

# Home Personal Legal Protection

## Insurance Product Information Document

Company: RIAS Product: Rias Legal 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?

Personal Legal Protection provides insurance to cover up to £50,000 of advisers' costs for certain types of legal action(s).



### What is Insured?

- ✓ We will appoint a solicitor to act for you that specialises in the relevant area of law
- ✓ We will negotiate for;
  - ✓ Contract disputes
  - ✓ Personal injury
  - ✓ Property protection
  - ✓ Clinical negligence
  - ✓ Employment disputes
  - ✓ Tax investigations
  - ✓ Motor prosecution defence disputes
- ✓ Access to a 24 hour, 365 days a year Legal & Tax Helpline for legal and tax advice on any personal matter of concern
- ✓ Access to discounted legal service
- ✓ Access to an online Legal document service to access a range of legal documents (including, sale of motor vehicle, challenging parking penalties)



### What is not Insured?

- ✗ You are not covered for any other legal representative's costs unless court proceedings are stated or a conflict of interest arises.
- ✗ For a claim to be covered there must be reasonable prospects of a successful outcome and adviser's costs must be proportionate to the benefit of the claim.
- ✗ Any legal costs that you pay or agree to pay before the claim is accepted.
- ✗ Any claim reported to us more than 180 days after you became aware of the insured incident.
- ✗ Something you do or fail to do prejudices your position or the position of the insurance providers in connection with the legal action.



### Are there any restrictions on cover?

- ! Claims for property protection, employment and contract disputes where the incident occurred within the first 90 days of the policy are not covered
- ! Any legal costs that you pay or agree to pay before the claim is accepted
- ! There must be more than a 50% chance of winning the case and achieving a positive outcome
- ! Cover is restricted to you and your family members permanently living with you



### Where am I covered?

- ✓ Contract pursuit and defence, personal injury and clinical negligence sections of cover: European Union
- ✓ All other areas of cover: UK, Channel Islands and the Isle of Man.



### What are my obligations?

- You must report any claim as soon as possible but within a maximum of 180 days of the date that you become aware of the insured incident
- 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. Providing no claim has been made you will only have to pay for the number of days you were covered