

# Car Insurance

## Insurance Product Information Document

Company: RIAS

Product: Comprehensive Car Insurance (Hub)

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?

Car Insurance provides the minimum cover needed to comply with compulsory motor insurance legislation. Cover is provided to all drivers named on the certificate of motor insurance and a range of benefits are listed below.



#### What is Insured?

Damage to the car caused by:

- ✓ Accidental damage
- ✓ Malicious damage or vandalism
- ✓ Fire, theft or attempted theft

Your legal liability to others for incidents involving your car or you driving other cars (if shown on your policy):

- ✓ Injury or death (unlimited)
- ✓ Damage to property (up to £20m) with Legal Expenses (up to £5m)
- ✓ Pollution or contamination event (up to £1m)

Other Benefits (and limits):

- ✓ Audio/entertainment equipment (£300 for non-manufacturer fitted equipment)
- ✓ New car replacement
- ✓ Child car seats
- ✓ Medical expenses (£300 per person)
- ✓ Onward journey costs (£150 per person, £400 maximum) and overnight accommodation (£50 per person, £250 maximum)
- ✓ Windscreen damage (£100 if using a non-approved repairer)
- ✓ Personal belongings (£100 per person, £400 maximum)
- ✓ Comprehensive EU cover (90 days as standard)
- ✓ Replacement locks and keys (£500 per claim)
- ✓ Personal Accident – benefits payable in the event of death or injury to you or your passengers (see policy booklet for benefits payable)

Optional Cover:

- See your Statement of Fact for details of the cover you have selected
- Dependent on your eligibility, you may be able to protect your No Claims Discount



#### What is not Insured?

- ✗ Wear and tear
- ✗ Mechanical breakdown and punctures
- ✗ Depreciation in value
- ✗ Loss of use
- ✗ Telephones
- ✗ Malicious damage or vandalism if the car is not locked when unattended
- ✗ Theft by persons known to you (family, etc) or by deception (bogus buyer)
- ✗ Acts of war or terrorism

Other benefits:

- ✗ Personal Accident - benefits will not be paid in the event of:
  - Suicide or attempted suicide
  - An illegal level of alcohol/drugs
  - Not wearing a seatbelt
- ✗ Personal belongings – we will not pay for work tools, telephones, money or stamps.
- ✗ Driving other cars - will not provide cover:
  - Unless it is shown on your certificate of motor insurance
  - For damage to the car you are driving
  - When driving outside of the geographical limits
  - To anyone other than a policyholder aged between 30-75 who has held a full UK/EU driving licence for more than two years



#### Are there any restrictions on cover?

- ! The most that will be paid for loss or damage to the insured car is the market value of the car at the time of the loss
- ! Personal Accident - we will not pay more than £10,000 per accident and £5,000 per person per accident
- ! No claims will be paid if the driver is convicted of driving under the influence of alcohol or drugs
- ! Excesses - The first amount of any claim (see policy wording and your Statement of Fact for more information).
- ! An additional excess of £200 applies to accidental or malicious damage claims, if you do not use one of our approved repairers.



### Where am I covered?

- ✓ You and any named drivers will be covered in the UK, Channel Islands and the Isle of Man and for up to 90 days in each period of insurance in the European Union
- ✓ Permanent residents of Northern Ireland are also covered in the Republic of Ireland



### What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation or those of any named drivers
- 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 at all times, including 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
- In the event of a claim, you must tell your insurer as soon as possible, even if there is no damage to your car. You should not admit fault, negotiate or promise to make any payment



### When and how do I pay?

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



### When does the cover start and end?

The cover starts on the date we have agreed with you and will last for 12 months. Dates of cover are specified in your policy schedule



### How do I cancel the contract?

You can cancel your policy any time. Simply log in to your online account at [my.rias.co.uk](http://my.rias.co.uk) and select the option to cancel. Alternatively you can cancel your policy by writing to Rias, First Floor, Everdene House, Deansleigh Road, Bournemouth, BH7 7DU, emailing [motor@rias.co.uk](mailto:motor@rias.co.uk) or by calling 0345 650 0345.

#### Cancelling within the first 14 days

If you cancel your policy within 14 days of the purchase date or the date at which you receive your documents (if this is later) then:

- If your policy has not started we'll refund your full premium, plus Insurance Premium Tax (IPT) where applicable, minus the relevant administration fee for cancellation.
- If your policy has started, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant administration fee for cancellation.
- If you've made a claim or something has happened which could lead to a claim, no refund will be paid. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.

#### Cancelling after the first 14 days

- After the initial 14 days, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant fee.
- If you've had a claim during the cover period, or something has happened which might lead you to make a claim, then you won't receive any refund. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.