

# Home Protection Plus

## Insurance Product Information Document

**Company: Inter Partner Assistance S.A.**

**Product: Rias Home Protection Plus**

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

This document provides a summary of the key information for this product. Complete pre-contractual and contractual information is provided in the policy documentation.

## What is this type of insurance?

This policy offers assistance in the event of certain home emergencies impacting the safety and security of your home, making it potentially unfit to live in (uninhabitable) or causing a risk to health and safety.



### What is Insured?

- ✓ We will pay up to £500 inc. VAT for call out fees, labour, parts and materials for temporary repairs for the following emergencies:
  - Internal plumbing: water leaks and issues with the flushing mechanism of the toilet
  - Drainage: blocked drains or wastewater leaks
  - Complete or partial electrical failure
  - Pest infestation: rats, mice, squirrels, wasps or hornets
  - Broken doors, windows or locks
- ✓ We will pay up to £1,000 inc. VAT for call out fees, labour, parts and materials relating to complete, partial or intermittent failure of the main heating and hot water system.
- ✓ We will pay up to £250 inc. VAT for local accommodation and travel costs if your home is not safe to stay in overnight
- ✓ Temporary heating: we will also pay up to £50 so you can buy temporary heaters if we cannot resolve your heating emergency



### What is not Insured?

- ✗ Roofing damage
- ✗ Boilers that have power over 60kw/hr
- ✗ LPG fuelled, solid fuel fired, warm air, solar, underfloor heating, un-vented heating systems and air or ground source heat pumps
- ✗ Emergencies in a detached garage, shed, outbuilding, greenhouse or on the land within the boundaries of your home.
- ✗ Costs to trace and access the source of the emergency
- ✗ Reinstatement of the home after the emergency
- ✗ Day to day maintenance or wear and tear
- ✗ Repairing or replacing household appliances, radiators, hot water cylinders and tanks, shower units, flexible hoses, swimming pools, septic tanks, alarm systems and CCTV units
- ✗ Emergencies you were aware of before the policy started



### Are there any restrictions on cover?

- ! If the emergency help costs more than the applicable limit (£500 or £1,000), you will need to pay the extra costs
- ! You will not be covered for any claims within the first 14 days, unless you are renewing an existing policy
- ! 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?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- You must check that you do not have other insurance policies or benefits that may cover the same events and costs as this policy.
- You must tell us about your emergency as soon as possible. You should not arrange help before getting our agreement.
- You must take all reasonable steps to protect yourself and your home.



### When and how do I pay?

- Annually by credit/debit card, or
- Monthly by Direct Debit

**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 [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