

Motor Excess Protection

Insurance Product Information Document

Company: RIAS

Product: Motor Excess Protection

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 insurance cover is designed to provide reimbursement of your excess in the event of a fault incident on your motor insurance policy where no recovery can be made from a third party.



What is Insured?

- ✓ This policy will pay the value of your motor insurance policy excess up to £300 (if your excess exceeds this amount you will be responsible for the difference)
- ✓ The following claim types are covered;
 - ✓ Malicious damage, fire damage, theft, and accidents where no recovery can be made from a third party



What is not Insured?

- ✗ Claims when the amount claimed on the motor insurance policy does not exceed the excess amount
- ✗ Any excess for theft or attempted theft of personal belongings
- ✗ Any claim for windscreen or glass damage
- ✗ Any claim where the motor insurer does not provide cover under the terms of the underlying motor insurance policy
- ✗ Any claims arising out of the use of the vehicle for racing, rallies or trials



Are there any restrictions on cover?

- ! You must be a UK resident to be eligible for cover
- ! This policy does not cover you to make more than two claims within the period of insurance



Where am I covered?

- ✓ The United Kingdom and the European Union



What are my obligations?

- In the event of a claim you may be required to provide supporting documentary evidence of your excess
- 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. There will be no refund of premium