

Home Protection Plus

Insurance Product Information Document

Company: RIAS Product: Rias Home Protection Plus

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. Registered in the UK.

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.



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
 - ✓ Blocked toilets
 - ✓ Failure of electricity supply
 - ✓ Pest infestation
 - ✓ Up to £1,000, to include the complete, partial or intermittent breakdown of a single domestic boiler, hot water, heating system and associated components



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
- ✗ Pre-existing conditions
- ✗ General wear and tear
- ✗ Partial failure of electrics and toilets
- ✗ Detached garages and outbuildings
- ✗ For any claims relating to the main heating/hot water system evidence of inspection or service by a qualified person in accordance with the manufacturer's guidelines
- ✗ Excludes LPG fuelled, solid fuel fired, warm air, solar and un-vented heating systems
- ✗ Boiler with an output over 60 kWh
- ✗ Repairs/replacements of boilers that are beyond economical repair



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, Channel Islands 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



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?

This policy will run from the date you have chosen to add the cover until your core policy falls due for renewal



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 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