

RIAS Home Insurance Policy Summary

Policy

This is a summary of the cover provided under the RIAS Home Insurance policy. The full terms and conditions of the cover can be found in the home insurance policy booklet when you take out RIAS Home Insurance and is also available on request or on our website http://www.rias.co.uk/home_insurance. It is important that you read the policy booklet carefully when you receive it. You should also refer to your quotation and policy schedule, which indicates the level of cover and any endorsements that apply to your own policy.

Who provides your cover

RIAS' buildings and contents insurance is an annual contract for properties with up to seven bedrooms. RIAS is an insurance intermediary and we provide home insurance from one of the insurers on our panel. You will find details of the insurer we have selected for you in your quotation or schedule. All the insurers we use are authorised and regulated by the Financial Services Authority.

Section 1 - Buildings insurance (See section 1 of your policy booklet)

Main features and benefits	Max. claims limit	Significant exclusions or limitations
General overview <ul style="list-style-type: none"> Rebuilding or repairs. Public liability cover. Your outbuildings. Alternative accommodation - for temporary accommodation if you have to move out of your property because of damage covered by the policy. 24-hour legal advice helpline. Trace and Access - we will pay the reasonable costs you have to pay to find where the leak is coming from, including the cost of repairs to walls, floors or ceilings up to £5,000. 	£1 million £2 million £10,000 each £100,000	<ul style="list-style-type: none"> The first £50 of each claim, except for subsidence, ground heave and landslip claims, where you pay the first £1,000. You pay the first £250 of each and every water leakage claim. Water leakage (from fixed or domestic water or drainage installations) is excluded when your home is unoccupied or unfurnished for 60 days or more in a row. <p>This policy does not provide cover:</p> <ul style="list-style-type: none"> For damage caused by wear, tear and gradual cause. In the event of terrorism; war risks; pollution; contamination including radioactive contamination; sonic bangs and confiscation.
Damage to buildings <ul style="list-style-type: none"> Covers your home and any outbuildings within the boundary of your home against damage caused by fire, flood, storm and subsidence. Also includes the cost of alternative accommodation. Trace and Access - we will pay the reasonable costs you have to pay to find where the leak is coming from, including the cost of repairs to walls, floors or ceilings up to £5,000. 	£1 million (£10,000 for each outbuilding) £100,000	<ul style="list-style-type: none"> Storm or flood damage to gates, hedges, fences or swimming pool covers. Should the property be unoccupied for 60 days or more in a row, certain terms and conditions will apply.
Standard Accidental Damage <ul style="list-style-type: none"> Accidental damage to the fabric of cables, underground pipes, drains and their inspection covers serving your home and for which you are responsible. Accidental damage to and breakage of fixed glass such as windows and patio doors, solar panels, bathroom suites and fitted ceramic hobs. 	£1 million	<ul style="list-style-type: none"> Some specific causes of damage are excluded, such as breakage of window glass or sanitary fixtures when your house is unoccupied for 60 days or more in a row, or if it is unfurnished.

Extra cover

This section only applies if the accidental damage extension is shown on your quotation and policy schedule

Main features and benefits	Max. claims limit	Significant exclusions or limitations
<p>Accidental Damage extension</p> <ul style="list-style-type: none"> This provides extra protection against damage caused by accidents, such as damaging a worktop. 	£1 million	<ul style="list-style-type: none"> Some specific causes of damage are excluded, such as the cost of maintenance or routine decoration.

Section 2 - Contents insurance *(See section 2 of your policy booklet)*

Main features and benefits	Max. claims limit	Significant exclusions or limitations
<p>General overview</p> <ul style="list-style-type: none"> Covers the contents in your home against loss or damage caused by fire, flood, storm, theft and water leakage. Cover for theft and attempted theft. For contents in your home and outbuildings and when temporarily away from home. Replaces stolen or damaged possessions. Personal liability. 24-hour legal advice helpline. Alternative accommodation. 	<p>£50,000 (or as shown on your quotation or policy schedule)</p> <p>£2 million</p> <p>£10,000</p>	<ul style="list-style-type: none"> The first £50 of each claim. You pay the first £250 of each and every water leakage claim. Water leakage (from fixed or domestic water or drainage installations) is excluded when your home is unoccupied or unfurnished for 60 days or more in a row. Items held for business purposes, except for particular items such as computers and office furniture, which are owned by you and your family. <p>This policy does not provide cover:</p> <ul style="list-style-type: none"> For damage caused by wear, tear and gradual cause. Damage or loss caused by terrorism; war risks; pollution; contamination including radioactive contamination; sonic bangs and confiscation. Locating the cause of the damage and the replacing or fixing of any ceiling, floor, wall, drives, tennis courts, swimming pools or gardens (including fixtures or fittings attached to them) damaged or removed during the investigation.
<p>Also includes</p> <ul style="list-style-type: none"> Freezer food, which has deteriorated through accidental causes. Personal money and credit cards. Deeds & documents. Property in the open air. 	<p>£1,000</p> <p>£500</p> <p>£2,500</p> <p>£2,000</p>	<ul style="list-style-type: none"> Documents used or held for business, trade, profession or employment purposes. Loss or damage to plants and trees. Loss or damage to high risk items or money. Loss or damage to business equipment. Loss or damage to pedal cycles.
<p>New for old</p> <ul style="list-style-type: none"> New for old cover allowing you to replace goods with new equivalents at today's prices. Cover must be high enough to replace the contents of your home, as new. 	<p>£50,000 (or as shown on your quotation or policy schedule)</p>	<ul style="list-style-type: none"> Should the property be unoccupied for 60 consecutive days or more, certain terms and conditions will apply. Deduction for wear and tear on clothing and household linen, which is more than three years old.
<p>Standard Accidental Damage Covers accidental damage to:</p> <ul style="list-style-type: none"> Television sets, video recording equipment and audio equipment. Computer equipment. Breakage of mirrors and fixed glass in furniture. Ceramic tops to cookers, if not permanently fixed. 	<p>£50,000 (or as shown on your quotation or policy schedule)</p>	<ul style="list-style-type: none"> Mechanical breakdown.
<p>High risk items Covers possessions such as:</p> <ul style="list-style-type: none"> Jewellery. Works of art. Collections of stamps and coins. 	<p>Based on No. of bedrooms in your house</p> <p>1 bed £5,000</p> <p>2 bed £6,000</p> <p>3 bed £7,000</p> <p>4 bed £9,000</p> <p>5+ bed £12,000</p>	<ul style="list-style-type: none"> High-risk item claims are limited to the amount shown under the maximum claims limit. You must tell us if you have any high-risk items worth more than £1,500.

Optional cover - when you take either buildings or contents insurance with us, you can choose to take any of the following extra cover options.

Optional cover This section only applies if shown on your quotation and policy schedule		
Main features and benefits	Max. claims limit	Significant exclusions or limitations
<p>Home Protection and Home Protection PLUS</p> <p><i>This NEW optional cover is available from 19 September 2011</i></p> <ul style="list-style-type: none"> Up to £500 including VAT, call out, labour, parts and materials for sudden and unforeseen events leading to an emergency caused by failure of plumbing and drainage, blocked toilet, electricity supply, pest infestation, security and water supply pipe. Instant access to help 24 hours a day. Access to trusted and registered contractors. £250 overnight accommodation. A contractor will usually call within 2 – 4 hours to arrange an appointment. No excess to pay. <p><i>Underwritten by Inter Partner Assistance SA</i></p>	<p>Organise and pay up to £500 including VAT, call out, labour parts and materials to carry out emergency repair or if at a similar expense, a permanent repair.</p> <p>For overnight accommodation we will pay up to £250 (inc VAT).</p> <p>The separate home protection cover policy wording contains the full information about your cover and exclusions</p>	<ul style="list-style-type: none"> Any claims made under the policy within the first 14 days are excluded. No cover is provided if your home has been unoccupied for more than 30 consecutive days. Claims not reported via emergency helpline. Pre-existing conditions. Cover for electricity and toilets under Home Protection is on a complete breakdown basis only (complete breakdown - all electrics within the home have completely failed or all toilets within the property have been blocked). Detached garages and outbuildings. Materials and labour charges covered by a supplier's or installer's guarantee. Excludes general maintenance, wear and tear. Faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards.
<p>Home Protection PLUS only</p> <p>In addition to the features, benefits and exclusions already shown above:</p> <ul style="list-style-type: none"> Complete breakdown and intermittent breakdown cover for the main heating system and hot water. <p><i>Underwritten by Inter Partner Assistance SA</i></p>	<p>Organise and pay up to £1,000 including VAT, call out, labour, parts and materials for complete breakdown and intermittent breakdown of the main heating and hot water.</p> <p>The separate home protection cover policy wording contains the full information about your cover and exclusions</p>	<ul style="list-style-type: none"> Boilers over 15 years old. For any claims relating to the main heating/hot water, evidence that the boiler has been serviced within the past 12 months will be required. Excludes LPG fuelled, solid fuel fired, warm air, solar and un-vented heating systems. Boiler with an output over 60 Kw/hr. Removal of sludge, descaling and any work arising from hard water scale deposits (including power flushing). Boilers deemed beyond economical repair or where parts are no longer available.
<p>Annual Boiler Service</p> <p>This cover is optional and can only be purchased together with Home Protection PLUS.</p> <ul style="list-style-type: none"> An annual service, including checks on boiler performance, safety devices, flue ways, ventilation, ignition, pipe work and radiators. <p><i>Underwritten by Inter Partner Assistance SA</i></p>	<p>The separate home protection cover policy wording contains the full information about your cover and exclusions</p>	<ul style="list-style-type: none"> Excludes any costs, work or repairs needed for any fault found before or during the initial service. Excludes any other gas appliance other than the boiler.
<p>Home Emergency</p> <p><i>This optional cover is for existing customers renewing before the 19 September 2011</i></p> <p>For sudden and unforeseeable events leading to an emergency, we will make arrangements for and cover you against the costs of the contractors' call-out and labour charges, parts and materials for:</p> <ul style="list-style-type: none"> Plumbing & drainage Electricity supply Cooking system Security Lost keys Main heating system <p>Cover includes:</p> <ul style="list-style-type: none"> 24-hour emergency helpline A tradesman will usually call within 2-4 hours to arrange an appointment. <p><i>Administered by Principal Marketing and Insurance Services Limited, and underwritten by Inter Partner Assistance.</i></p>	<p>Up to £300 (inc VAT) for call-out, labour parts and materials</p> <p>Up to £250 (inc. VAT) for overnight accommodation</p> <p>See section 4 of your policy booklet</p>	<ul style="list-style-type: none"> Claims not reported via emergency helpline. Pre-existing conditions or faults. Boilers over 15 years old. Garages, outbuildings, cesspits, septic tanks or fuel tanks. Materials and labour charges covered by a supplier's or installer's guarantee. General maintenance. Interruption or disconnection of utility services <u>into</u> the home.

Optional cover

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

Main features and benefits	Max. claims limit	Significant exclusions or limitations
<p>Garden secure Within the boundaries of your home, provides cover for damage to:</p> <ul style="list-style-type: none"> • Walls, gates, fences, patios and trellises. • Hedges, lawns, trees, shrubs and plants. <p><i>Provided by your Home Insurance provider.</i></p>	<p>£750 per year</p> <p>See section 5 of your policy booklet</p>	<ul style="list-style-type: none"> • You will not be covered for damage to or loss of trees or shrubs, which is not caused by theft.
<p>Personal Legal Protection We will negotiate for:</p> <ul style="list-style-type: none"> • Personal injury • Contract disputes • Employment tribunals • Property protection. <p><i>Provided by FamilyPlus.</i></p>	<p>£50,000 (or as shown on your documents)</p> <p>See section 6 of your policy booklet</p>	<ul style="list-style-type: none"> • Any claim reported to us more than 180 days after the incident occurred. • Any legal costs that you pay or agree to pay before the claim is accepted. • For claims made under property protection, there is a £250 excess and any incident must have occurred at least 180 days after the start of the first period of insurance. • The likelihood must be that you will recover damages or that you will make a successful defence of your claim.
<p>Key Protection 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): <ul style="list-style-type: none"> - 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.</i></p>	<p>£1,500 (inc VAT)</p> <p>Refer to Exclusions' section of the Key Protection policy document when you take out RIAS Key Protection. This document is also available on request.</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>Broken Bones Cash Plan Provides a cash sum benefit of £400 in total for one or more broken bones, as a result of an accident, as listed within the Broken Bones Cash Plan policy wording.</p> <p><i>Provided by ACE European Group Limited.</i></p>	<p>£400 any one incident</p> <p>See section 8 of your policy booklet</p>	<ul style="list-style-type: none"> • Bones of the fingers or toes. • Participating in certain hazardous activities, such as climbing, mountaineering, diving, parachuting. • Driving over the legal limit. • Alcohol, drug or solvent abuse. • Pre-existing disease causing weakening of the bone, Osteoporosis or other bone disease. • Repetitive strain (stress) injury or syndrome, any gradually operating cause.

Please Note: You may need to review and update your cover periodically to ensure it remains adequate.

Things to note

There is an administration charge of £25 for amending your policy and a £35 administration charge for cancelling your policy. Both apply after the 14 day cooling off period.

Period of insurance

The home insurance policy does not exceed twelve months.

What do we charge?

If you cancel your policy within 14 days of starting your cover or receiving your policy document (whichever date is later) you will be charged a £15 administration fee. If your policy has already started and you cancel after 14 days, we will charge a cancellation fee of £35. There is a £25 administration fee if you wish to amend your policy.

Cancellation Procedure

If you are not satisfied with your RIAS policy, you have the right to cancel within 14 days of starting your cover or receipt of your documents and credit agreement (if applicable), whichever date is later. You will be entitled to a refund of any premium paid less a charge for the period you have been insured and an administration charge of £15, provided you have not made a claim.

You can still cancel your policy after the 14 days. Provided you have not made a claim during the current period of insurance, you will be entitled to a refund of any premiums due less a cancellation fee of £35. Full details can be found in the policy booklet. No refund will be given for the cancellation of Excess Protection, Key Protection or Legal Expenses.

You can cancel your RIAS policy and credit agreement (if applicable) by writing to us or phoning RIAS on 0845 650 0345. Lines are open 8.30am – 8pm Monday to Friday, and 8.30 am – 4pm Saturday.

Cancelling your Annual Boiler Service

If you want to cancel your annual boiler service policy after 14 days, you may do so by phoning RIAS on 0845 650 345. You will be entitled to a full refund of premium up to and including 30 days after the policy has commenced, providing a service has not already been carried out. You will not be entitled to any refund after 30 days.

How to make a claim

In the event of a claim, you should refer to your policy booklet or schedule for the name of your insurer and their claims phone number. Should you need any claims information before receiving your policy booklet, please call us on the number shown on your covering letter. Lines are open 8.30am – 8pm Monday to Friday and 8.30am – 4pm Saturday.

Important note - If you submit a claim, which affects both the buildings and contents section of your policy, you may be liable to pay an excess under both sections.

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.

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

How to make a complaint

To complain about the service provided by RIAS (including information or documentation we have issued to you), please contact our Customer Satisfaction team in one of the following ways, always quoting your policy number shown in your home insurance schedule:

In writing to: The Customer Relations Team Manager
RIAS House, Deansleigh Road, Bournemouth,
Dorset BH7 7DU.

Alternatively email: customersatisfaction@rias.co.uk

If your complaint is about the service provided by your insurer, claims or the amount offered in settlement of a claim, please contact:

AXA Insurance UK plc, 5 Old Broad Street, London, EC2N 1AD

Ageas Insurance Ltd, Ageas House, Tollgate, Eastleigh,
Hampshire, S053 3YA

Legal & General Insurance Ltd, 2 Friars Bridge Road, Ipswich,
Suffolk, IP1 1QA

Canopus and J.R. Clare – please call the RIAS Customer Satisfaction Team on 0845 045 0059.

For Legal Expenses contact:

FamilyPlus, Kircam House, 5 Whiffler Road, Norwich, NR3 2AL.

For Home Emergency and all Home Protection cover policies, including Annual Boiler Service contact:

Claims Relationship Manager, Property Team, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

Or telephone 01737 852584.

For Key Protection contact:

Customer Services, Direct Group Limited, Direct House, White Rose Way, Doncaster, DN4 5NU or telephone 0844 412 4163.

If the situation is still not resolved after following the above steps for Key Protection, you can then write to:

The Quality Manager, Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR or by telephone 0870 609 002.

For Broken Bones Cash Plan contact:

Customer Services Manager, ACE European Group Limited, 200 Broomielaw, Glasgow, G1 4RU or by telephone 0845 841 0058.

If you remain dissatisfied with us or your insurer

You can write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, phone them on 0845 080 1800 or email complaint.info@financial-ombudsman.org.uk

For policies underwritten by Canopus and J.R. Clare, you can write to Lloyd's Policyholder and Market Assistance, Lloyd's Market Services, 1 Lime St, London EC3M 7HA, phone them on 020 7327 5693 or email complaints@lloyds.com

If you remain dissatisfied, having referred your complaint to Lloyd's Complaints Department, then you may refer your complaint to the Financial Ombudsman Service. Contact details are shown above.

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.