

Motor Replacement Car

Insurance Product Information Document

Company: RIAS

Product: Rias Replacement Car

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 policy provides a replacement car in the event that your vehicle is declared a total loss or immobilised following a fault accident, fire or theft.



What is Insured?

- ✓ This insurance cover provides you with a replacement car with a similar engine size to your vehicle up to a maximum engine size of 2000cc for up to 21 days. The actual make and model will be decided by the hire company. If you are under 25 years of age, there may be limitations on the type of vehicle the hire company can provide you with.
- ✓ The hire vehicle will only be provided in the event of a fault road traffic accident, theft, attempted theft, fire, vandalism, act of nature or act of malicious damage within the geographical limits that renders the insured vehicle a total loss or immobilised
- ✓ Should you prefer to take a cash option rather than the hire car, a one-off payment of £150 will be made
- ✓ In the event a hire car cannot be provided, a one-off cash payment of up to £700 will be made
- ✓ Cover is provided for the policy holder and up to two named drivers with a full driving licence



What is not Insured?

- ✗ Any claim for a replacement car where the insurer does not accept a claim for your insured vehicle
- ✗ Any claim where the insured incident was due to a deliberate or criminal act of an insured person
- ✗ Any claim which is fraudulent, false or exaggerated
- ✗ Any claim which is genuine, but which an insured person has used fraudulent means or false statements to make the claim
- ✗ Any insurance excess payable in the event of a claim arising out of an accident involving the replacement car
- ✗ Any claim for a replacement car which is covered under any other policy, or any claim that would have been covered by another policy, if this replacement vehicle policy did not exist
- ✗ Any claims reported to us more than 5 days after the insured vehicle has been declared a write off or immobilised by your insurer
- ✗ Any claim reported to us more than 14 days after the incident which caused your insured vehicle to be written off or immobilised
- ✗ Fees, fines and the cost of fuel while using the hire car



Are there any restrictions on cover?

This policy does not cover:

- ! more than two claims in any one period of insurance
- ! vandalism, theft or attempted theft claims, which you have not reported to the police
- ! drivers that have held a licence for less than 12 months
- ! any further hire charges due after, and whichever is earliest;
 - the first 21 days of hire; or
 - the date on which the insured vehicle is repaired or replaced under the terms of your motor insurance policy; or
 - the date on which your stolen insured vehicle is recovered in a driveable condition; or
 - the seventh day since receiving the first settlement offer from your insurer.



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man



What are my obligations?

- You must report the vandalism, theft or attempted theft of your car to the police before a claim can be made
- Claims must be reported within 14 days after the incident and within 5 days after the insured car has been determined a total loss
- 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; or
- Monthly by Instalments



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 car insurance



How do I cancel the contract?

You can cancel your policy by calling 0345 650 1212 or by writing to Rias, First Floor, Everdene House, Deansleigh Road, Bournemouth, BH7 7DU.

You can also cancel your policy by e-mailing motor@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.