

# Home Key Protection

## Insurance Product Information Document

Company: RIAS

Product: Rias Key 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. 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 insurance covers provides assistance or reimbursement for replacement keys and locks for loss or theft, up to £1,500.



### What is Insured?

- ✓ This insurance cover provides you with assistance by arranging key or lock repair, we also provide replacement locks and keys and onward transportation as appropriate
- ✓ Theft or loss of your keys - If your vehicle, home, office, garage, gate or any outbuilding including shed keys are stolen or lost
- ✓ We will reimburse you up to the limit of £1,500 including VAT and we will assist with the arrangements for replacing your keys and locks, opening of safes or onward transportation
- ✓ Stranded due to theft or loss of keys - If you are stranded away from home by theft or loss of your vehicle keys and have no access to your vehicle we will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be reimbursed



### What is not Insured?

- ✗ Any claim for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually
- ✗ Any claim for damage to locks alone where there is no associated damage to the keys
- ✗ We will only provide a replacement key and one duplicate key for each key covered under a valid claim



### Are there any restrictions on cover?

- ! Cover is only provided to the person(s) named on the policy schedule and any family members who permanently live with them
- ! Maximum amount payable under this policy is £1,500 including VAT for each policy year. There are no restrictions on the amount of times you can claim
- ! Any claim for theft or loss of keys which is not reported to the police within a reasonable time of the incident and a crime reference or lost property number obtained
- ! Any claims for public transport or taxi fares with no valid receipts or tickets



### Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man



### What are my obligations?

- You must report any theft or loss of keys to the police within a reasonable time and obtain a crime reference or lost property number
- You must report any claim to Ageas Insurance Limited within a reasonable time
- For any claims requiring reimbursement you must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to us as soon as possible
- You must look after your keys by doing things such as closing windows and doors when you go out, or not hiding a spare key outside your property where an opportunist thief may find it. You should never put your name and address on your keys
- 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](mailto: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