

RIAS Home Insurance



Policy Summary

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. 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 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 five 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. 	£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. This policy does not provide cover: <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. 	£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, 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.

Optional 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
Accidental damage extension <ul style="list-style-type: none"> This provides extra protection against damaged 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 escape of water. Against 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. 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.
<p>Also includes</p> <ul style="list-style-type: none"> Freezer food, which has deteriorated through accidental causes. Personal money. Deeds & documents. Contents in your garden. 	<p>£500</p> <p>£300</p> <p>£500</p> <p>£500</p>	
<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 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. 		<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> <p>With max. £1,500 for each item</p>	<ul style="list-style-type: none"> High-risk item claims are limited to the amount shown under maximum claims limit. You must tell us if you have any high-risk items worth more than £1,500.

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>Accidental damage extension In addition to our standard cover:</p> <ul style="list-style-type: none"> Provides extra protection against accidents (e.g. breaking an ornament). Includes damage to glass, china, porcelain, earthenware stone or other fragile material. 	<p>£50,000 (or as shown on your quotation or policy schedule)</p> <p>£250 per claim</p>	<ul style="list-style-type: none"> Some specific causes of damage are excluded, such as damage you or your family cause deliberately.

Main features and benefits	Max. claims limit	Significant exclusions or limitations
<p>Personal belongings away from home</p> <ul style="list-style-type: none"> We will cover you or your family's personal belongings, money and credit cards in the European area. Cover is also provided anywhere else in the world for up to 60 days. You need to list any item worth over £1,500 separately on your policy and keep valuations up to date. In case of a claim, your insurer may want to see proof of valuation. You are covered for: <ul style="list-style-type: none"> Each item stolen Lost or stolen credit cards Lost or stolen cash 	<p>Total of £5,000</p> <p>£1,500 £500 £300</p>	<ul style="list-style-type: none"> You must tell us about any item that could cost more than £1,500 to replace. Theft from any unattended vehicle, unless it is securely locked and the items are completely hidden from view.
<p>High risk items</p> <ul style="list-style-type: none"> Covers high value possessions worth over £1,500 including jewellery, watches, photographic equipment and binoculars. 	<p>Amount of cover shown on your quotation or policy schedule.</p>	<ul style="list-style-type: none"> Theft from any unattended vehicle, unless it is securely locked and the items are completely hidden from view.
<p>Pedal cycles</p> <ul style="list-style-type: none"> Extra cover to protect pedal cycles when they are away from home and padlocked. <p><i>Please note – your standard policy will cover cycles if they are stolen from or damaged in a locked building at home.</i></p> <ul style="list-style-type: none"> You and your family's pedal cycles are covered in the United Kingdom, the Channel Islands and the Isle of Man. 	<p>Amount of cover shown on your quotation or policy schedule.</p>	<ul style="list-style-type: none"> Theft or attempted theft of a pedal cycle left in a public place, when it is not properly secured to an immovable object.

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

<p style="text-align: center;">Optional cover This section only applies if shown on your quotation and policy schedule</p>		
Main features and benefits	Max. claims limit	Significant exclusions or limitations
<p>Home Emergency</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 Immediate access to approved, qualified tradesmen. <p><i>Provided by Principal Marketing and Insurance Services Limited.</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 style="text-align: center;">See section 4 of your policy booklet</p>	<p>Excludes</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.

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. • The likelihood must be that you will recover damages or that you will make a successful defence of your claim.

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

What do we charge?

There is an administration charge of £25 if you amend or cancel your policy, after the 14-day cooling off period.

If you pay monthly by direct debit, your payment includes a direct debit fee of £1 per month for contents cover and £1 per month for buildings cover.

Period of Insurance

The home insurance policy does not exceed twelve months.

Cancellation Procedure

If you are not satisfied with your RIAS policy, you have 14 days from receipt of your policy documents to cancel it and receive a full refund. There will be no administration charge during this time. To cancel your policy, please call us on the number shown on your covering letter. Lines are open 8.30am to 8pm Monday to Friday and 8.30am to 4pm Saturday.

You can still cancel your policy after the 14-day cooling off period. Provided you have not made a claim during the current period of insurance, you will be entitled to a refund of your premium for the time left on your policy. There will be an administration charge of £25. Full details can be found in the policy booklet.

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 to 8pm Monday to Friday and 8.30am to 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.

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 House,
Deansleigh Road,
Bournemouth,
BH7 7DU.

If your complaint is about the service provided by your insurer

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

All other insurers – please contact your insurer for complaints about service, claims or the amount offered in settlement of a claim. Contact details can be found at the front of your policy booklet or on your policy schedule.

If You Remain Dissatisfied with Us or Your Insurer

For policies underwritten by **Fortis, AXA, Link or Legal & General**, 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.

Financial Services Compensation Scheme

In the event that your insurer is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full and above this amount, 90% of the remainder of the claim will be met. More information can be found on www.fscs.org.uk or you can call **0207 892 7300**.

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.