

## RIAS Car Insurance

**keyfacts**<sup>®</sup>

### Policy Summary

This is a summary of the cover provided under the RIAS Car Insurance Policy. The full terms and conditions of the cover 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 level of cover that applies to your own policy.

### Who provides your cover

RIAS is an insurance intermediary and we provide annual car insurance from one of our selected insurers. You will find details of the insurer we have selected for you in your quotation or schedule. The insurers we use are authorised and regulated by the Financial Services Authority.

Main features and benefits	Comp	TPF&T	TPO	Significant exclusions or limitations	Policy Section
<p><b>Damage to your car</b> Damage to the car caused by accidental or malicious damage, or vandalism.</p>	✓	×	×	<p>The excess as shown in the policy schedule and any additional excesses for younger or inexperienced drivers.</p> <p>Damage caused by a member of your immediate family, or a person living in your home taking the car without your permission is excluded.</p>	<b>A</b>
<p><b>Windscreen and window glass</b> The cost of repairing or replacing the windscreen or any window glass in the car, broken during the period of insurance.</p> <p>The cost of any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.</p>	✓	×	×	<p>You are liable for the first £60 of any claim for replacement windscreen and window glass.</p> <p>The total claims limit for replacement is reduced to £100 if an agreed approved glass company is not used (after deduction of the policy excess).</p> <p>You are liable for the first £15 for any repair if an agreed approved glass company is not used.</p> <p>Sunroofs and hood mechanisms are excluded.</p>	<b>B</b>
<p><b>Damage to your car by fire or theft</b> Loss of (or damage to) the car caused by fire, theft or attempted theft.</p>	✓	✓	×	<p>You are liable to pay the first £100 of any claim.</p> <p>The cost of replacing or repairing the car's audio, navigation and entertainment equipment is covered up to the following amounts:</p> <ul style="list-style-type: none"> <li>• <b>Comprehensive</b> £1,000 if equipment is fitted as original by the manufacturer and permanently fitted to the car - £300 for other permanently fitted equipment.</li> <li>• <b>Third Party Fire &amp; Theft</b> £300 for equipment permanently fitted to the car.</li> </ul> <p>All loss or damage is excluded when no one is in the car, unless all doors and windows are closed and locked and all keys or devices used to lock the car are removed and the car is secured.</p>	<b>C</b>

Main features and benefits	Comp	TPF&T	TPO	Significant exclusions or limitations	Policy Section
<b>Personal Accident</b> Accidental death or injury whilst getting into, getting out of or travelling in a car.	✓	×	×	Restricted to £10,000 for any one accident and not more than £5,000 for any one person for any one accident.	<b>D</b>
<b>Medical Expenses</b> If you or anyone in the car is injured in an accident involving the car.	✓	×	×	Up to £300 for each injured person.	<b>E</b>
<b>Personal Belongings</b> Personal belongings in the car that are lost or damaged following an accident, fire or theft.	✓	×	×	Up to £100 per person per incident.  Excludes cover for money, business goods and telephones.	<b>F</b>
<b>Driving other cars</b> Driving other cars that do not belong to you, and are not hired or leased to you.	✓	✓	✓	Cover only applies to the policyholder and if shown on the certificate of motor insurance.  Third Party Only cover is provided.  Cover is provided within the geographical limits only.	<b>G</b>
<b>Liabilities to Third parties</b> Legal liability for the death of or injury to any person or damage to property.	✓	✓	✓	Limit of £20 million for third party property damage.  Limit of £5 million for costs and expenses.  Loss of (or damage to) property owned by (or in the care of) the person who is claiming cover under this section.	<b>G</b>
<b>Driving in the EU</b> Legal liability to others whilst you (or any driver covered on your policy) are using the car.	✓	✓	✓	Policy cover is provided for a period up to 90 days.	<b>H</b>
<b>Replacement locks</b> Replacement of keys, lock transmitter or entry card if lost or stolen.	✓	×	×	Up to £500 towards the cost of replacement.  You are liable to pay the first £100 of any claim.	<b>I</b>

**Extra cover options** - when you take out car insurance, you can choose to take any of the following extra options:

<b>Optional cover</b>		
<b>This section only applies if shown on your quotation and policy schedule</b>		
Main features and benefits	Significant exclusions or limitations	Section heading
<b>Excess Protection</b> 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.	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
<i>Provided by IGI Insurance Company Ltd.</i>	Value of your excess up to the maximum of £300.	Sum Insured

## 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><b>Legal Expenses Plan</b></p> <p><b>Uninsured Loss Recovery and Personal Injury</b> 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><b>Replacement Vehicle Hire Costs</b> 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><b>Legal Expenses Plan</b> also provides you with a 24-hour helpline for:</p> <ul style="list-style-type: none"> <li>• European Legal Advice</li> <li>• Tax Advice</li> <li>• Counselling Service</li> <li>• Health and Medical Information</li> <li>• Vehicle Assistance Service</li> </ul> <p><i>Arranged by Qdos Broker &amp; Underwriting Services Limited, administered by MotorPlus Limited (trading as MotorPlus and ULR) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited.</i></p>	<ul style="list-style-type: none"> <li>• It must be more likely than not that the insured person will recover the damages.</li> <li>• Anyone claiming must be in or on your vehicle with your permission when the damage/injury is caused.</li> <li>• Any claim reported to us more than 180 days after the incident occurred.</li> <li>• Any legal cost and vehicle hire costs that are incurred before we agree to pay them.</li> <li>• Any claim relating to a contract involving the insured vehicle.</li> </ul>	£100,000	MotorPlus Legal Expenses Cover
<p><b>MOT Protection Policy</b></p> <p>This optional cover is designed to provide reimbursement of the cost for the repair/ replacement of insured components when they are shown as failing to meet current MOT standards.</p> <p>Cover is provided under the following headings:</p> <ul style="list-style-type: none"> <li>• Lighting Equipment</li> <li>• Steering and Suspension</li> <li>• Brakes</li> <li>• Seats and Seatbelts</li> <li>• General</li> </ul> <p><i>Provided by UK Underwriting Limited on behalf of Fortis Insurance Limited.</i></p>	<p>The first £25.00 of each claim.</p> <p>Cover is limited to one claim in a period of insurance.</p> <p>A vehicle with less than 90 days MOT remaining at time of purchase.</p> <p>The MOT test &amp; retest fee.</p> <p>Accident or structural damage, rust or corrosion, windscreen replacement or repair.</p> <p>Advisory items noted on the VT32.</p> <p>Cover is only valid 30 days prior to and 30 days after the MOT test is due.</p> <p>Cars 11 years or over at policy inception.</p> <p>Cars with 100,000 miles or over at policy inception.</p>	£650	MOT Protection Policy Cover

### 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.

### Period of insurance

The car insurance policy does not exceed twelve months.

### Cancellation of your policy – within 14 days of starting the policy

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, providing no claim has been made. There will be no charge during this time.

### Cancelling your policy after the 14 day period

If you want to cancel your policy after 14 days, you may do so by phoning RIAS on 0845 650 0345. If no claims have been made, RIAS will refund a percentage of the premium, less an administration charge of £25. There is no pro-rata refund due in respect of Excess Protection, MOT Protection or Legal Expenses cover.

### 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.

### 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](mailto:customersatisfaction@rias.co.uk) or write to:

The Customer Satisfaction Manager  
RIAS House  
Deansleigh Road  
Bournemouth  
Dorset 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 service or the amount offered in settlement of a claim), you should take the following action depending on whom you are insured with.

#### Fortis

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

Customer Services  
Fortis Insurance Limited  
Fortis House  
Tollgate, Eastleigh  
Hampshire SO53 3YA

#### Sabre

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

Sabre Insurance Company Ltd  
Sabre House  
150 South St  
Dorking  
Surrey RH4 2YY

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

### 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 IGI Insurance Company 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

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

Managing Director  
IGI Insurance Company Ltd  
Market Square House  
St James's Street  
Nottingham NG1 6FG

### MOT 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:

The Head of Claims, UK Underwriting Limited, Cast House,  
Old Mill Business Park, Gibraltar Island Road, Leeds,  
West Yorkshire, LS10 1RJ

### 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](mailto: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](http://www.fscs.org.uk)) or by writing to the FSCS at 7<sup>th</sup> Floor, Lloyd's Chambers, Portsofen 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.**

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