

Buildings & Contents Insurance

Insurance Product Information Document

Company: RIAS

Product: Rias Home Buildings & Contents Insurance

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

Optional covers are available, these will be shown on your 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 (where selected)

- ✓ 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 (where selected)

- ✓ The maximum amount you can claim for is £50,000
- ✓ 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 maximum claim limit you have selected. This limit will be shown on your Statement of Fact.
- ✓ Accidental damage to home entertainment equipment
- ✓ Accidental breakage of fixed glass in furniture and mirrors
- ✓ Contents of outbuildings - Up to £15,000
- ✓ Contents in the open - Up to £2,000
- ✓ Fridge & freezer food, which has deteriorated through accidental causes - Up to £1,000
- ✓ Money - Up to £500
- ✓ Credit cards - Up to £1,000
- ✓ Deeds and documents - Up to £2,500
- ✓ Personal liability as occupier of the home - Up to £2,000,000

Buildings & Contents (where selected)

- ✓ Damage to the buildings or contents caused by events such as fire, vandalism, impact (for example by a vehicle), storm, flood, subsidence, ground heave, landslip, leaking water or oil 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 contents maximum claim limit
- ✓ Replacement locks and keys - Up to £1,500

Optional Cover

See your Statement of Fact for details of the cover you have selected



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, for the same event, you will only pay one excess, whichever is higher.
- ✗ The first £1000 of any claim for subsidence, ground heave and landslip (under Contents this excess is reduced to £100)
- ✗ The first £500 of any claim for leaking water or oil
- ✗ The first £250 of any claim for flood
- ✗ The first £100 of all other claims (this is the standard policy excess)
- ✗ Any voluntary excess you have selected
- ✗ Loss or damage caused by wear & tear or 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
- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Electrical or mechanical breakdown
- ✗ 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
- ✗ Contents in the open - loss or damage to plants and trees, high risk items or money, business equipment or bicycles
- ✗ Student belongings - 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
- ! Your cover may be reduced if you have not disclosed the full rebuild costs of your property or full replacement value of your contents and personal belongings.

- Bicycle extension - covers accidental loss or damage to your or your family's bicycles if they are lost, stolen or damaged at anytime in Europe, or for up to 60 days Worldwide
- 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 everyday 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 high risk items and 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

- ! When your home is unoccupied, the following cover is excluded: Theft; Vandalism; Leaking or freezing water & leaking oil; Loss of metered water or oil; Accidental Damage; Protection for tenants. By unoccupied, we mean that your home hasn't been or won't be lived in for more than 60 days in a row, or doesn't contain enough furniture, cooking, washing or bathing facilities to be lived in. Regular visits to the home, or occasional overnight stays would not count as a break in this period.
- ! 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 have 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?

This policy runs for one year from the date you select and is renewable each year unless you or we cancel it. Your policy start and end dates are confirmed in your Statement of Fact.



How do I cancel the contract?

You can cancel your policy any time. Simply log in to your online account at my.rias.co.uk and select the option to cancel. Alternatively you can cancel your policy by writing to Rias, First Floor, Everdene House, Deansleigh Road, Bournemouth, BH7 7DU, emailing home@rias.co.uk or by calling 0800 183 9261.

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. Please refer to your Terms of Business Agreement for details relating to fees.

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. Please refer to your Terms of Business Agreement for details relating to fees.