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
Your insurance is provided by Ageas Insurance Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

<table>
<thead>
<tr>
<th>Main features and benefits</th>
<th>Max. claims limit</th>
<th>Significant exclusions or limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General overview</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Rebuilding or repairs.</td>
<td>£1 million</td>
<td>• The first £50 of each claim, except for subsidence, ground heave and landslip claims, where you pay the first £1,000.</td>
</tr>
<tr>
<td>• Public liability cover.</td>
<td>£2 million</td>
<td>• You pay the first £250 of each and every water leakage claim.</td>
</tr>
<tr>
<td>• Alternative accommodation - for temporary accommodation if you have to move out of your property because of damage covered by the policy.</td>
<td>£100,000</td>
<td>• 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.</td>
</tr>
<tr>
<td>• 24-hour legal advice helpline.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Trace and Access - we will pay the costs you have to pay for the most practical and cost-effective means of finding where the leak is coming from, including the cost of repairs to walls, floors or ceilings up to £5,000.</td>
<td></td>
<td>This policy does <strong>not</strong> provide cover:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• For damage caused by wear, tear and gradual cause.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• In the event of terrorism; war risks; pollution; contamination including radioactive contamination; sonic bangs and confiscation.</td>
</tr>
<tr>
<td><strong>Damage to buildings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Covers your home and any outbuildings within the boundary of your home against damage caused by fire, flood, storm and subsidence.</td>
<td>£1 million</td>
<td>• Storm or flood damage to gates, hedges, fences or swimming pool covers.</td>
</tr>
<tr>
<td>• Also includes the cost of alternative accommodation.</td>
<td>£100,000</td>
<td>• Should the property be unoccupied for 60 days or more in a row, certain terms and conditions will apply.</td>
</tr>
<tr>
<td>• Trace and Access - we will pay the costs you have to pay for the most practical and cost-effective means of finding where the leak is coming from, including the cost of repairs to walls, floors or ceilings up to £5,000.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Standard Accidental Damage</strong></td>
<td>£1 million</td>
<td>• 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.</td>
</tr>
<tr>
<td>• Accidental damage to the fabric of cables, underground pipes, drains and their inspection covers serving your home and for which you are responsible.</td>
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<tr>
<td>• Accidental damage to and breakage of fixed glass such as windows and patio doors, solar panels, bathroom suites and fitted ceramic hobs.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section 2 - Contents insurance

Main features and benefits  | Significant exclusions or limitations
--- | ---
General overview  | • This provides extra protection against damage caused by accidents, such as damaging a worktop.
• 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.

Max. claims limit  | £1 million
--- | ---

Also includes  | • 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.

Max. claims limit  | £2 million
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New for old  | • 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.

Max. claims limit  | £50,000
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Standard Accidental Damage  | • 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.

Max. claims limit  | £50,000
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High risk items  | • 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.

Max. claims limit  | £1 million
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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
--- | --- | ---
Accidental Damage extension  | £1 million  | • Some specific causes of damage are excluded, such as the cost of maintenance or routine decoration.
• This provides extra protection against damage caused by accidents, such as damaging a worktop.
• 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.

Max. claims limit  | £2 million
--- | ---

Also includes  | • 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.

Max. claims limit  | £10,000
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Based on No. of bedrooms in your house and the contents sum insured you have selected.

- 1 bed: 20% of the total contents sum insured limit
- 2 bed: 30% of the total contents sum insured limit
- 3 bed: 40% of the total contents sum insured limit
- 4 bed: 50% of the total contents sum insured limit
- 5 bed: 60% of the total contents sum insured limit
**Personal belongings away from home**

- 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, we may want to see proof of valuation.
- You are covered for:
  - Each item stolen
  - Lost or stolen credit cards
  - Lost or stolen cash

**Total of £5,000**

<table>
<thead>
<tr>
<th>Amount of cover shown on your quotation or policy schedule</th>
</tr>
</thead>
</table>
| £1,500
| £500
| £500 |

**Significant exclusions or limitations**

- 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.

**High risk items**

- Covers high value possessions worth over £1,500 including jewellery, watches, photographic equipment and binoculars.
- Amount of cover shown on your quotation or policy schedule.

**Pedal cycles**

- Extra cover to protect pedal cycles when they are away from home and padlocked.

**Please note** - your standard policy will cover cycles if they are stolen from or damaged in a locked building at home.

- You and your family’s pedal cycles are covered in the United Kingdom, the Channel Islands and the Isle of Man.

**Significant exclusions or limitations**

- Theft or attempted theft of a pedal cycle left in a public place, when it is not properly secured to an immovable object.
Optional cover - when you take either buildings or contents insurance with us, you can choose to take any of the following extra cover options.

### Home Protection and Home Protection PLUS
- **Home Protection and Home Protection PLUS**
  - 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.

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<tr>
<td><strong>Home Protection and Home Protection PLUS</strong></td>
<td>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. For overnight accommodation we will pay up to £250 (inc VAT).</td>
<td>• 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.</td>
</tr>
<tr>
<td><strong>Home Protection PLUS only</strong></td>
<td>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.</td>
<td>• For any claims relating to the main heating/hot water system evidence of inspection or service by a qualified person in accordance with the manufacturer’s guidelines. • Excludes LPG fuelled, solid fuel fired, warm air, solar and un-vented heating systems. • Boiler with an output over 60 kWh. • Removal of sludge, descaling and any work arising from hard water scale deposits (including power flushing). • Repairs/replacements of boilers that are beyond economical repair.</td>
</tr>
</tbody>
</table>

**Garden Secure**
- Within the boundaries of your home, provides cover for damage to:
  - Walls, gates, fences, patios and trellises.
  - Hedges, lawns, trees, shrubs and plants.

*This policy is underwritten by Novae Underwriting Limited, on behalf of Syndicate 2007 at Lloyd’s managed by Novae Syndicates Limited. Novae Underwriting Limited is authorised and regulated by the Financial Conduct Authority, registration number 311832. Novae Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 204888.*

| **Personal Legal Protection** | £50,000 | • 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 and contract disputes (where the contract in dispute was entered into before the insurance started), any incident must have occurred at least 90 days after the start of the first period of insurance. • There must be more than a 50% chance of winning the case and achieving a positive outcome. |
| **Garden Secure** | We will not pay more than £750 for any claim or series of claims arising from any one event or one source or original cause. | • The first £50 of each claim. • You will not be covered for damage to or loss of trees or shrubs, which is not caused by theft. |

**Personal Legal Protection**
- We will appoint a solicitor to act for you that specialises in the relevant area of law
- We will negotiate for:
  - Personal injury
  - Clinical Negligence
  - Contract disputes
  - Employment disputes
  - Property protection
  - Tax investigation
  - Motor prosecution defence.

*Provided by Arc Legal Assistance Limited.*
## Optional cover

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

<table>
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<tr>
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<tr>
<td><strong>Key Protection</strong></td>
<td>£1,500 (inc VAT)</td>
<td>Please refer to the “What we will not cover” section of the policy wording for a full and detailed list of the exclusions that apply to this policy. These are the significant exclusions:</td>
</tr>
<tr>
<td>This optional cover is designed to provide you with assistance by: arranging key or lock repair or replacement or onward transportation as appropriate.</td>
<td></td>
<td>• Any claim for theft or loss of keys which is not reported to the police within a reasonable time of the incident and a crime reference or lost property number obtained.</td>
</tr>
<tr>
<td>• Theft or loss of your keys - If your vehicle, home, office, garage, gate or any outbuildings including shed keys are stolen.</td>
<td></td>
<td>• All costs incurred where you have not notified Ageas Insurance Limited within a reasonable time of the incident.</td>
</tr>
<tr>
<td>• We will reimburse you up to the limit of £1,500 including VAT and we will assist with the arrangements for replacing your keys and locks, opening of safes or onward transportation.</td>
<td></td>
<td>• Any claim for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.</td>
</tr>
<tr>
<td>• Stranded due to theft or loss of keys - If you are stranded away from home by theft or loss of your vehicle keys and have no access to your vehicle we will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be reimbursed.</td>
<td></td>
<td>• Any claim for damage to locks alone where there is no associated damage to the keys.</td>
</tr>
<tr>
<td>• We will only provide a replacement key and one duplicate key for each key covered under a valid claim.</td>
<td></td>
<td>• We will not pay the first £25 of each and every loss for dental injury or loss or damage to personal effects.</td>
</tr>
</tbody>
</table>

*This policy is underwritten by Ageas Insurance Limited.*

| **Personal Accident Cover** | £30,000 per insured incident, subject to a maximum not exceeding £60,000 in any one period of insurance. Specific claims limits are detailed in the policy wording. Up to £3,000 for hospitalisation | • Fracture of a bone due to Osteoporosis (thinning of the bone which is out of proportion to the insured persons age) or bone disease diagnosed prior to the period of insurance. |
| We will pay £30,000 if an insured person suffers bodily injury during the period of insurance that within 52 weeks of the date of the incident solely and independently of any other cause, results in the insured persons: |                          | • Injury due to any pre-existing sickness, illness, disease, physical defect or medical condition. |
| • death |                          | • Where the new injury is aggravated by a previous medical condition or injury. |
| • loss of sight in both eyes (up to £15,000 for loss of sight in one eye) |                          | • We will not pay the first £25 of each and every loss for dental injury or loss or damage to personal effects. |
| • loss of limb or limbs |                          | • Being under the influence of alcohol or non-prescription drugs or if addicted to drugs. |
| • loss of speech |                          | We will not pay for any bodily injury or any other direct or indirect loss connected to the event you are claiming for, directly or indirectly caused by, or contributed to, or arising from an insured person undertaking any form of employment either paid or unpaid in any type of business trade or profession including any voluntary work of any kind. |
| • loss of hearing in both ears (up to £7,500 for loss of hearing in one ear) |                          | |

The following additional benefits included in this cover are:

- £100 per night if the insured person is hospitalised.
- £1,000 for fractures to the hand, arm, ankle, leg, pelvis, vertebrae, skull or other facial bones (excluding the nose and lower jaw).
- £500 for fractures to elbow, wrist, scapula, clavicle, foot, coccyx or the sternum.
- £100 for fractures to other bones (including the nose).
- £5,000 for burns (more than 10% of the total body).
- £100 per session (up to 5 sessions) for physiotherapy.
- £100 per session (up to 5 sessions) for counselling.
- Up to £250 for dental injury.
- Up to £150 for personal effects.

*This policy is underwritten by Ageas Insurance Limited.*

**Please Note:** You may need to review and update your cover periodically to ensure it remains adequate.
Period of insurance
The home insurance policy does not exceed twelve months.

What do we charge?
If you make any changes to your policy during the period of cover, you will incur an administration charge. If you wish to cancel your policy you may also incur an administration fee. Refer to your Terms of Business Agreement for full details of our charges.

Cancellation Procedure
Rias home insurance policy
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, provided you have not made a claim. You can still cancel your Rias 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. Full details can be found in the policy booklet.

Optional cover
If you cancel your optional cover outside 14 days you will lose the right to a full refund providing no claims have been made.
If you cancel any optional cover outside the 14 days you will be entitled to a pro-rata refund providing no claims have been made. There will be no refund for Key Protection.
We may cancel this policy at any time as long as you are told 7 days before. The reason for cancellation will be set out clearly in the communication with you.
You can cancel your Rias policy and credit agreement (if applicable) by writing to us or phoning Rias on 0345 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 Ageas insurance 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 entitled to pay an excess under both sections.

Financial Services Compensation Scheme
Rias and Ageas your insurer are covered by the independent 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 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7SJ.

How to make a complaint
To complain about the service provided by Rias (including information or documentation we have issued to you), please contact Rias as follows, always quoting your policy number shown in your home insurance schedule:
The Customer Relations Manager,
Deansleigh House, Deansleigh Road,
Bournemouth, Dorset BH7 7DU.
By phone: 0345 045 0059
By email: customerrelations@rias.co.uk

Rias will try to resolve your complaint within three working days and issue you a summary resolution letter. If they are unable to resolve your complaint, they will be in contact with you within five working days of receiving your complaint to advise what they are doing to resolve the problem and the timeframe by which you can expect a final response.

For further information please visit our website: www.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:
Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

For Personal Legal Protection contact:
Arc Legal Assistance Limited
PO Box 8921
Colchester
CO4 5YD
Tel: 01206 615 000
Email: customerservice@arclegal.co.uk

For Home Protection cover policies contact:
Claims Relationship Manager, Property Team, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Or telephone 01737 815913.

For Key Protection contact:
Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.
Email via www.ageas.co.uk/complaints, (please include your policy number and claim number if appropriate).

For Personal Accident contact:
Or by telephone 0344 748 0103
Email: personal.accident@ageas.co.uk.

For Garden Secure contact:
Customer Relations Team, PO Box 1193, Doncaster DN1 9PW, Or telephone 0345 045 1328. Alternatively you can contact the Policyholder and Market Assistance Team at Lloyd’s, whose contact details are as follows:
Policyholder & Market Assistance, Lloyd’s, One Lime Street, London EC3M 7HA.
Tel No: 020 7327 5693 Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

Details of Lloyd’s complaints procedures are set out in a leaflet “Your Complaint: How We Can Help” available at www.lloyds.com/complaints and are also available from the above address.

If your complaint cannot be resolved
If you are not satisfied with either the summary resolution or final response letter from Rias, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect your right to take legal action. You can contact them as follows:

In writing:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Rias’ permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Consumers Advice Bureau.

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

This policy summary can be provided in Braille, large print or audio tape/CD by calling 0800 183 9261. Lines are open 8.30am – 8pm Monday to Friday and 8.30am – 4pm Saturday.

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