

## RIAS Car Insurance

### 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
<b>Damage to your car</b> Damage to the car caused by accidental or malicious damage, or vandalism.	✓	✗	✗	The excess as shown in the policy schedule and any additional excesses for younger or inexperienced drivers.  Damage caused by a member of your immediate family, or a person living in your home taking the car without your permission is excluded.	<b>A</b>
<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.  The cost of any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.	✓	✗	✗	You are liable for the first £60 of any claim for replacement windscreen and window glass.  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).  You are liable for the first £15 for any repair if an agreed approved glass company is not used.  Sunroofs and hood mechanisms are excluded.	<b>B</b>
<b>Damage to your car by fire or theft</b> Loss of (or damage to) the car caused by fire, theft or attempted theft.	✓	✓	✗	You are liable to pay the first £100 of any claim.  The cost of replacing or repairing the car's audio, navigation and entertainment equipment is covered up to the following amounts: <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> 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.	<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:

Optional cover		
This section only applies if shown on your quotation and policy schedule		
Main features and benefits	Significant exclusions or limitations	Section heading
<p><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.</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 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 Ageas 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

## 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>Key Protection</b></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"> <li>• 24 hour, 365 days a year assistance</li> <li>• The following additional benefits apply within the policy limit of £1,500 (inc VAT):</li> </ul> <ul style="list-style-type: none"> <li>- 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.</li> <li>- 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.</li> </ul> <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>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 Exclusions section of the Key Protection policy document when you take out RIAS Key Protection. This document is also available on request.</p>

### Cancellation Information

#### 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.

#### **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.

#### **Ageas**

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, Ageas Insurance Limited, Ageas House,  
Tollgate, Eastleigh, Hampshire SO53 3YA

#### **Sabre**

You can call Sabre on **0844 387 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 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

#### **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](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 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](http://www.rias.co.uk)**

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