

# 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](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)

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

## 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
<b>Accidental Damage extension</b> <ul style="list-style-type: none"> <li>This provides extra protection against damage caused by accidents, such as damaging a worktop.</li> </ul>	£1 million	<ul style="list-style-type: none"> <li>Some specific causes of damage are excluded, such as the cost of maintenance or routine decoration.</li> </ul>

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

Main features and benefits	Max. claims limit	Significant exclusions or limitations										
<b>General overview</b> <ul style="list-style-type: none"> <li>Covers the contents in your home against loss or damage caused by fire, flood, storm, theft and water leakage.</li> <li>Cover for theft and attempted theft.</li> <li>For contents in your home and outbuildings and when temporarily away from home.</li> <li>Replaces stolen or damaged possessions.</li> <li>Personal liability.</li> <li>24-hour legal advice helpline.</li> <li>Alternative accommodation.</li> </ul>	£50,000 (or as shown on your quotation or policy schedule)	<ul style="list-style-type: none"> <li>The first £50 of each claim.</li> <li>You pay the first £250 of each and every water leakage claim.</li> <li>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.</li> <li>Items held for business purposes, except for particular items such as computers and office furniture, which are owned by you and your family.</li> </ul> <p>This policy does <b>not</b> provide cover:</p> <ul style="list-style-type: none"> <li>For damage caused by wear, tear and gradual cause.</li> <li>Damage or loss caused by terrorism; war risks; pollution; contamination including radioactive contamination; sonic bangs and confiscation.</li> <li>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.</li> </ul>										
<b>Also includes</b> <ul style="list-style-type: none"> <li>Freezer food, which has deteriorated through accidental causes.</li> <li>Personal money and credit cards.</li> <li>Deeds &amp; documents.</li> <li>Property in the open air.</li> </ul>	£1,000  £500 £2,500 £2,000	<ul style="list-style-type: none"> <li>Documents used or held for business, trade, profession or employment purposes.</li> <li>Loss or damage to plants and trees.</li> <li>Loss or damage to high risk items or money.</li> <li>Loss or damage to business equipment.</li> <li>Loss or damage to pedal cycles.</li> </ul>										
<b>New for old</b> <ul style="list-style-type: none"> <li>New for old cover allowing you to replace goods with new equivalents at today's prices.</li> <li>Cover must be high enough to replace the contents of your home, as new.</li> </ul>	£50,000 (or as shown on your quotation or policy schedule)	<ul style="list-style-type: none"> <li>Should the property be unoccupied for 60 consecutive days or more, certain terms and conditions will apply.</li> <li>Deduction for wear and tear on clothing and household linen, which are more than three years old.</li> </ul>										
<b>Standard Accidental Damage</b> Covers accidental damage to: <ul style="list-style-type: none"> <li>Television sets, video recording equipment and audio equipment.</li> <li>Computer equipment.</li> <li>Breakage of mirrors and fixed glass in furniture.</li> <li>Ceramic tops to cookers, if not permanently fixed.</li> </ul>	£50,000 (or as shown on your quotation or policy schedule)	<ul style="list-style-type: none"> <li>Mechanical breakdown.</li> </ul>										
<b>High risk items</b> Covers possessions such as: <ul style="list-style-type: none"> <li>Jewellery.</li> <li>Works of art.</li> <li>Collections of stamps and coins.</li> </ul>	Based on No. of bedrooms in your house and the contents sum insured you have selected. <table style="margin-left: 20px;"> <tr> <td>1 bed</td> <td>20% of the total contents sum insured limit</td> </tr> <tr> <td>2 bed</td> <td></td> </tr> <tr> <td>3 bed</td> <td></td> </tr> <tr> <td>4 bed</td> <td>30% of the total contents sum insured limit</td> </tr> <tr> <td>5 bed</td> <td></td> </tr> </table>	1 bed	20% of the total contents sum insured limit	2 bed		3 bed		4 bed	30% of the total contents sum insured limit	5 bed		<ul style="list-style-type: none"> <li>High-risk item claims are limited to the amount shown under the maximum claims limit.</li> <li>You must tell us if you have any high-risk items worth more than £1,500.</li> </ul>
1 bed	20% of the total contents sum insured limit											
2 bed												
3 bed												
4 bed	30% of the total contents sum insured limit											
5 bed												



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

<b>Optional cover</b>		
<b>This section only applies if shown on your quotation and policy schedule</b>		
<b>Main features and benefits</b>	<b>Max. claims limit</b>	<b>Significant exclusions or limitations</b>
<p><b>Home Protection and Home Protection PLUS</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Instant access to help 24 hours a day.</li> <li>Access to trusted and registered contractors.</li> <li>£250 overnight accommodation.</li> <li>A contractor will usually call within 2 – 4 hours to arrange an appointment.</li> <li>No excess to pay.</li> </ul> <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>	<ul style="list-style-type: none"> <li>Any claims made under the policy within the first 14 days are excluded.</li> <li>No cover is provided if your home has been unoccupied for more than 30 consecutive days.</li> <li>Claims not reported via emergency helpline.</li> <li>Pre-existing conditions.</li> <li>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).</li> <li>Detached garages and outbuildings.</li> <li>Materials and labour charges covered by a supplier's or installer's guarantee.</li> <li>Excludes general maintenance, wear and tear.</li> <li>Faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards.</li> </ul>
<p><b>Home Protection PLUS only</b> In addition to the features, benefits and exclusions already shown above:</p> <ul style="list-style-type: none"> <li>Complete breakdown and intermittent breakdown cover for the main heating system and hot water.</li> </ul> <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>	<ul style="list-style-type: none"> <li>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.</li> <li>Excludes LPG fuelled, solid fuel fired, warm air, solar and un-vented heating systems.</li> <li>Boiler with an output over 60 kWh.</li> <li>Removal of sludge, descaling and any work arising from hard water scale deposits (including power flushing).</li> <li>Repairs/replacements of boilers that are beyond economical repair.</li> </ul>
<p><b>Garden Secure</b> Within the boundaries of your home, provides cover for damage to:</p> <ul style="list-style-type: none"> <li>Walls, gates, fences, patios and trellises.</li> <li>Hedges, lawns, trees, shrubs and plants.</li> </ul> <p><i>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 311833. 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.</i></p>	<p>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</p>	<ul style="list-style-type: none"> <li>The first £50 of each claim.</li> <li>You will not be covered for damage to or loss of trees or shrubs, which is not caused by theft.</li> </ul>
<p><b>Personal Legal Protection</b> We will appoint a solicitor to act for you that specialises in the relevant area of law We will negotiate for:</p> <ul style="list-style-type: none"> <li>Personal injury</li> <li>Clinical Negligence</li> <li>Contract disputes</li> <li>Employment disputes</li> <li>Property protection</li> <li>Tax investigation</li> <li>Motor prosecution defence.</li> </ul> <p><i>Provided by Arc Legal Assistance Limited.</i></p>	<p>£50,000</p>	<ul style="list-style-type: none"> <li>Any claim reported to us more than 180 days after the incident occurred.</li> <li>Any legal costs that you pay or agree to pay before the claim is accepted.</li> <li>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.</li> <li>There must be more than a 50% chance of winning the case and achieving a positive outcome.</li> </ul>

## 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><b>Key Protection</b> 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): <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> </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 style="text-align: center;">£1,500 (inc VAT)</p> <p style="text-align: center;">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><b>Personal Accident Cover</b> 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:</p> <ul style="list-style-type: none"> <li>• death</li> <li>• loss of sight in both eyes (up to £15,000 for loss of sight in one eye)</li> <li>• loss of limb or limbs</li> <li>• loss of speech</li> <li>• loss of hearing in both ears (up to £7,500 for loss of hearing in one ear)</li> </ul> <p>The following additional benefits included in this cover are:</p> <ul style="list-style-type: none"> <li>• £100 per night if the insured person is hospitalised.</li> <li>• £1,000 for fractures to the hand, arm, ankle, leg, pelvis, vertebrae, skull or other facial bones (excluding the nose and lower jaw).</li> <li>• £500 for fractures to elbow, wrist, scapula, clavicle, foot, coccyx or the sternum.</li> <li>• £100 for fractures to other bones (including the nose).</li> <li>• £5,000 for burns (more than 10% of the total body).</li> <li>• £100 per session (up to 5 sessions) for physiotherapy.</li> <li>• £100 per session (up to 5 sessions) for counselling.</li> <li>• Up to £250 for dental injury.</li> <li>• Up to £150 for personal effects.</li> </ul> <p><i>This policy is underwritten by Ageas Insurance Limited.</i></p>	<p style="text-align: center;">£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.</p> <p style="text-align: center;">Up to £3,000 for hospitalisation</p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Injury due to any pre-existing sickness, illness, disease, physical defect or medical condition.</li> <li>• Where the new injury is aggravated by a previous medical condition or injury.</li> <li>• We will not pay the first £25 of each and every loss for dental injury or loss or damage to personal effects.</li> <li>• Being under the influence of alcohol or non-prescription drugs or if addicted to drugs</li> </ul> <p>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.</p>

**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

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 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. No refund will be given for the cancellation of Excess Protection, Key Protection or Legal Expenses. There is a pro-rata refund for other add-ons.

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 liable 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](http://www.fscs.org.uk)) or by writing to the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

## 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](mailto: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](http://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](mailto: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:

Customer Services, Direct Group Limited, Direct House, White Rose Way, Doncaster, DN4 5NU or telephone 03301 026 030.

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 0344 412 4163.

## For Personal Accident contact:

Ageas Insurance Limited, Ageas House, Hampshire, Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Or by telephone 0344 748 0103

Email: [personal.accident@ageas.co.uk](mailto: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](mailto: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](http://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](mailto: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.

**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.**

RIAS is a trading name of Ageas Retail Limited. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. FCA registered number: 312468. Insurance provided by Ageas Retail Limited is not available in the Channel Islands. Ageas Retail Limited is a sister company of Ageas Insurance Limited.