

RIAS Car Insurance

Policy summary

This is a summary of the cover provided under the RIAS Car Insurance policy optional extra's. The full terms and conditions can be found in the car insurance policy booklet when you take out RIAS Car Insurance and are also available on request. It is important that you read the policy document carefully when you receive it. You should also refer to your quotation and policy schedule, which indicates the optional extras you have opted to include on your RIAS Car Insurance policy.

Who provides your cover

RIAS is an insurance intermediary and we provide annual cover from certain underwriters. You will find details of the insurers in the below summary. The insurers we use are authorised and regulated by the Financial Services Authority.

Optional cover			
This section only applies if shown on your quotation and policy schedule			
Main features & benefits	Significant exclusions or limitations	Max. claims limit	Policy reference
<p>Legal Expenses cover</p> <p>Uninsured loss recovery and personal injury We (or if we agree it is necessary, external solicitors that we will appoint) will negotiate to recover uninsured losses and costs following an event which:</p> <p>a) causes damage to your vehicle and personal property in it; or</p> <p>b) injures or kills you or your passengers.</p> <p>Replacement vehicle hire costs that we have agreed to, providing that your vehicle cannot be driven following a collision with another vehicle, which was entirely the other person's fault.</p> <p>Legal Expenses cover also provides you with a 24-hour helpline for:</p> <ul style="list-style-type: none"> • European legal advice • Tax advice • Counselling service • Health and medical information • Vehicle assistance service <p><i>Arranged by Qdos Broker & Underwriting Services Limited, administered by MotorPlus Limited (trading as MotorPlus and ULR) and is underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited.</i></p>	<ul style="list-style-type: none"> • It must be more likely than not that the insured person will recover the damages. • Anyone claiming must be in or on your vehicle with your permission when the damage/injury is caused. • Any claim reported to us more than 180 days after the incident occurred. • Any legal cost and vehicle hire costs that are incurred before we agree to pay them. • Any claim relating to a contract involving the insured vehicle. 	£100,000	MotorPlus Legal Expenses Plan Certificate.

Optional cover

This section only applies if shown on your quotation and policy schedule

Main features & benefits	Significant exclusions or limitations	Section heading
<p>Excess Protection Reimbursement of your excess up to the Sum Insured following an insured incident during the period of insurance where no recovery can be made from a Third Party.</p> <p><i>Provided by AmTrust Europe Limited</i></p>	A maximum of two claims in the period of insurance can be made.	What is covered
	Any claim where the total cost or repair/replacement of the insured car does not exceed your excess under your Motor Car Insurance Policy.	What is not covered
	Any excess which is recoverable from a Third Party.	What is not covered
	Any claim reported more than 30 days after settlement of your claim by your Motor Car Insurance Company.	What is not covered
	Any excess in respect of personal effects, accessories, glass or audio/visual equipment (such as car phone, satellite navigation systems, CD or cassette player, radios etc).	What is not covered
	Value of your excess up to the maximum of £300. (If your excess exceeds this amount you will be responsible for the difference).	Sum Insured

Optional cover

This section only applies if shown on your quotation and policy schedule

Main features & benefits	Significant exclusions or limitations	Section heading
<p>Replacement Car cover</p> <p>Provides a hire car for up to 21 continuous days to ensure you stay mobile following an insured incident, where settlement cannot be recovered from a third party, which renders the insured car a total loss or where the insured car is stolen and remains unrecovered.</p> <ul style="list-style-type: none"> We will provide a domestic saloon or hatchback with an engine size similar to your own car up to a maximum of 2000cc (ABI Group S1-S6, for example, Toyota Yaris 1000cc (S1) or VW Passat 2000cc (S6)). The hire car can be collected and delivered to any UK registered address. In the event a hire car cannot be provided, or should you prefer to take a cash option, a one-off payment of £150.00 will be made. <p><i>The policy is underwritten by Ultimate Insurance Company Limited and administered by Albany Assistance Limited on behalf of the insurer. The claims helpline is operated by Albany Assistance Limited.</i></p>	You will be responsible for paying any additional or necessary fees incurred during the delivery or collection of the hire car (e.g.tolls, water crossing).	What is not covered
	Cover can be provided for you and up to two named drivers only (all drivers must be currently insured under your main RIAS Car Insurance policy).	Words with special meaning
	Cover is only available for drivers aged between 18 years and 83 years inclusive.	Words with special meaning
	A maximum of two claims in the period of insurance can be made.	What is covered
	Any excess payable in the event of a claim involving the hire car. For Fully Comprehensive policies the hire car excess will be identical to the excess stated on your car insurance schedule. For Third Party, Fire and Theft policies the excess on the hire car will be £500.	What is not covered
	Claims must be reported to Albany within 14 days after the incident and within 5 days after the insured car has been determined a total loss.	What is not covered

Optional cover

This section only applies if shown on your quotation and policy schedule

Main features and benefits	Significant exclusions or limitations	Max. claims limit	Policy reference
<p>Key Protection</p> <p>Provides reimbursement of up to £1,500 (inc VAT) towards lock and key replacement and onward transportation in the event of lost or stolen vehicle (including reprogramming of alarms and immobilizers), home, office (including security safe) keys.</p> <ul style="list-style-type: none"> • 24 hour, 365 days a year assistance • The following additional benefits apply within the policy limit of £1,500 (inc VAT): - Up to £75.00 (inc VAT) per day for up to 3 days for car hire if you are stranded from home due to theft or loss of your car keys or alternatively reasonable public transport or taxi fares. - Gaining access in the event that your keys are locked in or broken in the lock of your vehicle, home or office and if necessary provide reimbursement for a replacement key or lock. <p><i>The policy is underwritten by Inter Partner Assistance and administered by Direct Group Limited on behalf of the insurer. The claims helpline is operated by AXA Assistance (UK) Ltd.</i></p>	<p>All initial costs must be met by you and original invoices/receipts, crime reference or lost property number must be forwarded to Direct Group within 21 days of notification.</p> <p>All costs incurred where you have not notified AXA Assistance (UK) Ltd within 48 hours of the incident.</p> <p>Any claim for theft or loss of keys, which is not reported to the police within 48 hours of the incident and a crime reference or lost property number, is not obtained.</p> <p>Any claims for public transport or taxi fares with no valid receipt or tickets.</p> <p>Any car hire not agreed and arranged via AXA Assistance (UK) Ltd.</p> <p>Any claim for damage to locks by wear and tear or anything, which happens gradually.</p> <p>Any claim for damage to locks by attempted theft or malicious damage.</p>	<p>£1,500 (inc VAT)</p>	<p>Refer to the exclusions section of the Key Protection policy document when you take out RIAS Key Protection. This document is also available on request.</p>

Period of insurance

The period of the Motor Car Insurance Policy which runs concurrent with this policy and does not exceed twelve months.

Cancellation Procedure**Cancellation of your policy-within 14 days of starting the policy:**

You have 14 days from the start date of the policy or the date you receive the policy documents (whichever is the latter) to cancel the cover and credit agreement (if applicable) and receive a full refund. You can cancel by phoning RIAS on 0845 650 1212.

If AmTrust Europe Limited wishes to cancel

AmTrust Europe Limited, or anyone they authorise, can cancel this policy by sending you 14 days notice to your last known address.

Cancelling your policy after the 14 day period

If you want to cancel your policy and credit agreement (if applicable) after 14 days, you may do so by phoning RIAS on 0845 650 1212. There is no pro-rata refund in this instance.

How to make a complaint

To complain about the service provided by RIAS, please ring our Customer Satisfaction Team on **0845 045 0059**.

Lines are open 8am to 5pm Monday to Friday. Alternatively, you can email us at: customersatisfaction@rias.co.uk or write to:

The Customer Satisfaction Manager, RIAS Plc, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

If your complaint is about the service provided by your insurer

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

Legal Expenses Plan

You can write in the first instance to:

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

If you are still not satisfied with the way your complaint has been dealt with, you should write to:

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

Alternatively, call **01455 850000**.

Excess Protection

You can call AmTrust Europe Limited on **0800 077 8165** or write to:

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

Alternatively, you can contact the underwriters on **0115 941 1022** or write to:

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

Replacement Car Cover

You can call Albany Assistance Ltd on **0800 077 8165** or write to:

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

Key Protection

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

Direct Group Limited, Direct House, 4 Sidings Court, Doncaster, DN4 5NU

Alternatively, call **0844 412 4281**.

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

Key Protection -
The Quality Manager, Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH11PR

Alternatively call **0870 609 0023**.

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

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, Portsoken Street, London, E1 8BN

This policy summary can be provided in Braille, large print or audio tape/CD by calling 0845 650 1333. Lines are open 8.30am - 8pm Monday to Friday and 8.30am - 4pm Saturday.

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

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