

# Home Protection

## Insurance Product Information Document

Company: RIAS

Product: Rias Home 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 policy offers assistance in the event of certain home emergencies to essential services within the home.

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



### What is Insured?

- ✓ This insurance provides up to £500 inc VAT for callout and temporary repair charges for the following circumstances:
  - ✓ Plumbing and drainage - The plumbing or drainage system from the mains water supply has either failed or been damaged and flooding or water damage is likely inside your home as a result
  - ✓ Failure of a toilet
  - ✓ Failure of electrics
  - ✓ Pest infestation
  - ✓ Breakage of locks, doors or windows, making your home insecure
  - ✓ Burst water supply pipes



### What is not Insured?

- ✗ Any claim that exceeds £500. If the cost of repairs exceeds £500 we will advise you of the cost and will only proceed if you agree to pay the amount above £500
- ✗ Any loss or damage that occurred before this policy started
- ✗ General wear and tear
- ✗ Detached garages and outbuildings
- ✗ Toilet failure due to breakage of the flush handle/button



### Are there any restrictions on cover?

- ! You will not be covered for any claims within the first 14 days
- ! No cover is provided if your home has been unoccupied for more than 30 days



### Where am I covered?

- ✓ UK and the Isle of Man



### What are my obligations?

- Before you ask for help and make a claim, please check that the circumstances are covered by this insurance
- If you need help, you must contact the helpline and not a contractor direct; otherwise your claim will not be covered. Please quote your name and postcode together with your policy number.
- You must tell the local gas company if you find a gas leak. (Call National Grid on 0800 111 999)
- 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
- 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 home insurance

**How do I cancel the contract?**

You can cancel your policy by calling 0800 183 9261 or by writing to Rias, First Floor, Everdene House, Deansleigh Road, Bournemouth, BH7 7DU.

You can also cancel your policy by e-mailing [home@rias.co.uk](mailto:home@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