims reference number handy, as this will make it easier to get a quick update on your claim.

Don't forget – If your car is taken away for assessment or repair, please remember to remove all your personal belongings from the car.

Recovering losses you are not insured for – Legal Expenses cover

Your car insurer is not responsible for recovering losses you are not insured for, such as your policy excess. Full details of Legal Expenses insurance and how you make a claim under this cover can be found on pages 34-39 of this booklet.

This optional, Legal Expenses cover is designed to help you if the accident was not your fault and:

- You need a replacement vehicle
- You have suffered an injury
- Your vehicle cannot be driven
- You have incurred losses you are not insured for
- You are seeking compensation for damage to your belongings.

Want to add Legal Expenses cover to your policy?

RING 0845 650 0345

Lines are open 8.30am to 8pm Monday to Friday
and 8.30am to 4pm Saturday

How to make a claim

Start of the claims process

- 1 If your car is involved in an incident or you need to make a claim, please phone your insurer as soon as possible.
- 2 Please have your Certificate of Motor Insurance and details of the incident with you when you call. If you are at the scene of the accident when you call and do not have your Certificate of Motor Insurance with you, all you need to do is give your car registration number.
- 3 You may be sent a report form to fill in and return to your insurer. All correspondence will be answered within five working days of receiving it.

Settling your claim

In the event of damage to your car, fire or theft, your insurer will choose whether to repair the car or pay you a cash amount equal to the cost of the loss or damage. If the car cannot be driven because of damage that is covered under this policy, your insurer will pay for the car to be collected and taken to the nearest approved repairer.

If the car is economically repairable

If your insurer decides to repair your car, an approved repairer will repair it.

You will benefit from the following repair service:

Authorisation	You do not need to get any estimates and repairs can begin immediately after your insurer has authorised them.
Repairs	If damage to the car is covered and it can be repaired, your insurer will arrange for one of its approved repairers to contact you to arrange to collect the car. Repairs made by approved repairers are guaranteed for three years.
Delivery	When the work is done, your repairer will contact you to arrange a convenient time to deliver the car back to you. Reasonable costs for delivering the car back to your address when the damage has been repaired will be paid.
Message relay	If you call your insurer immediately after an accident, they can arrange to pass messages to friends, family or colleagues to tell them you are safe and if you will be delayed.

This service applies to incidents in the United Kingdom, the Isle of Man, the Channel Islands and while the car is being transported between any of these countries.



Please note:

- If the condition of the car is better after the repair than it was just before it was damaged, you may be asked to pay something towards the repair. This will be discussed with you before the repair is made
- The repairer can use parts (including recycled parts) that compare in quality to those available from the manufacturer.

If you do not want to use one of the approved repairers, you will need to send your insurer an estimate for authorisation and they may need to inspect the car. Your insurer may ask you to obtain alternative estimates from more than one repairer.

If the car is a total loss

If your car is very badly damaged and it is decided that it does not make financial sense to repair it, your car will be declared a “total loss” – many people call this a “write off”.

Once an engineer has inspected and assessed the market value of the car, your insurer will send you an offer of payment to cover the market value of the car. Any payment made will be after any policy excess and any unpaid premium for this policy has been deducted.

Please note: the market value of your car provides you with sufficient funds to replace your car with one of a similar age, mileage and condition.

- If there is any outstanding loan on the car, your insurer may pay the finance company first
- If the market value of your car is more than the amount you owe the finance company, your insurer will pay you the balance
- If market value of your car is less than the amount you owe the finance company, you may have to pay them the balance.

What happens to the car?

When you accept an offer for “total loss”, then the car will belong to your insurer.

Is the car less than one year old?

Your insurer will not pay more than the market value of the car unless all of the following apply –

- The loss or damage happens before your car is a year old
- You are its first and only registered keeper and you have owned the car (or it has been hired to you under a hire-purchase agreement) since it was first registered as new

Please note: if you buy a pre-registered car from a car dealership, then you will **not** be the first and only registered owner.

- The car was supplied as new in the United Kingdom, the Isle of Man or the Channel Islands
- The cost of repair is estimated to be more than 60% of the cost of buying an identical new car (based on the UK list price) at the time of the loss or damage.

In these circumstances, you can choose to ask your insurer to replace your car with a new car of the same make, model and specification and to pay reasonable delivery charges.

Your insurer will only do this if they:

- Can buy a car straight away within the United Kingdom, Isle of Man or the Channel Islands and
- Have permission from the hire-purchase company, if this is how you bought the car and you have not finished paying for it.

Continued overleaf..

Free, additional services

Please refer to page 12 to see if you can benefit from these **FREE** additional services.

Get-you-home service	<ul style="list-style-type: none">● If the car is not roadworthy after an accident, your insurer can arrange to get you and your passengers home or to your planned destination● If you cannot complete your journey, they will pay for overnight accommodation up to £50 for each person (£250 in total).
Keeping you on the road while your car is being repaired <p>For incidents in the United Kingdom, the Isle of Man, the Channel Islands and while the car is being transported between any of these countries.</p>	<ul style="list-style-type: none">● If you are using an approved repairer, you will be offered a small courtesy car to drive whilst yours is being repaired <p>Please note: <i>The courtesy car may not be the same size as your own car. If you wish to have a larger car, you may be able to upgrade if you pay an additional sum to the approved repairer, but this is something you will need to agree with the repairer at the time.</i></p> <ul style="list-style-type: none">● With your agreement, the repairer may provide an alternative solution if this suits your needs better● Once it has been decided that your car can be economically repaired by one of the approved repairers, you will be provided with the courtesy car:<ul style="list-style-type: none">– If your own car cannot be driven, you will be provided with the courtesy car on the next working day. You will have this car for as long as the repairs to your own car take– If your own car is roadworthy and can still be legally driven, the courtesy car will be delivered when your car is collected for repairs.● While you have the courtesy car, you will be liable to pay fines for any parking or driving offences, congestion charges and any additional costs for any non-payment of these charges<ul style="list-style-type: none">– The approved repairer will ask you to provide credit or debit card details, which can be used to pay for these costs, if any are incurred.● If your car is declared a total loss and written off, you will not be provided with a courtesy car. However, if you have chosen to take Legal Expenses cover, you may be entitled to a replacement hire car. (See pages 34-39.)
Disposing of your car if it cannot be repaired	<ul style="list-style-type: none">● If your car cannot be economically repaired or is a total loss, your insurer will offer you a settlement amount within one week of the date they receive the engineer's report● Once this amount is agreed with you, your insurer will send you a cheque by first-class post within one working day of receiving satisfactory vehicle documents● You will be asked to send in all the original documents asked for on your report form (for example, the vehicle registration document (V5C) and the current MOT certificate)● Also, you should return your Certificate of Motor Insurance● Your insurer will arrange for an appointed salvage agent to collect your car to dispose of it for you.● Please remember to remove all your personal belongings and the tax disc from the car before it is collected. <p>Please note: <i>you may be able to get a refund on your car tax, for any unused months.</i></p>

Broken glass

Broken windscreen and window glass

If you have **Comprehensive cover**, your windscreen and window glass will be covered as part of your car insurance.

Calling your insurer

To arrange for your windscreen or window to be repaired or replaced, please call the number on the right.

Saving you money

Get it repaired rather than replaced

Repairing a windscreen or window instead of replacing it can save you paying a £60 policy excess.

Cracks up to five centimetres (two inches) and breaks the size of a £1 coin can generally be repaired, so ask your insurer about repairs when you call.

The drawings opposite show the types of breaks that should be able to be repaired as long as they are no more than the size of a £1 coin.

Use an approved glass company

If you use one of the approved glass companies, the cover provided by your policy is unlimited. Your insurer will give you details of the approved companies and arrange for one of them to repair or replace the glass.

If you choose not to use an approved company, the most your insurer will pay is £100 (after taking off any excess).

Don't have Comprehensive cover?

If you do not have **Comprehensive cover**, your insurer may still be able to arrange for one of their approved glass companies to either repair or replace the windscreen or window for you. However, you will have to pay the costs. If you would like to be put in touch with an approved glass company, please contact your insurer using the phone number shown above.

RING

AGEAS

0845 125 6862

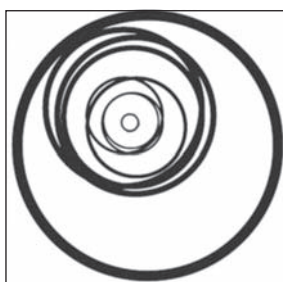
ABC

0845 266 5805

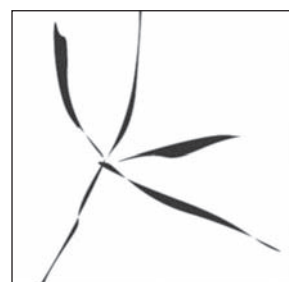
Lines are open 24 hours a day,
365 days a year

*Please note: There is a £60 policy excess for claims to **replace** broken windscreen and window glass. However, there is no excess for **repairs**, so long as they are carried out by an approved repairer (otherwise an excess of £15 will be charged).*

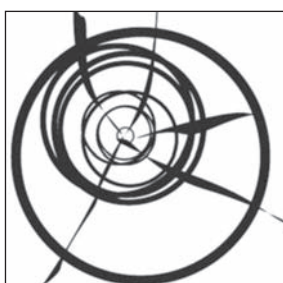
Typical glass breaks capable of repair



Bullseye



Starbreak



Combination



Your car insurance cover

Your car insurance policy offers a range of benefits depending on whether you have selected Comprehensive, Third Party Fire & Theft, or Third Party Only cover.

The table below provides a summary of the types of cover available on each, but you should look at

the full details in the various sections of this policy booklet to understand what is and what is not covered.

Some of the words used in this section of the policy booklet have special meanings, which can be found on page 27.

An overview of the cover provided				
Type of Cover	Comprehensive	Third Party, Fire & Theft	Third Party Only	Policy Section
Liabilities to third parties	✓	✓	✓	G
Using your car in the EU	✓	✓	✓	H
Driving a car that does not belong to you <i>Cover will be third party only and applies only if shown on your Certificate of Motor Insurance (conditions apply)</i>	✓	✓	✓	G
Fire or theft damage to own car	✓	✓	X	C
Audio, navigation and entertainment equipment	✓	✓	X	A & C
Accidental damage to your own car	✓	X	X	A
Personal belongings	✓	X	X	F
Broken windscreen & window glass	✓	X	X	B
Get-you-home service	✓	X	X	A
Courtesy car whilst your car is being repaired	✓	✓ (fire and theft only)	X	A & C
Disposing of your car if it can't be repaired	✓	✓ (fire and theft only)	X	A & C
Personal accident	✓	X	X	D
Medical expenses	✓	X	X	E
Replacement Locks	✓	X	X	I
Helplines	✓	✓	✓	
No claims discount protection	Optional extra	Optional extra	Optional extra	K
MotorPlus Legal Expenses cover	Optional extra	Optional extra	Optional extra	
Excess Protection	Optional extra	Optional extra	Optional extra	

The rest of this section of your policy booklet explains in detail what you are and are not covered for by your car insurance policy. Please take the time to read this section carefully.

Section A – Damage to your car

This section only applies if you have Comprehensive cover on your policy.

Policy excess

You pay the the amount shown on the policy schedule

Please note: Further excesses apply for younger drivers and for people who have held a full driving licence for less than a year. Full details are shown below.

What is insured

Damage

Damage to the car caused by accidental or malicious damage, or vandalism.

Audio, navigation and entertainment equipment

The cost of replacing or repairing the car's audio, navigation and entertainment equipment up to the following amounts:

- £1,000 for equipment **fitted as original equipment** by the manufacturer
- £300 for any other equipment provided this equipment is **permanently fitted** to the car.

If the car is not roadworthy after an accident

If the car is not roadworthy after an accident, which has been reported and your insurer has accepted the claim (not including glass), they can arrange to get you and your passengers home or to your planned destination. If you cannot complete your journey, they will pay for overnight accommodation up to £50 for each person (up to £250 in total).

Free courtesy car

To keep you on the road, your insurer will offer you a small courtesy car, free of charge, while the car is being repaired by one of their approved repairers. This only applies if the incident takes place in the United Kingdom, the Isle of Man and the Channel Islands.

Whilst your car is being repaired

Once your insurer has decided that your car can be economically repaired by one of their approved repairers, what happens next depends on whether your car can still be driven and if it is still roadworthy:

What is not insured

- The excesses shown in the policy schedule
- An additional excess based on the age and the experience of the person driving or in charge of the car at the time of the accident:

Age/experience	Additional excess
Under age 21	£350
Ages 21-24	£250
Ages 25 and over, but has not held a full driving licence issued within the United Kingdom, Isle of Man and the Channel Islands or the European Union for at least a year	£250

Please note: You must pay these policy excesses for every incident that you claim for under this section.

- Provision of a courtesy car if your own is declared a total loss

Please note: If you have chosen to take Legal Expenses cover, you may be entitled to a replacement hire car. To add Legal Expenses cover to your policy, call RIAS Customer Services on **0845 650 0345**.

- Loss of, or damage to the car caused by malicious damage or vandalism when no one is in it, unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock the car are with you or the person authorised to use the car
- Loss of, or damage to the car caused by:
 - fire, or by theft

Continued overleaf..

Section A – Damage to your car ...continued

This section only applies if you have Comprehensive cover on your policy.

What is insured

- If your car is still roadworthy and can be legally driven, the courtesy car will be delivered when your car is collected for repairs
- If your car can't be driven, your insurer will provide the courtesy car on the next working day and you will have use of this car for as long as the repairs take.

With your agreement, the repairer may provide an alternative solution if this suits your needs better.

More information on how your claim will be settled can be found on pages 8-10.

What is not insured

Please note: Whilst loss or damage caused by fire and theft is not covered in this particular section of your policy, it is included in Section C (Fire and Theft) and details of the cover can be found on page 16.

- A member of your immediate family, or a person living in your home, taking the car without your permission
- Loss or damage to the car resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
- Loss of, or damage to:
 - Any audio, navigation and entertainment equipment unless this equipment is permanently fitted to the car
 - Any radar detection equipment
 - Telephone or other communication equipment.
- Loss of use of the car
- Wear and tear
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages
- Damage to your tyres caused by braking, punctures, cuts or bursts
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the United Kingdom, Isle of Man and the Channel Islands
- Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories, if these parts or accessories are not available
- The car losing value after (or because of) repairs
- The car being confiscated, or destroyed by, or under order of any government or public or local authority.

Section B – Broken windscreen and window glass

This section only applies if you have Comprehensive cover on your policy.

What is insured

Costs

- The cost of repairing or replacing the windscreen or any window glass in the car broken during the period of insurance
- The cost of any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

Using approved glass companies

- If you phone the windscreen claim number shown on page 11 of this policy booklet and use one of the chosen glass companies, cover is unlimited
- If you do not, the most your insurer will pay under this section is £100 (after taking off any excess).

Please note: A claim under this section only will **not** affect your “no claim” discount.

What is not insured

- The first £60 of any claim, if the glass is replaced rather than repaired
- The first £15 of any claim, if the glass is repaired by a repairer not approved by your insurer
- Repair or replacement of any windscreen or window, if it is **not** made of glass
- Costs of importing parts or accessories, or storage costs caused by delays, where the parts or accessories are not available from current stock within the United Kingdom, the Isle of Man or the Channel Islands
- Any amount over the cost shown in the manufacturer’s latest price guide (plus reasonable fitting costs), for any damaged parts or accessories, if these parts or accessories are not available
- Mechanical, electrical, electronic or computer failures or breakdowns, or breakages to sunroof and hood mechanisms
- Loss of use of the car.

Please note: if you would like to be protected against loss of use of your car, you may wish to consider Legal Expenses cover (see page 34-39 for more information). If you would like a quote or wish to arrange Legal Expenses cover, please call **0845 650 0345**.

Policy excess

- You pay the first £60 of any claim if the glass is replaced
- There is **NO** excess to pay if the glass is repaired by an approved repairer (otherwise an excess of £15 will be charged)



Section C – Fire & theft

This section of the policy only applies to customers with **Comprehensive cover or Third Party, Fire & Theft cover.**

What is insured

Fire, theft and attempted theft

Loss of (or damage to) the car caused by fire, theft or attempted theft.

Audio, navigation and entertainment equipment

The cost of replacing or repairing the car's audio, navigation and entertainment equipment up to the following amounts:

Type of Cover	Amount
Comprehensive	£1,000 If the equipment is fitted as original equipment by the manufacturer and if permanently fitted to the car.
Comprehensive	£300 For any other equipment if permanently fitted to the car.
Third Party, Fire & Theft	£300 If the equipment is permanently fitted to the car.

See pages 8-10 for details of how claims are settled.

Free courtesy car

To keep you on the road, your insurer will offer you a small courtesy car, free of charge, while the car is being repaired by one of their approved repairers. This only applies if the incident takes place in the United Kingdom, the Isle of Man and the Channel Islands.

What is not insured

- The policy excess, which is shown on your policy schedule
- Loss of (or damage to) the car:
 - When no one is in it, unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock the car are with you or the person authorised to use the car
 - Caused by a member of your immediate family, or a person living in your home, taking the car without your permission
 - Resulting from deception by a person pretending to be a buyer, or acting on behalf of a buyer.
- Loss of (or damage to):
 - Any audio, navigation and entertainment equipment, unless this equipment is permanently fitted to the car
 - Telephone or other communication equipment
 - Any radar detection equipment.
- Wear and tear
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the United Kingdom, Isle of Man and the Channel Islands
- Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories, if these parts or accessories are not available
- The car losing value after (or because of) repairs
- The car being confiscated, or destroyed by, or under order of any government or public or local authority.

What is insured

Whilst your car is being repaired

Once your insurer has decided that your car can be economically repaired by one of their approved repairers, what happens next depends on whether your car can still be driven and if it is still roadworthy:

- If your car is still roadworthy and can be legally driven, the courtesy car will be delivered when your car is collected for repairs
- If your car can't be driven, your insurer will provide the courtesy car on the next working day and you will have use of this car for as long as the repairs take.

With your agreement, the repairer may provide an alternative solution if this suits your needs better.

More information on how your claim will be settled can be found on pages 8-10.

What is not insured

- Loss from taking the car and returning it to its legal owner

For example: if you buy a car and subsequently find that it is stolen and it has to be returned to its original owner, you are not covered for any financial loss you incur.

- Loss of use of the car.

Please note: If you would like to be protected against loss of use of your car, you may wish to consider Legal Expenses cover (see pages 34-39 for more information). If you would like a quote or wish to arrange Legal Expenses cover, please call **0845 650 0345**.

Policy excess

You pay the first amount shown on your policy schedule



Section D – Personal accident

This section only applies if you have Comprehensive cover on your policy.

What is insured

Who is covered?

- You in **the car (or any other car that you do not own)**
- Your husband, wife or civil partner in **the car (or any other car that you do not own)**
- Any other passenger in **the car insured on your policy only**, as long as there is a passenger seat for that person.

Under what circumstances?

If any of the people outlined above are accidentally killed or injured while:

- Getting into
- Travelling in
- Getting out of

your car or any other car that you do not own (except for other passengers, who are covered only in the car insured on your policy), your insurer will pay the following for:

Death	£5,000
Total and permanent loss of sight in both eyes	£5,000
Total and permanent loss (at or above the wrist or ankle) of both hands or both feet, or one hand together with one foot	£5,000
Total loss by severance (at or above the wrist or ankle) of one hand or one foot, together with the total and permanent loss of sight in one eye	£5,000
Total and permanent loss (at or above the wrist or ankle) of one hand or one foot	£3,000
Total and permanent loss of sight in one eye	£3,000

These amounts will only be paid if:

- The cause of the death or loss is an accident involving a car
- The death or loss happens within three months of the accident.

What is not insured

- More than £10,000 for any one accident
- More than £5,000 to any one person for any one accident
- If you, your husband, wife or civil partner has more than one policy with your insurer, they will only pay under one policy
- Death or injury caused by suicide or attempted suicide
- Death of or injury to any person not wearing a seat belt when they have to by law
- Death of or injury to any person convicted of driving while under the influence of drink or drugs at the time of the accident
- No cover is provided under this section if the policy is held in the name of a business.

Policy excess

There is **NO** excess on personal accident claims

Section E – Medical expenses

This section only applies if you have Comprehensive cover on your policy.

What is insured

If you or anyone in the car is injured in an accident involving the car, your insurer will pay up to £300 in medical expenses for each injured person.

What is not insured

- No cover is provided under this section if the policy is held in the name of a business.

Policy excess

There is NO excess on medical expenses claims

Section F – Personal belongings

This section only applies if you have Comprehensive cover on your policy.

What is insured

Personal belongings in the car that are lost or damaged following an accident, fire or theft involving the car.

You are covered for the cost of the item, less an amount for wear and tear and loss of value.

What is not insured

- More than £100 per person for each incident
- Any goods, tools or samples that are carried as part of any trade or business
- Loss of (or damage to) telephone or other communication equipment
- Money, stamps, tickets, documents and securities (such as share or bond certificates)
- Loss or damage when no one is in the car, unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock the car are with you or the person authorised to use the car
- Loss of (or damage to) any radar detection equipment.

Policy excess

There is NO excess on personal belongings claims



Section G – Liabilities to third parties

This section applies to all policies.

If you cause damage to someone or something with your car, then you may have incurred a legal liability to someone else and they may have a right to make a claim for compensation against you.

For example – *someone is injured in an accident that you have caused.*

Policy excess

There is **NO** excess on claims for liabilities to third parties

What is insured

Your policy provides cover for legal liability for the death of or injury to any person and damage to property caused directly or indirectly by –

You and your actions:

- You using the car
- You using a car not belonging to you and not hired to you under a hire-purchase agreement or leased to you under a leasing agreement, as long as all of the following apply:
 - Your current Certificate of Motor Insurance allows you to do so
 - You have the owner's permission to do so
 - You still have your car and it has not been damaged beyond economical repair, nor been stolen and not recovered
 - The car you are using is registered in the United Kingdom or the Isle of Man and is being used within this area
 - You are not insured under any other insurance to drive the car
 - There is a current and valid policy of insurance held for the car in accordance with the Road Traffic Acts.
- You using the car to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward.

What is not insured

- Any amount your insurer has not agreed to in writing
- Death of (or injury to) any of your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy
- Loss of (or damage to):
 - Property owned by (or in the care of) the person who is claiming cover under this section
 - A vehicle, trailer, trailer caravan or broken-down vehicle covered by this policy.
- Any claim for pollution or contamination unless it is caused by a sudden, identifiable event that was unintended and unexpected and happened at one specific time and place
- Any amount over £1 million for one pollution or contamination event
- Any amount over £20 million (excluding costs and expenses) for any one claim (or series of claims) arising from one event that causes loss of (or damage to) property, including any indirect loss or damage
- Any amount over £5 million for all costs and expenses, for any one claim (or series of claims) arising from one event that causes loss of or damage to property.

However, we will provide the minimum cover needed under compulsory motor insurance legislation.



What is insured

What is not insured

Other people and their actions:

- Anyone driving the car with your permission, as long as your Certificate of Motor Insurance shows that he or she is allowed to drive the car. The person driving must not be excluded from driving the car by any endorsement, exception or condition
- Any person using (but not driving) the car with your permission for social, domestic and pleasure purposes
- Any passenger in, getting into or getting out of the car
- Anyone using the car with your permission to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward.

Where agreed your insurer will also pay:

- Solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in Scotland, Northern Ireland, the Isle of Man or the Channel Islands)
- Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving caused by an accident covered under this policy
- Any costs and expenses for which your employer or business partner is legally liable as a result of you using the car for their business
- Any other costs and expenses for which your insurer has given their written permission
- Charges set out in the Road Traffic Acts.

If anyone who is insured by this section dies while they are involved in legal action, your insurer will give the same cover as they had to their legal personal representatives.

Section H – Using your car abroad

This section applies to all policies.

What is insured

- You will be covered for your legal liability to others while you (or any driver covered by this policy) are using the car:
 - Within the European Union
 - In any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liberties arising from the use of motor vehicles (number 72/166/EEC).

Please note: You do not need an *International Motor Insurance Card (Green Card)* for visits to these countries.

- Your insurer will also provide the cover shown on your schedule for up to 90 days in any period of insurance while you are using the car within the countries mentioned above
- Your insurer may agree to extend the cover for more than 90 days as long as all of the following apply:
 - The car is taxed and registered in the United Kingdom or the Isle of Man
 - Your main, permanent home is in the United Kingdom or Isle of Man
 - Your visit abroad is only temporary
 - You tell RIAS before you leave
 - You pay any extra premium your insurer asks for.

What is not insured

- If your Certificate of Motor Insurance allows you to drive any other vehicle, that cover does not apply outside of the United Kingdom, Isle of Man and the Channel Islands.

What is insured

- If you want to extend your policy to give the same cover to a country outside the countries mentioned above, you must:
 - Tell RIAS before you leave
 - Get written agreement from your insurer to cover you in the countries involved
 - Pay any premium your insurer asks forIf your insurer agrees to your request, they will issue you with an International Motor Insurance Card (Green Card) as legal evidence of this cover.
- Your insurer will also pay customs duty if your car is damaged and they decide not to return it after a valid claim on the policy.

Spanish bail bond

- A bail bond will be shown on your Certificate of Motor Insurance
- This bail bond means that your insurer will pay £3,000 if the Spanish Police hold your car or the driver after an accident involving the car.

What is not insured

Please note: *If your insurer makes any payment because of the bail bond, you must repay this amount to your insurer as soon as possible, as it is a loan.*

Policy excess

You pay the amount shown in the policy schedule



Section I – Replacement locks

This section only applies if you have Comprehensive cover on your policy.

What is insured

If the keys, lock transmitter or entry card for a keyless entry system of the car are lost or stolen, your insurer will pay up to £500 towards the cost of replacing:

- All entry locks that can be opened by the missing item
- The lock transmitter, entry card and central locking system
- The ignition and steering lock

as long as they are satisfied that any person who may have your keys, transmitter or card, knows the identity or garage address of the car.

Your insurer will also pay the reasonable cost of protecting the car, transporting it to the nearest repairers when necessary and delivering it after repair to your address.

Please note: Your “no claim” discount will not be affected by a claim made under this section of the policy only.

What is not insured

- The first £100 of any claim
- Any claim where the keys, lock transmitter or entry card are either –
 - a) Left in or on the car at the time of the loss
 - b) Taken without your permission by a member of your immediate family, or a person living in your home.

Policy excess

You pay the first £100 of any claim



Section J – Your “no claim” discount

This section applies to all policies.

- As long as a claim has not been made during the period of insurance immediately before your renewal, a discount will be included in your renewal premium
 - If a claim is made during the period of your insurance, the discount will be reduced or removed in line with your insurer’s current scale
- You may also have to pay a higher excess and/or higher premium on your policy
- Your “no claim” discount will **not** be affected if the only claims made are for a broken windscreen (Section B) or for replacement locks (Section I).

Section K – Protecting your “no claim” discount

Please note: You will only have “no claim” discount protection on your policy if it is shown on your policy schedule.

- You will not lose any of your “no claim” discount as long as:
 - No more than two claims are made in the three-year period immediately before your renewal
 - You have paid any additional premium requested to protect your “no claim” discount.
- After a second claim is made in any three-year period:
 - Your “no claim” discount will no longer be protected and any further claims will result in the loss of (or reduction to) your “no claim” discount.
- You may also have to pay a higher premium or policy excess if any claims are made
- Your “no claim” discount won’t be affected if the only claims made are for a broken windscreen or window glass or for replacement locks.

Want to protect your “no claim” discount?

Ring RIAS on

0845 650 0345

Lines are open 8.30am-8.00pm Monday to Friday
and 8.30am-4.00pm Saturday

Please note – This can only be done when you take out a new policy or when you renew your existing policy.

Important information!

Your car insurance contract

This policy is a contract between you and your insurer. No one else has any rights under this policy or has the right to enforce any part of it under the Contracts (Rights of Third Parties) Act 1999.

Under the terms of this contract of insurance, your insurer will provide cover against accidental injury, loss or damage that happens during the period of insurance and within the United Kingdom, the Channel Islands or the Isle of Man, in return for you paying or agreeing to pay the premium.

This contract of insurance is based on information you gave RIAS on the proposal (or which is shown in a statement of insurance or statement of fact) and any other information you provided.

It is an offence under the Road Traffic Act to make a false statement or withhold any material information for the purposes of obtaining a

Certificate of Motor Insurance. Failure to disclose all material facts could mean that your insurance is invalid and will not give protection in the event of a claim.

A material fact is something that would be likely to influence the acceptance and the assessment of your car insurance proposal by the insurer. Material facts could include information on accidents, claims and convictions, for example.

If you are in any doubt about facts that could be considered material to your car insurance policy, you should call RIAS on **0845 650 0345**.

You should read this policy, the Certificate of Motor Insurance and the schedule together. The schedule tells you which sections of the policy apply.

Please check all your documents carefully to make sure that they give you the cover you want.

Details of the insurers underwriting your policy

Car insurance:

Ageas Insurance Ltd, Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA.
Registered number: 354568. FSA firm reference number: 202039

OR

ABC Insurance, 69 Park Lane, Croydon, CR9 1BGa.
Part of **Liverpool Victoria Insurance Company Limited**.
Registered number: 3232514. FSA firm reference number: 202965

OR

Sabre Insurance Company Ltd, Sabre House, 150 South St, Dorking, Surrey RH4 2YY.
Registered number: 2387080. FSA firm reference number: 202795

Legal Expenses cover:

Arranged by Qdos Broker & Underwriting Services Limited, is administered by MotorPlus Limited (trading as ULR), and is underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited. Registered number: 354568. FSA firm reference number: 202039

Excess Protection:

AmTrust Europe Limited, Market Square House, St James's Street, Nottingham NG1 6FG
Registered number: 1229676. FSA firm reference number: 202189

Words with special meanings

Throughout this car insurance policy booklet, certain words and phrases have special meanings and these are explained below.

Please note: the words used for Legal Expenses cover (starting on page 34) have special meanings, and these can be found on page 36.

Certificate of Motor Insurance	The proof of the motor insurance you need by law. The Certificate of Motor Insurance shows: What car is covered Who is allowed to drive the car What the car can be used for. If your Certificate of Motor Insurance allows your car to be driven by any driver, your schedule will show any restrictions that apply.
Endorsement	An additional condition that alters the cover provided.
Excess	The part of a claim you must pay. Sometimes more than one policy excess can apply. If this is the case, you will need to pay all of these.
Geographical limits	United Kingdom (England, Wales, Scotland, Northern Ireland), the Channel Islands or the Isle of Man and while the car is being transported between any of these countries.
Market value	The cost of replacing the car with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.
Period of insurance	The length of time that the contract of insurance applies for. This is shown in the schedule.
Proposal	The application form (proposal) and the information that you provided, including information given on your behalf and verbal information you give before your policy starts.
Schedule	The latest schedule issued to you. This forms part of the contract of insurance. It gives details of the period of insurance, the sections of the policy that apply, the premium you have to pay, the car which is insured and details of any excesses or endorsements.
Statement of insurance or statement of fact	The form that shows the information that you provided, including information given on your behalf and verbal information you gave prior to commencement of the policy. It is important that you check this information carefully and notify RIAS immediately if any of this information is incorrect.
Terrorism	Terrorism as defined in the Terrorism Act 2000.
The car	Any motor vehicle for which you have provided details and for which you have been issued with a Certificate of Motor Insurance. The car's registration number will be shown on your latest Certificate of Motor Insurance. Accessories and spare parts are included in the definition of the car when they are with the car or locked in your own garage.
You, your	The person or company shown under "Policyholder details" or "Insured details" on the schedule.
Your insurer, they, their	The insurer underwriting this car insurance policy.

Continued overleaf...

Car insurance conditions

The following conditions apply to all RIAS Car Insurance policies.

<p>Claims</p>	<p>You should report any claim to your insurer as soon as possible. Contact details for your insurer can be found at the front of this policy booklet.</p> <p>You must send your insurer any letter, claim, writ or summons as soon as you receive it. You must also let them know straight away if you or your legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.</p> <p>Unless you have your insurer's written permission, you (or any other person who claims under this policy), must not:</p> <ul style="list-style-type: none"> ● Negotiate on any claim made against you ● Admit fault ● Make any payment, offer or promise of payment. <p>In dealing with any claim under the terms of this policy, your insurer may:</p> <ul style="list-style-type: none"> ● Carry out the defence or settlement of any claim and choose the solicitor who will act for you in any legal action ● Take any legal action in your name, or the name of any other person covered by this policy. <p>Anyone who makes a claim under this policy must give their insurer any reasonable information they are asked for.</p>
<p>Compulsory insurance</p>	<p>If the law of any country says your insurer must make a payment that they would not otherwise have paid, you must repay this amount to your insurer.</p>
<p>Other insurance</p>	<p>If any incident that leads to a valid claim is covered under any other insurance policy, your insurer will only pay their share of the claim.</p>
<p>Reasonable precautions</p>	<p>Anyone covered by this policy must take all reasonable steps they can to protect the car (and anything in or attached to it), against loss or damage. This includes making sure that the car has all its windows, doors, roof openings or hood closed and locked, and all keys or devices needed to lock the car are with you or the person authorised to use the car when no one is in it.</p> <p>The car must be kept in good working order. Your insurer may examine the car at any time.</p>
<p>Keeping to the terms of the policy</p>	<p>Your insurer will only pay claims if:</p> <ul style="list-style-type: none"> ● Any person claiming cover has met with all the terms of the policy, as far as they apply ● The declaration and information given on the proposal (or shown in the statement of insurance or statement of fact), which this contract is based on, is complete and correct as far as you know.
<p>Fraud</p>	<p>Your insurer will not pay any claim:</p> <ul style="list-style-type: none"> ● Which is in any way fraudulent, or ● If you (or anyone acting for you) uses fraudulent means to get benefits under this policy.

Cancelling your policy

Within 14 days of starting the policy

- You have 14 days from either the start date of the policy or the date you receive the policy documents (whichever date is later) to cancel this cover. You can cancel by writing to us or phoning RIAS on **0845 650 0345**.
- Cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date.
- You must return your Certificate of Motor Insurance to RIAS, as it is an offence under the Road Traffic Act not to do so.
- If the cover has not yet started, RIAS will refund any premium already paid.
- If cover has started and providing you have not made a claim, RIAS will refund any premiums already paid less a charge for the period you have been insured and an administration charge of £15.
- If you are in the process of making a claim, we will not be able to process any cancellation request until the claim has been settled. A charge may apply. If you have made a claim and your insurer has paid for the total loss of the car, you must pay the full annual premium and you will not be entitled to any refund.

After the 14-day period

- You can cancel this policy by phoning RIAS on **0845 650 0345**.
- Cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date.
- You must then return your Certificate of Motor Insurance to RIAS, as it is an offence under the Road Traffic Act not to do so.
- Cancelling any direct debit instruction does not mean you have cancelled the policy.
- If no claims have been made during the current period of insurance, RIAS (on behalf of your insurer) will refund a percentage of the premium in proportion to the period of insurance left unused, less a cancellation fee of £35.
- If your insurer has paid for the total loss of the car, you must pay the full annual premium to RIAS and you will not be entitled to any refund.
- If any claim made was not for the total loss of the car, the costs of any payments made will be deducted by your insurer for the claim (or claims) from any refund. If the cost of the claim (or claims) is more than the annual premium, you will not receive any refund.

If your insurer wishes to cancel

- Your insurer, or anyone they authorise, can cancel this policy by sending you seven days' notice to your last known address. If you live in Northern Ireland, they will also send notice to the DVLNI
- You must return your Certificate of Motor Insurance to RIAS, as it is an offence under the Road Traffic Act not to do so
- Your insurer will refund a percentage of the premium in proportion to the period of insurance left unused, less an administration charge of £10.

Changes you must tell us about

You must tell RIAS or your insurer about any of the changes listed on page 4 straight away. If you do not tell us about these changes, your policy may no longer be valid and your insurer may not pay your claim. Any changes made to your policy may result in a change to your premium and/or excess and there will be an administration charge.

Continued overleaf...

Charges	If you wish to change your policy prior to renewal, you will be subject to an administration charge of £25. If you wish to cancel your policy prior to renewal, you will be subject to a cancellation fee of £35. However these charges may be waived in exceptional circumstances, such as the death of a policy holder.
Data Protection Act 1998	<p>Your information may be used by us and –</p> <ul style="list-style-type: none"> Insurers on the panel Other companies in the Ageas Group (UK) Any holding companies, subsidiaries and other linked companies. <p>They will be acting under instruction from us for the purpose of arranging and managing your insurance policy, including handling underwriting, claims, renewals and carrying out analysis and research.</p> <p>We will keep your information securely and may share it with agents, service providers, business partners, regulatory authorities and any other persons who have a legal right to this information</p> <p>We and your insurers may release your information if required to prevent fraud, is permitted to do so by law, or there are any other circumstances where you have given your permission</p> <p>We may use your personal information for marketing and research purposes and to help meet your needs</p> <p>We may record or monitor telephone calls for training purposes and to improve the quality of the service you receive</p> <p>As part of our service, we may call you about any quotation you receive.</p>
Sharing information to prevent fraud and the RIAS privacy policy	<p>RIAS and your insurer may share your personal information with operators of registers used by the insurance industry in order to check information that is given to us and prevent fraudulent claims. These registers include:</p> <ul style="list-style-type: none"> The Claims and Underwriting Exchange register, run by Insurance Database Services Limited Motor Insurance Anti-Fraud and Theft Register The Motor Insurance Database. <p>For further information about the use of your information, please read the privacy policy on the RIAS website www.rias.co.uk or call RIAS on 0845 650 0345 to request a copy.</p>
Dealing with others on your behalf	<p>To help you manage your insurance policy, RIAS and your insurer will deal with you or:</p> <ul style="list-style-type: none"> your husband, wife or partner any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy, subject to passing security questions.
Marketing	<p>We may use your personal information for marketing and research purposes, to help us meet your needs.</p> <p>We may use, analyse, assess and carry out research using your personal information</p> <p>We may also give you information about other products and services offered by us and selected third parties, which we think may interest you</p> <p>We may use e-mail, telephone, post or other means to do this.</p> <p>We may contact you if you abandon or fail to complete an online quotation to see if we can offer you any assistance with this'.</p> <p>If you do not want us to use your information for marketing or research purposes, please call us on 0845 650 0345 or email customerservices@rias.co.uk</p>
Law applicable to the contract	English law will apply to this contract, unless you and your insurer agree otherwise.
Language	The contractual terms and conditions and other information relating to this contract will be in the English language.

Policy exclusions

Your car insurance policy does not cover you for the following and claims will not be paid in these circumstances. However, your insurer will provide the minimum cover needed under compulsory motor insurance legislation.

1. Your car being driven by someone who should not be driving it or it is being used for a purpose that you have not insured it for. To be more specific, claims won't be paid if they result directly or indirectly from any of the following:
 - The car being driven by, or being in the charge of, someone who is not described in your Certificate of Motor Insurance as entitled to drive
 - The car being driven, with your permission, by anyone who you know does not hold a driving licence or is disqualified from driving. However, we will still give cover if the person used to hold a licence and is allowed to hold one by law
 - The car being driven by someone who does not meet all the conditions of their driving licence.

For example – *If they are driving with a disclosable medical condition, such as epilepsy, that has not been declared to DVLA or they are driving a manual transmission car, when they are only licensed to drive a car with automatic transmission.*

- The car being driven by a provisional licence holder without appropriate supervision as required by law
- The car being used for a purpose that is not shown as covered in your Certificate of Motor Insurance.

For example – *If you are using your car for business purposes, but you have not insured it for this purpose.*

Please note – *This exclusion will not apply whilst the car is with a member of the motor trade for servicing or repair.*

2. If you receive any payment for giving people lifts in the car, the policy is not valid if:

- The car is made or altered to carry more than eight people including the driver; or
- You are carrying the passengers as part of a business of carrying passengers; or
- You are making a profit from the payments you receive.

3. Claims arising directly or indirectly from any of the following:
 - Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel
 - The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment
 - Pressure waves caused by aircraft (and other flying objects) travelling at any speed
 - War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection or military or usurped power
 - Acts of terrorism.
4. Claims arising directly or indirectly from earthquakes, riots or civil disturbances outside Great Britain, the Isle of Man or the Channel Islands, except under section G (liabilities to third parties) of this policy.

Please note – *Riots or civil disturbances in Northern Ireland are excluded.*

5. Any liability you accept under an agreement or contract, unless you would have been legally liable anyway. **Please try to avoid admitting fault at the scene of an accident – just exchange your insurance details with anyone else involved.**
6. Any decision or action of a court which is not within the geographical limits of this policy (i.e. the United Kingdom, Channel Islands or Isle of Man) unless the proceedings are brought, or a judgement is given, in a foreign court because the car was used in that country and your insurer had agreed to cover it there.

Continued overleaf...

7. Claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the Customs examination area or any part of airport premises to which the public does not have vehicular access.

Please note – You will be covered at airports in areas where the general public are allowed, such as airport car parks and pick-up and drop-off areas.

Ageas Endorsements

This section only applies if you have the particular endorsement shown on your policy schedule. You will need to comply with these additional policy conditions (also known as endorsements) in order for your policy to be valid.

I Your insurer will not pay for any loss or damage if any security or tracking device fitted to the car has not been set or is not in full working order, or the network subscription for the maintenance contract of any tracking device is not current.

Y Your insurer will not pay for any claim when the car is being driven by, or is in the charge of:

- Anyone who is under 25 years old, or
- Anyone who does not hold a full driving licence to drive the car, issued in the United Kingdom, the Isle of Man, the Channel Islands, or the European Union

unless you have sent their details to your insurer and they have accepted them in writing.

Z For 'any driver' cover, your insurer will not pay for any claims when the car is being driven by, or is in the charge of, anyone who is under 30 years old, unless you have sent their details to your insurer and they have accepted them in writing.

ABC Endorsements

250 Under Section C of your policy we will not pay for loss of or damage to your car by theft or attempted theft unless at the time of an incident giving rise to such loss or damage your car is fitted with a vehicle tracking device which is operative and activated, and any service contract relating to the tracking device is current and valid.



Sabre Endorsements

Anti-theft device

- 9 The Insurer shall not be liable for loss of or damage to your vehicle caused by theft or attempted theft unless:
- a) your vehicle is fitted with an immobilising system accepted by the Insurer and
 - b) you are in possession of all the keys and/or activating accessories and the certificate of installation as provided by the manufacturer of the device, and the device is operated in accordance with the manufacturer's instructions whilst your vehicle is parked and unattended.

Garaging/vehicle security

- 10 The Insurer shall not be liable under Section C in respect of loss of or damage to your vehicle caused by theft or attempted theft which shall include the taking and driving away of your vehicle without authority unless your vehicle is kept in a locked and secured location to which the general public does not have access. This restriction will not apply when the vehicle is parked during the course of a journey.

Driving other cars extension

- 39 Your policy provides cover for legal liability for the death of or injury to any person and damage to property caused directly or indirectly by:
- You using a car not belonging to you and not hired to you under a hire-purchase agreement or leased to you under a leasing

agreement, as long as all of the following apply:

- Your current Certificate of Motor Insurance allows you to do so
- You have the owner's permission to do so
- You still have your car and it has not been damaged beyond economical repair, nor been stolen and not recovered
- The car you are using is registered in the United Kingdom or the Isle of Man and is being used within this area
- You are not insured under any other insurance to drive the car
- There is a current and valid policy of insurance held for the car in accordance with the Road Traffic Acts.

What is not insured

- Loss of (or damage to):
 - Property owned by (or in the care of) the person who is claiming cover under this section.

Tracking device

- 41 The Insurer shall not be liable for loss of, or damage to your vehicle caused by theft or attempted theft, unless your vehicle is fitted with a tracking device using GPS satellite technology for which there is continuous subscription.

MotorPlus Legal Expenses cover

Want to add Legal Expenses cover to your policy?

Call RIAS now on

0845 650 0345

Lines are open 8.30am-8.00pm Monday to Friday
and 8.30am-4.00pm Saturday

Welcome to MotorPlus

***Please note** – This optional cover only applies if it is shown on your summary of cover.*

This insurance has been arranged by Qdos Broker & Underwriting Services Limited, is administered by MotorPlus Limited (trading as ULR), and is underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited.

In return for the premium You have paid, the insurer agrees to insure You in accordance with the terms and conditions of this policy.

This is a contract of insurance between You and Ageas Insurance Limited. The insurance provided covers Legal costs, subject to terms, limits of indemnity, exclusions and conditions contained herein, in respect of an insured incident which occurs within the territorial limit and during the period for which You have paid or agreed to pay the premium.

If You are involved in a motor accident, need legal advice or need help with motoring emergencies, MotorPlus is available to help You 24 hours a day, 365 days a year.

To make sure that you get the most from your MotorPlus cover, please take the time to read the policy, which explains the contract between You and MotorPlus. If You have any questions or would like more information, please contact RIAS Customer Services on **0845 650 0345**.

This optional cover is designed to help you if the accident was not your fault and:

You need a replacement vehicle

You have suffered an injury

Your vehicle cannot be driven

You have incurred losses you are not insured for

You are seeking compensation for damage to your belongings.

Need to make a claim?

After a motor accident

If You are involved in an accident, remember to write down as many details as possible, including the names and addresses of anyone who may have seen the accident. Let MotorPlus have this information as soon as you can, either by giving it to RIAS or by sending it directly to MotorPlus. If You are not sure what to do after an accident, call the helpline on **01603 420888**.

Call immediately on

01603 420888

Lines are open 24 hours a day,
365 days a year

If your vehicle cannot be driven

If your vehicle cannot be driven after an accident, MotorPlus can arrange for a garage to tow it to a place you choose. You will have to pay the towing costs, so remember that most car insurers only give cover for towing to a nearby garage. However, if the accident was not your fault, the towing costs can usually be recovered as part of your claim for losses you are not insured for.

Replacement vehicle hire

If the accident was entirely the other person's fault and your vehicle cannot be driven, a replacement hire vehicle can usually be arranged for you to use until your vehicle can be repaired.

If you have losses you are not insured for

Once MotorPlus accept your claim, they aim to recover the losses you are not insured for from the person who caused the accident. Losses you are not insured for could include:

- The cost of repairing or replacing your vehicle
- Your motor insurance policy excess
- Compensation following injury
- Other out-of-pocket expenses.

Your losses you are not insured for will normally be recovered through the MotorPlus Claims Centre, but sometimes they may use appointed solicitors.

You can call the claims unit on **01603 420888** or send your claim to:

RIAS MotorPlus
PO Box 141
Norwich
NR3 2JJ

If you need any other help from MotorPlus

You can phone **01603 420888** at any time for legal advice on any personal legal problem or for help with general motoring emergencies.

When MotorPlus cannot help

MotorPlus will not be able to help you if they don't believe there is a reasonable chance (better than 50% chance of success) of recovering your losses you are not insured for.

Please do not ask for help from a solicitor or hire a vehicle before MotorPlus has agreed this with you. If you do, your costs will not be covered.

Contract of Insurance

Your policy only covers you if you have paid your premium. MotorPlus agree to provide the insurance in this policy, keeping to the terms, conditions and exclusions as long as:

- The insured incident happens during the period of insurance and within the territorial limit
- Any legal proceedings will be dealt with by a court or other body, which they agree to in the territorial limit
- In civil claims, it is **more likely than not** that an insured person will recover damages (or other legal remedy) or make a successful defence.



Words with special meanings

Throughout this section (pages 34-39), your MotorPlus Legal Expenses cover has certain words and phrases, which have special meanings and these are explained below.

Insurer, they, us	Ageas Insurance Limited and/or their agent MotorPlus Limited, trading as ULR.
You, Your	The person who has taken out this policy.
Insured person	You and any passenger or driver who is a resident in the United Kingdom and who is in or on the insured vehicle with your permission. Anyone claiming under this policy must have your agreement to claim.
Underwriters	UK Underwriting Limited on behalf of Ageas Insurance Limited
Insured vehicle	The vehicle specified in the car insurance policy issued with this policy. It also includes any caravan or trailer attached to this vehicle.
Appointed solicitor	The solicitor, solicitors' firm, barrister or other suitably qualified person appointed to act for you.
Legal costs	Professional fees which you are bound to pay, including reasonable fees or expenses incurred by the Appointed solicitor whilst acting for you in the pursuit of a claim.
Vehicle hire costs	The cost of hiring a replacement car or standard commercial vehicle for one continuous period.
Territorial limit <i>For legal costs:</i>	The European Union, the Channel Islands, Isle of Man, Albania, Andorra, Bosnia Herzegovina, Croatia, FYR Macedonia, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and that part of mainland Turkey (west of the Bosphorus).
<i>For vehicle hire costs:</i>	England and Wales, the mainland of Scotland, Northern Ireland and the Isle of Man.
Period of insurance	The period for which we have agreed to cover you and for which you have paid the premium.
Insured incident	An event which causes damage to the insured vehicle or to an insured person's personal property in it; or An event which causes an insured person to be killed whilst they are in or on the insured vehicle.



Your Legal Expenses cover

What is insured

This optional cover is designed to help you if the accident was not your fault and:

- **You need a replacement vehicle**
- **You have suffered an injury**
- **Your vehicle cannot be driven**
- **You have incurred losses you are not insured for**
- **You are seeking compensation for damage to your belongings.**

Following an insured incident, MotorPlus will negotiate to recover losses you are not insured for, and costs, and will help in appealing or defending an appeal.

If an appointed solicitor is used, MotorPlus will pay the legal costs for this.

The most that will be paid

- £100,000 for all claims that arise from the same insured incident.

What is not insured

- Any claim reported to MotorPlus more than 180 days after the date an insured person should have known about the insured incident
- Any legal costs that are incurred before they agree to pay them
- Any claim relating to a contract involving the insured vehicle
- The insured vehicle being used by anyone who does not have valid motor insurance
- Any claim contributed to, caused by or arising from:
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
 - The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear part of it
 - War, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup
 - Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
- Any disagreement with MotorPlus, except those relating to the choice of an appointed solicitor (see policy Condition 7 on page 39)
- Any legal action an insured person takes, which MotorPlus or the appointed solicitor have not agreed to or where the insured person does anything that hinders MotorPlus or the appointed solicitor.

Any claim for vehicle hire costs if:

- An insured person is claiming against a person who does not have valid motor insurance or cannot be identified or traced, or
- When an insured person makes his or her own arrangements for vehicle hire after an insured incident

Continued overleaf...

What is insured

What is not insured

- Any claim directly or indirectly caused by (or resulting from) any device failing to recognise, interpret or process any date as its true calendar date
- Apart from MotorPlus, the insured person is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third party rights or interest.

Conditions

1. An insured person must –
 - a) Keep to the terms and conditions of this policy
 - b) Take reasonable steps to keep any amount MotorPlus has to pay as low as possible
 - c) Try to prevent anything happening that may cause a claim
 - d) Send everything MotorPlus asks for in writing
 - e) Give your insurer full details of any claim as soon as possible and give them any information they need.
2.
 - a) Your insurer can take over and conduct, in the name of an insured person, any claim or legal proceedings at any time before a solicitor is appointed. They can negotiate any claim on behalf of an insured person.
 - b) If it becomes necessary to appoint a solicitor to assist an insured person before the issue of court proceedings the insurer will choose the Appointed solicitor. If by the date when it is necessary to issue court proceedings the insurer has not already chosen an Appointed solicitor, the insured person can nominate one by sending the insurer the name and business address of a suitably qualified person. The insurer may choose not to accept the nominee if the nominee is unable to agree terms with the insurer. If there is a disagreement over the choice of Appointed solicitor, another suitably qualified person can be appointed to decide the issue (See Condition 7, page 39).
 - c) Before an insured person chooses a solicitor, MotorPlus can appoint a solicitor.
 - d) A solicitor will be appointed by MotorPlus and will represent an insured person according to your insurer's standard terms of appointment. The appointed solicitor must co-operate fully with MotorPlus at all times.
 - e) Your insurer will have direct contact with the appointed solicitor.
 - f) An insured person must co-operate fully with MotorPlus and with the appointed solicitor and must keep them up-to-date with the progress of the claim.

- g) An insured person must give the appointed solicitor any instructions that your insurer asks for.
3. a) An insured person must tell the insurer if anyone offers to settle a claim.
 - b) If an insured person does not accept a reasonable offer to settle a claim, the insurer may refuse to pay further legal costs.
 - c) An insured person must not negotiate or agree to settle a claim without the insurer's approval.
 - d) MotorPlus may decide to pay an insured person the amount of damages he or she is claiming, instead of starting or continuing legal proceedings.
 4. a) If your insurer asks, an insured person must tell the appointed solicitor to have legal costs taxed, assessed or audited.
 - b) An insured person must take every step to recover legal costs that MotorPlus have to pay and must pay MotorPlus any legal costs that are recovered.
 5. If the insured person of the Appointed solicitor terminate their retainer the insurer will consider the reasons for this. The insurer may then terminate the cover provided by this MotorPlus Legal Expenses Cover, or may agree to appoint another Appointed solicitor.
 6. If an insured person stops a claim without the insurer's agreement, or does not give suitable instructions to an appointed solicitor, the cover provided will end at once.
 7. If MotorPlus and an insured person disagree about the choice of appointed solicitor, or about the handling of a claim, they and the insured person can choose another solicitor to decide the matter. MotorPlus and the insured person must both agree to this in writing. If your insurer cannot agree with the insured person about the choice of the second solicitor, they will ask the president of the relevant national law society to choose a solicitor. Whoever loses the disagreement will have to pay the costs of settling it.
 8. Your insurer can cancel this policy at any time, as long as they tell you at least 21 days beforehand. You can cancel this policy at any time as long as you tell your insurer at least 21 days beforehand.
 9. Your insurer will not pay any claim which is covered under any other policy of insurance or by trade union membership or which would have been covered by any other policy of insurance or by trade union membership if this Legal Expenses cover did not exist.
 10. If an insured person dies, the insurer will insure the insured person's personal legal representatives to pursue disputes covered by this MotorPlus Legal Expenses cover arising from the insured person's death, providing the personal legal representatives keep to the terms of the cover.
 11. This cover document is written in English and all communications about it will be in English. Unless otherwise agreed this insurance is governed by English law.
 12. Any Act of Parliament mentioned in this cover document includes equivalent laws in the relevant jurisdiction in which any claim arises.
 13. Cancelling your policy - You can cancel your policy within 14 days of the start date of your policy or the date you receive the policy documents (whichever is the later) by phoning 0845 650 0345. You are entitled to a full refund provided you have not made a claim. There is no refund in premium if your cover is cancelled after 14 days.



Excess Protection

Want to add Excess Protection cover to your policy?

Call RIAS now on

0845 650 0345

Lines are open 8.30am-8.00pm Monday to Friday
and 8.30am-4.00pm Saturday

Welcome to Excess Protection

Please note – This optional cover only applies if it is shown on your policy schedule.

To make sure you get the most out of your Excess Protection policy, please take the time to read the policy, which explains the contract between you and AmTrust Europe Limited. If you have any questions or would like more information, please contact RIAS Customer Services on **0845 650 0345**.

Cover under this policy is administered by Albany Assistance Ltd and is underwritten by AmTrust Europe Limited. Cover is subject to the terms and conditions that follow. Payment of the Excess Protection cover premium must be made before cover is provided.

The Excess Protection policy provides insurance to cover reimbursement, up to the Sum Insured, for Your Excess under Your Motor Car Insurance Policy following the successful settlement of a claim in respect of malicious damage, accident damage, fire, attempted theft, recovered theft or where the vehicle is stolen and remains unrecovered.

Need to make a claim?

Should you wish to make a claim under this policy following an Insured Incident, you must report it to Albany Assistance immediately or at least within 30 days of settlement of your claim by Your Motor Car Insurance Company.

Before consideration is given to the settlement of your claim, you will be required to provide supporting documentary evidence of your Excess. This will either be a copy of your Excess receipt or written confirmation from your Motor Car Insurance Company of the Excess. Failure to provide necessary documentation may jeopardise your claim.

Call immediately on

0844 472 1730

Lines are open 24 hours a day,
365 days a year

Contract of Insurance

This policy contains the entire agreement between the policyholder and any insured person claiming under it and Albany Assistance Ltd and AmTrust Europe Limited on their behalf. No other representation or warranty by the Insured Person or AmTrust Europe Limited or their Authorised Representatives or any third party shall have any contractual effect unless agreed by both parties in writing.

Words with special meanings

Throughout this section (pages 40-43), your Excess Protection policy has certain words and phrases, which have special meaning and these are explained below.

Excess	The first amount of any claim that You have paid under the terms, and shown in the relevant schedule, of Your Motor Insurance Policy in respect of Your own car.
Insured Incident	Malicious damage, an accident, fire, attempted theft, recovered theft or where the car has been stolen and remains unrecovered and where no recovery can be made from a Third Party.
Insured Person/ You/Your	The person or people shown on Your Motor Car Insurance schedule under 'Policyholder details' or 'Insured details' and who is a resident of Great Britain and Northern Ireland.
Insured Car	Any motor car for which You have provided details to RIAS and for which You have been issued with a Certificate of Motor Insurance and for which a premium has been paid for the Excess Protection cover. The car registration number will be shown on Your latest Certificate of Motor Insurance.
Motor Car Insurance Policy	The Comprehensive or Third Party Fire and Theft Motor Insurance Policy to You, which includes the Certificate of Motor Insurance in respect of the Insured Car.
Period of Insurance	The period of the Motor Car Insurance Policy which runs concurrent with this policy and does not exceed 12 months.
Sum Insured	Up to a maximum of £300.
Third Party	The other person(s) and/or party(s) responsible for the Insured Incident, excluding the Insured Person and/or policyholder (as defined in this Policy).



Your Excess Protection policy

What is insured

This optional cover is designed to provide reimbursement of Your excess in the event of a fault incident during the period of insurance:

- **Where no recovery can be made from a Third Party**
- **To the value of your Motor Car Insurance Policy Excess up to a maximum of £300 (If your Excess exceeds this amount you will be responsible for the difference)**
- **A maximum of two claims in the period of insurance.**

What is not insured

- Any claim where the total cost or repair/ replacement of the Insured Car does not exceed Your Excess under Your Motor Car Insurance Policy
- Any Excess which is recoverable from a Third Party
- Any claim where Your car is classed as a commercial vehicle
- Personal effects, accessories, glass or audio/visual equipment (such as car phone, satellite navigation systems, cd or cassette player, radios etc)
- Any claim where the car was being used for hire or reward
- Any Insured Incident arising out of the use of an Insured Car by the Insured Person in connection with racing, rallies, trials or competitions of any kind
- Any claim where the motor insurer does not provide cover under the terms of the underlying Motor Car Insurance Policy
- Theft or malicious damage related claims which have not been reported to the police
- Any claim reported to Albany Assistance more than 30 days after settlement of your claim by Your Motor Car Insurance Company
- Any deduction or contribution from the settlement of Your claim under Your Motor Car Insurance Policy apart from the policy Excess
- Any liability You accept by agreement or contract, unless You would have been liable in any case
- Deliberate non-disclosure or criminal act, which is found to our satisfaction to be of a fraudulent or false nature. The Insured Person will be held responsible for any costs paid or due where this happens
- Any Insured Incident, which happened before this policy started
- Any claim that arises from Your unlawful use of drinks or drugs
- Any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

Conditions

You should note that the following conditions apply in all circumstances:

1. You must have a valid Motor Car Insurance Policy in force to claim on this cover.
2. You must be a resident of Great Britain or Northern Ireland.
3. You must hold a current valid driving licence to drive the Insured Car.

Please be aware that should the Insured Incident have been caused by a Third Party and as a result Your Excess has been waived or reimbursed, there will be no indemnity provided as no financial loss has been suffered.

If at the time of any Insured Incident there is any other insurance, which provides cover for the loss, or any part of it, AmTrust Europe Limited will only be responsible for the amount not recoverable under that insurance.

Cancelling your policy

You can cancel your policy within 14 days of the start date of your policy or the date you receive the policy documents (whichever is the later) by phoning 0845 650 0345. You are entitled to a full refund provided you have not made a claim. There is no refund in premium if your cover is cancelled after 14 days.

Governing Law and Language

This insurance shall be subject to English Law, unless specifically agreed to the contrary. All communication is to be conducted in English.



Additional helpline services

Call immediately on
01603 420033

Lines are open 24 hours a day,
365 days a year

FREE ADVICE SERVICES

In addition to your car insurance, RIAS has arranged a number of helpline services for you, providing FREE advice and a range of useful information to all RIAS Car Insurance customers.

This service is provided by MotorPlus. When you call, please confirm that you are a RIAS Car Insurance customer.

European Personal Legal and Tax Advice Service

- Confidential legal advice over the phone on any personal legal problem under the laws of the member countries of the European Union, the Isle of Man, Channel Islands, Switzerland and Norway
- Confidential advice on a UK personal tax problem.

Health and Medical Information Service

- Information over the phone on health and fitness and non-diagnostic advice on medical matters
- Advice can be given on allergies, the side effects of drugs and how to improve general fitness
- Information is available on self-help groups and hospital waiting lists.

Vehicle Assistance Service

- If the insured vehicle cannot be driven because of an accident or breakdown in Europe, MotorPlus will ask a contractor to help
- However, you must pay the contractor's costs, including call-out charges.

***Please note** – For the vehicle assistance service only, you will be responsible for paying the costs for the help provided.*

Counselling

- A confidential counselling service over the phone
- Includes onward referral to relevant voluntary or professional services (where appropriate).

MotorPlus and RIAS cannot accept responsibility if the helpline services are unavailable for reasons they cannot control.

***Please note** – All helplines are available in the United Kingdom only, unless otherwise stated. To help MotorPlus check and improve their service standards, they may record all calls, but they will NOT record calls to Health and Medical and Counselling services.*



How to make a complaint

At RIAS, we strive to provide the highest standard of service to you at all times. However, we recognise that things can go wrong occasionally and when this happens, we are committed to sorting this out quickly.

RIAS has a dedicated Customer Satisfaction team, made up of specially trained advisors, one of whom will be responsible for logging, investigating and resolving your complaint.

If your complaint concerns our service or advice at RIAS

If you wish to make a complaint about the service or the advice RIAS has provided (including information or documentation we have issued to you), please contact our Customer Satisfaction team in one of the following ways –

- By telephoning **0845 045 0059** between 8am and 5pm Monday to Friday. Please have your insurance documentation or other relevant correspondence to hand, so you are ready to quote your policy number
- In writing, quoting your policy number, to:
Customer Satisfaction Manager
Deansleigh House
Deansleigh Road
Bournemouth
BH7 7DU
- By emailing customersatisfaction@rias.co.uk quoting your policy number.

If your complaint concerns the service provided by your insurer

If your complaint is about the service provided by your insurer (including complaints about service or the amount offered in settlement of a claim), you should take the following action depending on whom you are insured with –

Ageas –

Step 1

- You can call your claims handler (your handler's name and phone number will be located on any letters which they have sent to you) or write to:

Customer Services
Ageas Insurance Limited
Ageas House
Tollgate
Eastleigh
Hampshire
SO53 3YA

- Alternatively, you can email Ageas via their website at www.ageas.co.uk including your policy number and claim number (if appropriate).

Step 2

If you are still not satisfied, you can write to the Chief Executive at the same address.

ABC –

Step 1

You can call ABC on **0845 605 1227** or write to:

Customer Care
ABC Insurance
69 Park Lane
Croydon
CR9 1BG
Customercare@abcinsurance.co.uk

Step 2

Escalation process: If you are not satisfied with the way a complaint has been dealt with, you can call us on **0845 640 5500** or write to the Managing Director of Liverpool Victoria Insurance:

Managing Director
Liverpool Victoria Insurance Company Limited
County Gates
Bournemouth
BH1 2NF

Continued overleaf...

Sabre –

Step 1

You can call Sabre on **0870 240 5440** or write to:

Sabre Insurance Company Limited
Sabre House
150 South Street
Dorking
Surrey
RH4 2YY

Step 2

If you are still not satisfied, you can write to the Chief Executive at the same address.

Following the complaints procedure does not affect your legal rights to take legal proceedings.

If your complaint concerns your MotorPlus Legal Expenses cover

Step 1

MotorPlus will always try to give you a quality service. If you think they have let you down, please write to:

The Chief Executive
MotorPlus Limited
Kircam House
5 Whiffler Road
Norwich
NR3 2AL

Step 2

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting:

Head of Claims
UK Underwriting Limited
2 Gibraltar House
Bowcliffe Road
Leeds
LS10 1HB

If your complaint concerns your Excess Protection policy

Step 1

If you are not happy with the quality of service provided, please write to:

The Quality Compliance Executive
Albany Assistance Ltd
Redmond House
Fern Court
Bracken Hill Business Park
Peterlee
Co Durham
SR8 2RR

Alternatively, call **0800 077 8165**

Step 2

In the event you remain dissatisfied, you can contact the underwriters:

AmTrust Europe Limited
Market Square House
St James's Street
Nottingham
NG1 6FG

Alternatively, call **0115 941 1022**

This complaints procedure does not affect any legal rights you may have.

If your complaint cannot be resolved

If you are not satisfied with the final decision from RIAS or your insurer, you can write to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Alternatively, call **0845 080 1800** or email

complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

RIAS and your insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk) or by writing to the FSCS at 7th Floor, Lloyd's Chambers, Portsooken Street, London, E1 8BN



This booklet can be provided in Braille, large print or audio tape/CD by calling **0845 650 0345**.

All the insurers underwriting this policy are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at **www.fsa.gov.uk/register** or by contacting them on **0845 606 1234**. The name of the insurer that underwrites your policy is shown on your policy schedule.

This policy booklet is printed on paper prepared from trees grown in sustainable forests. The paper is produced at a mill that is certified to recognised environmental management standards (ISO1 4001 and EMAS).

For further information please visit our website: **www.rias.co.uk**



When you have finished with this booklet please recycle it.

RIAS plc registered office: Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU. Registered number 1324965. Registered in England and Wales. RIAS plc is authorised and regulated by the Financial Services Authority. FSA registered number 312468. RIAS plc is a wholly owned subsidiary of Ageas (UK) Limited and is a sister company of Ageas Insurance Limited. Insurance provided by RIAS plc is not available in the Channel Islands. RIAS is a member of the DMA.

Item Code 412ABC/04/12-2240

