

Motor Breakdown - Total Protection

Insurance Product Information Document

Company: RIAS

Product: Rias Total Protection Motor Breakdown

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 is a motor breakdown policy which offers cover to customers who require assistance in the event that their car suffers a breakdown and they need roadside assistance and/or recovery home or to a garage of their choice. This policy also covers breakdowns at home and trips of up to 31 days to Europe.



What is Insured?

UK Cover

- ✓ If your vehicle is immobilised or rendered unroadworthy as a result of a breakdown, we will arrange and pay for:
 - ✓ Callout and up to one hour's labour for assistance at the roadside or at your home, and if necessary;
 - ✓ The transportation of your vehicle and up to 7 passengers to your home address or the nearest garage up to a maximum of 20 miles from the scene of the breakdown
- ✓ Additionally, if it is clear your vehicle cannot be repaired the same day:
 - ✓ Transportation of you and your vehicle, and up to 7 passengers to your home or your original destination or repairer of your choice, or up to £100 for; a hire car for up to 24 hours or public transport or overnight bed and breakfast accommodation (if more than 25 miles away from home)

European Cover

- ✓ Up to £750 to allow you to continue your trip if your vehicle breaks down within 7 days of your planned trip starting and it cannot be repaired before you are due to depart
- ✓ Up to £250 for roadside assistance and transportation of you and the vehicle to the nearest repairer. If the vehicle cannot be repaired the same day, you are covered up to £750 for alternative transport to your destination, or for a temporary hire car or for overnight accommodation (up to £125 per person) whilst your vehicle is being repaired
- ✓ If your vehicle cannot be repaired before you are due to return home, we will also pay for you and your vehicle to be transported back to the UK. We won't pay more than the value of your vehicle to transport it

Optional Cover

- If you have purchased 'personal cover', any car you are travelling in (which does not belong to you or your family) within the UK only will be covered for mechanical or electrical breakdown in line with the level of cover detailed above. Please check the maximum dimensions noted in the Restrictions section to make sure another car would be covered by this policy



What is not Insured?

- ✗ The cost of any replacement parts or materials
- ✗ Any subsequent call outs for any symptoms related to a claim which has been made within the last 28 days where a permanent repair has not been carried out
- ✗ Breakdowns caused by failure to maintain the vehicle in a roadworthy condition, including maintenance and proper levels of oil and water
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood
- ✗ Costs incurred in addition to a standard callout where service cannot be undertaken at the roadside because the vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels or locking mechanism for the wheels.
- ✗ Trips within Europe that exceed 31 consecutive days or a total of 91 days per year
- ✗ Any claim for cover before a trip to Europe if this policy was purchased, or if the fault was discovered during a service, within 10 days of the start of the planned trip
- ✗ The use of specialist off-highway equipment or winching costs
- ✗ Long-distance transport of the insured vehicle to the premises where it was purchased or previously repaired, solely to claim under a warranty scheme, when a suitable alternative repairer is nearer
- ✗ Any labour charges other than up to one hour at the roadside
- ✗ The cost of draining or removing contaminated fuel or other fluids



Are there any restrictions on cover?

- ! This policy is limited to a maximum of six callouts per year
- ! Personal cover is only available if you are with the car at the time of the breakdown and when help arrives. You may be asked to provide photographic identification
- ! Vehicles exceeding the following dimensions (including any load carried) are not covered; 3500kg, length 7m, height 3m, width 2.25m
- ! Vehicles used by you for hire or reward or to provide courier services are not covered
- ! Vehicles over 10 years old are not covered



Where am I covered?

- ✓ UK and the Isle of Man

Overseas cover for European Area. European Motoring cover is provided in the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Iceland, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden. Switzerland, Vatican City



What are my obligations?

- The vehicle must be in a roadworthy condition and continue to be maintained as per the manufacturers recommendations
- 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, cheque, postal order or cash, or;
- Monthly by Direct Debit



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 motor insurance.



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 also cancel your policy by e-mailing 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. Providing no claim has been made you will only have to pay for the number of days you were covered