

# Motor Legal Expenses

## Insurance Product Information Document

Company: RIAS Product: Rias Legal Expenses

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. Registered in the UK.

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

## What is this type of insurance?

Motor Legal Expenses provides insurance to cover up to £100,000 of advisers' costs for certain types of legal action(s).



### What is Insured?

- ✓ We will appoint a solicitor to act for you that specialises in the relevant area of law
- ✓ We will negotiate for;
  - ✓ Uninsured Loss Recovery
  - ✓ Personal Injury
  - ✓ Motor Prosecution Defence
  - ✓ Motor Contract Disputes
  - ✓ Vehicle Cloning
  - ✓ Insurance Database disputes
- ✓ Access to a 24 hour, 365 days a year Legal & Tax Helpline for legal and tax advice on any personal matter of concern
- ✓ Access to discounted legal services
- ✓ Access to an online Legal document service to access a range of legal documents (including, sale of motor vehicle, challenging parking penalties)



### What is not Insured?

- ✗ You are not covered for any other legal representative's costs unless court proceedings have started or a conflict of interest arises
- ✗ For a claim to be covered there must be reasonable prospects of a successful outcome and adviser's costs must be proportionate to the benefit of the claim



### Are there any restrictions on cover?

- ! We will not reimburse you for any Legal Costs that you pay or agree to pay before the claim is accepted
- ! For claims made under the contract disputes - The contract in dispute must have been entered into after the insurance started and at least £250 incl VAT must be in dispute
- ! There must be more than a 50% chance of winning the case and achieving a positive outcome
- ! For claims made under Vehicle Cloning - There is no cover for any losses other than insured legal costs, which are insured as a result of the vehicle's identity being copied



### Where am I covered?

- ✓ Uninsured Loss Recovery and Personal Injury: The European Union
- ✓ All other areas of cover: UK, Channel Islands and the Isle of Man



### What are my obligations?

- You must report any claim as soon as possible but within a maximum of 180 days of the date the incident occurred
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation In the event of a claim, you must notify us as soon as possible
- 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



### When and how do I pay?

- Annually by credit/debit card, Direct Debit or cheque, or;
- Monthly by Direct Debit



### When does the cover start and end?

This policy will run from the date you have chosen to add the cover until your core policy falls due for renewal



### How do I cancel the contract?

You can cancel your policy by calling 0345 650 0345 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