

# Home Key Protection

## Insurance Product Information Document

Company: Rias

Product: Rias Key Protection

RIAS is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

### What is this type of insurance?

This insurance cover provides assistance or reimbursement for replacement keys for loss or theft, up to £1,500.



#### What is Insured?

- ✓ This insurance cover provides you with assistance by arranging key or lock repair, we also provide replacement locks and keys and onward transportation as appropriate
- ✓ Covers any keys belonging to you or any immediate family member residing at the same address, if lost, stolen, accidentally damaged or jammed in a lock
- ✓ Covers damage to locks where there is no damage to associated keys
- ✓ We will arrange and pay for replacement of your keys and locks, opening of safes, or public transport costs up to the limit of £1,500 including VAT
- ✓ Stranded due to theft or loss of keys - If you are away from home and have no access to your vehicle due to theft or loss of your vehicle keys, we will;
  - pay up to £75 per day, including VAT, for vehicle hire (for a maximum of 3 days), or
  - reimburse you for public transport or taxi fares, or
  - arrange for the recovery of you and your vehicle to the nearest garage or your home address (maximum 20 miles)
- ✓ Keys locked in or accidentally damaged - if your keys are locked in or accidentally damaged leaving you without access, the claims handler will arrange and pay for a locksmith to attend and help you gain access again via a repair or replacement of a lock if your key has broken inside it and a replacement key (if required), up to the policy limit



#### What is not Insured?

- ✗ Any claim for damage to locks or keys by mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually



#### Are there any restrictions on cover?

- ! Cover is provided to the person(s) named on the policy schedule, any family members who permanently live with you and keys that have been entrusted to you
- ! Maximum amount payable under this policy is £1,500 including VAT for each policy year. There are no restrictions on the amount of times you can claim
- ! Any claims for public transport or taxi fares with no valid receipts or tickets
- ! For incidents that happen outside the UK, claims will be paid on a reimbursement basis only
- ! We will only provide a replacement key and one duplicate key for each key covered under a valid claim



#### Where am I covered?

- ✓ Worldwide

**What are my obligations?**

- You must report any claim within a reasonable time
- For any claims requiring reimbursement you must forward the original detailed invoice(s) and receipt(s)
- You must look after your keys by doing things such as closing windows and doors when you go out, or not hiding a spare key outside your property where an opportunist thief may find it. You should never put your name and address on your keys
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers
- You should check that you don't have any other insurance policies that may cover the same events and costs as these benefits. If you are covered under another policy, we may not pay out for the entirety of any claim.

**When and how do I pay?**

- Annually by credit/debit card
- Monthly by Instalment

**When does the cover start and end?**

This policy starts from the date you have chosen to add the cover and will run concurrently with your home insurance.

**How do I cancel the contract?**

You can cancel your policy by calling 0800 183 9261 or by writing to Rias, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing [help@rias.co.uk](mailto:help@rias.co.uk)

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund.

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. There will be no refund of premium