

Buildings & Contents Insurance

Insurance Product Information Document

Company: RIAS

Product: Rias Home Buildings & Contents Insurance

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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 covers your buildings and contents against loss or damage from specific events (for example - fire, storm or water leakage).

Optional covers are available, these will be shown on your policy schedule/statement of fact if you choose to include them.



What is Insured?

For a full list of what is and is not insured please refer to the full policy documentation

- ✓ Buildings - The maximum amount you can claim for is £1,000,000
- ✓ Tracing and accessing the source of a water leakage or oil leakage - Up to £5,000
- ✓ Accidental damage to fixed glass, sanitary fixtures and solar panels
- ✓ Accidental damage to the fabric of cables, underground pipes and drains serving your home and for which you are responsible
- ✓ Public liability as owner of the buildings - Up to £2,000,000
- ✓ Contents in the home up to the agreed sum insured shown in your schedule
- ✓ High Risk Items - The most we will pay for any one claim for high-risk items (such as jewellery, clocks, watches, furs, photographic equipment, pictures) varies depending on the number of bedrooms in your home and the contents sum insured you have selected unless a different amount is shown on the policy schedule/statement of fact:

No. of bedrooms	1	2	3	4	5
Max. claim	20%	20%	20%	30%	30%
	of the total contents sum insured limit			of the total contents sum insured limit	

- ✓ Accidental damage to television sets, video recording equipment, audio equipment and computer equipment.
- ✓ Accidental breakage of fixed glass in furniture and mirrors
- ✓ Contents of outbuildings - Up to £5,000
- ✓ Property in the open air - Up to £2,000
- ✓ Freezer food, which has deteriorated through accidental causes - Up to £1,000
- ✓ Money and credit cards - Up to £500
- ✓ Deeds and documents - Up to £2,500
- ✓ Personal liability as occupier of the home - Up to £2,000,000



What is not Insured?

For a full list of what is and is not insured please refer to the full policy documentation

- ✗ The first amount of any claim - the 'excess'. In the event of a claim being made under both the buildings and the contents sections of the policy, you will be liable to pay the excess under both these sections
- ✗ The first £1000 of any claim for subsidence, ground heave and landslip (under Contents this excess is reduced to £50)
- ✗ The first £250 of any claim for water leakage
- ✗ The first £50 of all other claims (this is the standard policy excess)
- ✗ Any voluntary excess you have selected
- ✗ Loss or damage caused by wear, tear and gradual cause
- ✗ Loss or damage in the event of terrorism; war risks; pollution; contamination including radioactive contamination; sonic bangs and confiscation
- ✗ Intentional loss or damage caused by you, your family, anyone staying with you or any person who you have given permission to be in your home
- ✗ Events such as malicious damage, water leakage, oil leakage, theft and accidental damage are excluded when your home is unoccupied for 60 days or more in a row or unfurnished
- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Electrical or mechanical breakdown
- ✗ Storm or flood - weight of snow
- ✗ Business equipment - items held for business purposes, except for particular items such as computers and office furniture, which are owned by you and your family
- ✗ Deeds and documents - documents used or held for business, trade, profession or employment purposes
- ✗ Property in the open air - loss or damage to plants and trees, high risk items or money, business equipment or pedal cycles

- ✓ Buildings & Contents:
- ✓ Damage to the buildings or contents caused by events such as fire, malicious damage, impact (for example by a vehicle), storm, flood, subsidence, ground heave, landslip, water leakage and theft
- ✓ Rent and alternative accommodation costs if the home can't be lived in due to an insured event - Up to £100,000 under buildings and/or up to 20% of the maximum contents claim limit
- ✓ Replacement locks and keys - Up to £1,000

Optional Cover

See your policy schedule/statement of fact for details of the cover you have selected

- Accidental damage extension - this covers unintentional one off incidents which damage your property, such as losing your balance in the loft and putting your foot through the ceiling or accidentally spilling and staining red wine on a carpet
- Unspecified personal belongings away from home cover - covers loss of or damage to your or your family's personal belongings, money and credit cards in the European area. Cover is also provided anywhere else in the world for up to 60 days in any period of insurance
- Specified personal belongings away from home cover - covers loss of or damage to your or your family's personal belongings, money and credit cards in the European area. Cover is also provided anywhere else in the world for up to 60 days in any period of insurance
- Pedal cycle extension - covers accidental loss or damage to your or your family's pedal cycles in the United Kingdom and the Isle of Man

- ✗ Contents at University - theft/attempted theft is restricted to forced or violent entry only
- ✗ High-risk item claims are limited to the amount shown under the maximum claims limit
- ✗ You must tell us if you have any high-risk items worth more than £1,500



Are there any restrictions on cover?

- ! It is your responsibility to keep your home in a good condition
- ! We will not reimburse you in relation to any damage or loss resulting from intentional acts, wear & tear, poor maintenance or fraud
- ! It's really important that you don't throw away any damaged items until we say so
- ! We won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't of reasonably prevented
- ! Dangerous dogs, we won't cover any claims caused by dangerous dogs as specified under section 1 of the dangerous dog's act 1991 or any later amendments to that act



Where am I covered?

- ✓ UK and Isle of Man



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your (or anyone who lives with you) 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
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule/statement of fact that you will receive after you buy



When and how do I pay?

- Annually by credit/debit card, Direct Debit or cheque, 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 by calling 0345 045 1325 or by writing to Rias, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can 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 only have to pay for the number of days you were covered. An administration fee of £15 will be applied

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim you will only have to pay for the number of days you were covered. A cancellation administration fee of £35 will be applied