

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.

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?

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 act on your behalf in relation to;
 - ✓ Recovery of any uninsured losses, such as your excess
 - ✓ Negotiating for compensation for personal injuries
 - ✓ Defence of motoring prosecutions
 - ✓ Disputes about motor contracts
 - ✓ Cases where your vehicle's identity has been copied
 - ✓ Disputes in relation to the Motor Insurance Database
- ✓ 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



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
- ✗ Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount being claimed.



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 in relation to the vehicle's identity being copied - There is no cover for any losses other than insured legal costs, which are incurred as a result of the vehicle's identity being copied



Where am I covered?

- ✓ Uninsured Loss recovery and personal injury: The United Kingdom and 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 you become aware of the incident
- 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



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.