



Doctor J Hicks
24 Skipton Road
Cononley
Keighley
West Yorkshire
BD20 8NH

CONTACT US

Call 0345 840 2723 or
renew online by creating an
account at my.rias.co.uk

Key Details

Policy Number	HE26813155488
Client Number	7493961/001
Start date	15 Jan 2021
End date	15 Jan 2022
Address	24 Skipton Road, Cononley, Keighley, West Yorkshire, BD20 8NH
Cover Type	Buildings and Contents

Renewal Price £203.34

This includes Insurance Premium Tax
at the current rate and a renewal fee.

**Please see your Payment Summary
overleaf for full details of your
renewal price.**

Your home insurance will now automatically renew on 15 January 2021

Dear Dr Hicks

Thank you for insuring your Buildings and Contents with us over the last year. **As you pay annually we will automatically renew your home insurance taking full payment of £203.34 from the card ending: 3813.** Payment will be taken up to 5 working days prior to your renewal. If you don't want the policy to automatically renew you must contact us before the renewal date.

This Year's Annual Premium: £183.34

Incl. Insurance Premium Tax at the current rate. Excl. fees.

Last Year's Annual Premium: £170.84

*Incl any optional extras and changes made during this year.
Excl. fees.*

Please make sure your insurance cover still meets your needs. You may want to shop around to check we are still offering the best price and cover.

Action required

If you do not want us to automatically renew your policy or would prefer to pay using an alternative payment card (for instance if payment was previously made using someone else's card) you must contact us straight away before your renewal date on 0345 840 2723.

Next Steps

Please read through your Renewal Invitation, paying particular attention to the **Important Information** page, which contains details of any changes to your policy. If all your details are correct and you're happy to renew, you don't need to do anything, we will automatically renew your insurance and issue a Renewal Acceptance within 7 days of your renewal date.

...Continued overleaf

If you need to notify us of a change to your details, please let us know straight away by calling **0345 840 2723**.

We're delighted to provide your insurance again for the coming year.

Kind regards
Your Rias team

RIAS is a trading name of Ageas Retail Limited

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. Ageas Retail limited is authorised and regulated by the Financial Conduct Authority. FCA registered number: 312468. Insurance provided by Ageas Retail Limited is not available in the Channel Islands. Ageas Retail Limited is a sister company of Ageas Insurance Limited.

Benefits of insuring with Rias

With our cover you can get these great benefits as standard

- >> Contents cover up to £50,000 (can be increased up to £100,000) – including standard accidental damage for electrical items such as computers and televisions
- >> Buildings cover up to £1 million – including standard accidental damage for the breakage of fixed glass and sanitary fixtures
- >> New for old replacement on damaged or stolen items (excluding clothing or household linen over 3 years old)
- >> Access to a UK-claims service with a dedicated claims advisor on hand 24/7

For full details of our cover please see your policy booklet or visit rias.co.uk

Payment Summary

Your renewal price is £203.34, we will automatically collect full payment from the card ending 3813. If you no longer wish to continue cover, please let us know straight away by calling **0345 840 2723**.

Buildings Insurance

Included

This includes:

- >> Buildings Standard Cover
- >> Buildings Accidental Damage Extension

Contents Insurance

Included

This includes:

- >> Contents Standard Cover
- >> Contents Accidental Damage Extension

Buildings and Contents Premium	£96.06
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Optional Cover Chosen

- | | |
|------------------------------|--------|
| >> Personal Legal Protection | £27.40 |
| >> Home Protection | £59.88 |

Insurance Premium Tax (IPT)	Charged at the current rate
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This Year's Annual Premium	£183.34
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Renewal Set-up Fee (non-refundable)	£20.00
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Renewal Price	£203.34
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Any optional extras/cover can be removed from your insurance policy if you do not wish to renew them. This will not impact the cover provided by your core insurance policy.

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Your Statement of Fact

What is this?

Important

Below is a record of the information you have previously provided. Please check this information carefully, if there is anything missing or incorrect please let us know immediately as this could result in a claim not being paid.

What you told us you need from your insurance

Cover

You want Buildings and Contents cover to make sure your home is covered against damage caused by fire, theft, impact, flood or storm

Accidental Damage

You do want to be covered by the accidental damage cover extension for your Buildings

You do want to be covered by the accidental damage cover extension for your Contents

Personal Belongings cover away from your home

You do not want cover for personal belongings (i.e. jewellery) taken away from your home

Excess

You want to include a voluntary buildings excess of £250 which is in addition to any compulsory excess

You want to include a voluntary contents excess of £250 which is in addition to any compulsory excess

In addition you have selected the following optional cover:

Personal Legal Protection	This policy meets the needs of a customer who wants access to legal advice and services for issues such as employment disputes, personal injury claims and clinical negligence
Home Protection	This policy meets the needs of a customer who wants cover for emergency call outs, labour and parts for a temporary repair when something in the home goes wrong (i.e. burst pipes)

Your Statement of Fact (continued)

About you

Policyholder	Joseph Hicks	Tiffany Hicks
Correspondence Address	24 Skipton Road Cononley Keighley West Yorkshire BD20 8NH	Not Applicable
Date of Birth	01 Jan 1984	
Marital Status	Married	Married
Main Occupation	Statistician	Househusband
Type of Business	University	Not In Employment
Part-Time Occupation	Not In Employment	Not In Employment
Type of Business	Not In Employment	Not In Employment
Telephone Number	07813 188891	
Email Address	jphicks1984@gmail.com	

Your Statement of Fact (continued)

About the Insured Home

Insured Home Address	24 Skipton Road Cononley Keighley West Yorkshire BD20 8NH
Ownership Type	Owned by you
Is this your permanent residence?	Yes
Type of Use	Permanent Home
Occupancy of the Home	Occupied day and night
How many consecutive days is your home left unoccupied for?	60 days or less
Type of Home	Semi-Detached
Year Built	1980 - 1989
Listed	No
Wall Construction	Brick
Roof Construction	Tile
Percentage of Flat Roof	0% to 33%
Total Number of Bedrooms <i>A bedroom means a room used as or originally built to be a bedroom, even if it is used for another purpose.</i>	3
Total Number of Bathrooms <i>A bathroom is a room that contains either a bath, shower or toilet, including en-suites.</i>	2
Do you have any lodgers or paying guests?	No
Is the home used in connection with any business?	No
Is the home in a good state of repair?	Yes

Your Statement of Fact (continued)

To the best of your knowledge has the property been monitored for or suffered from subsidence, heave or landslip in the last 25 years?	No
To the best of your knowledge has the property flooded at any time in the last 25 years?	No
Is the home undergoing any building work or renovations?	No

About your cover

Insurer	Ageas Insurance Limited
Policy Number	HE26813155488
Cover Start Date	15 Jan 2021
Cover End Date	15 Jan 2022
Cover Details	See below

Buildings Insurance

Buildings Standard Cover	£1 million
Buildings Accidental Damage Extension	Included
Is £1 million sufficient to cover the full cost of rebuilding the home insured as new?	Yes

Contents Insurance

Contents Standard Cover	£50,000
Contents Accidental Damage Extension	Included
Is £50,000 sufficient to cover the full replacement cost of all the contents in the home as new?	Yes
Total High-Risk Items Limit	£10,000
Is £10,000 sufficient cover to replace all the high-risk items in the home as new?	Yes
Is £1,500 sufficient cover to replace any single high-risk item in the home as new? <i>If the replacement value of any one item exceeds £1,500 it must be specified or you will not be covered.</i>	Yes

Contents in the Home <i>Provides cover for specified items in the home only.</i>	Not Requested
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Specified Personal Belongings away from the Home and Pedal Cycles Extension <i>Provides cover for specified personal belongings and pedal cycles, if listed below, away from the home.</i>	Not Requested
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Personal Belongings away from the Home <i>Provides cover for unspecified personal belongings away from the home. If the replacement value of any one item exceeds £1,500 it must be specified or you will not be covered</i>	Not Requested
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Your Statement of Fact (continued)

About your excesses

	Compulsory	Voluntary	Total
Buildings (including Accidental Damage Extension)			
Standard Policy Excess	£50	£250	£300
Subsidence, Ground Heave and Landslip	£1000	£0	£1000
Escape of Water	£250	£250	£500
Contents (including Accidental Damage Extension)			
Standard Policy Excess	£50	£250	£300
Escape of Water	£250	£250	£500

Insurance History

Have you or any resident living in the property ever had insurance declined, withdrawn, restricted or special terms imposed?	No
Do you or any resident living in the property have any unspent criminal convictions or any pending prosecutions?	No
Have you or any resident living in the property been declared bankrupt or do you or any resident living in the property have any unsatisfied County Court Judgements?	No
Have you or any resident living in the property had any accidents, claims or losses in the last 3 years, whether insured or not?	No

Optional cover chosen

✓	Personal Legal Protection
✓	Home Protection

Your Statement of Fact (continued)

Important Notes

1. Your policy will be based on the information shown in your Statement of Fact. This information will influence the acceptance and assessment of this proposal.

Important notice: You are required by the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all questions on this Statement of Fact to make sure that all information supplied is true and correct. Failure to supply accurate and complete answers may mean that your policy is invalid and that it does not operate in the event of a claim.

2. Insurers pass information to the Claims and Underwriting Exchange (CUE) Register, run by Insurance Database Services Ltd (IDS Ltd) and other databases. The aim is to help us check information provided and also to prevent fraudulent claims.

If false or inaccurate information is provided details will be passed to fraud prevention agencies to prevent fraud and money laundering. Under the conditions of your policy, you must tell us about any incident (such as accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the CUE Register. For further information about how we may use your personal information to prevent and detect crime, please refer to our Privacy Policy.

3. This is an important document – please keep it in a safe place along with your Home Insurance Policy Booklet. We recommend that you keep a record (including copies of any letters or other documents) of all information supplied for the purpose of this insurance.

4. The insurer reserves the right to decline this proposal, apply terms or to offer a policy containing restrictions in cover.

This statement was issued on 18 December 2020. Please advise of any amendments within 7 days of receipt of this statement. We will advise you of any premium changes that may result from amendments you make and send a new statement.

Your Declaration

Please read this carefully

I/We confirm that the information given is accurate and complete to the best of my/our knowledge and belief.

I/We understand that this quote is based on the information I/we gave when I/we arranged this insurance, as shown in the Statement of Fact.

I/We also understand that failure to advise you of any change to the information I/we gave may mean that my/our policy is invalid and that it will not operate in the event of a claim.

Important Information

Please ensure you have read and understood the policy details, level of cover, excesses and any endorsements shown on your Statement of Fact. The renewal of your policy is based on the information you previously gave us together with the information shown on your Statement of Fact. If anything is incorrect or if you wish to amend your level of cover, contact us straightaway on **0800 561 5067**. Failure to advise us of any change to the information you gave us may mean that your policy is invalid and will not operate in the event of a claim.

Privacy Policy

We have updated our Privacy policy to incorporate changes in the way we collect, store and process your data and who we may share this with. The amended policy can be accessed at www.rias.co.uk/privacy-policy/. Alternatively, you can call us on the number on the front of this pack to request that a copy is sent to you via post.

Changes to our administration fees and charges including our cancellation terms

With effect from 11th June 2019 we have amended our fees and charges, please refer to your Terms of Business Agreement for details.

We have also amended our cancellation and mid-term adjustment wording to make it clearer and easier to understand. With regards to our new cancellation wording it covers your right to cancel the policy within 14 days (from the later of either the purchase date of the policy or the date you receive your policy documents) or at any other time during the term of the policy. In addition, we have also clarified our right to cancel your policy and made clear the reasons why we might do this.

The following sections of our policy wording under the Home insurance conditions have changed:

- **Changes**
- **Cancelling the policy**
 - **General Conditions**
 - **Within the first 14 days**
 - **After the 14 day period**
 - **Our right to cancel your policy.**

If you have any questions, please call us on 0800 183 9261. If you would like a copy of the new policy wording, you can either call us or view online at rias.co.uk/existing-customers/policy-documents/

Changes to your Home Protection Cover

We have made a change to your Home Protection cover; please see an overview of the changes in the summary below. For full terms and conditions please visit www.rias.co.uk to view the latest home insurance policy booklet online. If you would prefer a printed copy of the policy wording please call 0345 045 1325.

Cover/Section	Change
Definitions	<p>The following definitions have been amended to provide additional clarity:</p> <p>Complete breakdown: All electrics within your home have completely failed or all toilets within the property have been blocked. Where you have selected Home Protection Plus, this definition also applies to the main heating system.</p> <p>Beyond economical repair: Your boiler/hot water system will be deemed beyond economical repair by our authorised contractor if:</p> <ol style="list-style-type: none"> The total cost of parts to repair it (including VAT) exceeds 85% of the manufacturer's current retail price of: <ul style="list-style-type: none"> the same or equivalent model of your boiler bought as new; or, if this is not available, a new boiler of the same or similar make, model and output as your boiler or we are unable to obtain spare parts to repair it <p>The average current retail price of parts required to complete the repair is based on the cost of such parts obtained through our nominated UK Suppliers.</p> <p>The following definition has been added to also provide additional clarity:</p> <p>Partial breakdown: Failure of the electrics affecting one or more areas of the home which is causing an immediate emergency. Where you have selected Home Protection Plus, this definition also applies to the main heating system.</p>
What is covered	<p>Blocked Toilets – to include in the following in addition to cover already provided: partial breakdown of the toilets within the home where has any toilet in the home has failed due to blocked toilet waste pipes or leakage caused by a smashed toilet bowl/cistern or, breakage of the cistern internal mechanism which prevents flushing.</p> <p>Alternative accommodation – to include transport to accommodation.</p>
What is not covered	<p>Any loss or damage arising as a consequence of:</p> <ul style="list-style-type: none"> war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component; <p>Any loss, injury, damage or legal liability arising directly or indirectly from, or consisting of the following: the failure or inability of any equipment to correctly recognise or interpret data representing any data in such a way that it does not work properly at all. If in the opinion of the authorised contractor an unacceptable risk of asbestos being present in your home, or other reasons which contravene health and safety regulations and legislation.</p>
Cancellation	<p>This policy runs concurrently with your home insurance policy. If your home insurance policy is cancelled for any reason this policy will also be cancelled.</p>

Please check your home insurance renewal invitation to check that you have Home Protection cover.

Changes to the Identity Theft Assistance Helpline

With immediate effect, the Identity Theft Assistance Helpline, which is referenced in Section 10 of the policy booklet, is now operated by Arc Legal Assistance Limited, and the telephone number has changed to **0114 262 5041**.

Changes to your Rias Personal Legal Protection Cover (optional additional cover)

Please note the following changes which apply from the renewal date. If you have any questions, please call us on 0800 183 9261. The table below is a summary of the changes only – full terms and conditions are in the policy wording. If you would like a copy of the policy wording before your policy renews, you can either call us or visit www.rias.co.uk.

Cover/Section	Change
Condition 1 - Cancellation	<p>The cancellation terms have been updated as follows;</p> <ul style="list-style-type: none"> i. Where the policy is cancelled after a claim, the full annual premium will be charged. This is regardless of whether the policy is cancelled during the cooling off period (the first 14 days), or afterwards. ii. Reasons why we may cancel your policy now include non-payment and failure to supply information requested. iii. The personal legal protection policy will be cancelled if your home insurance policy is cancelled.

Please check your renewal invitation to see if you have Personal Legal Protection Cover.

Terms of Business Agreement

Definitions

In this Terms of Business Agreement “we”, “us” and “our” means RIAS, a trading name of Ageas Retail Limited a wholly owned subsidiary of Ageas (UK) Limited and a sister company to Ageas Insurance Limited.

We are an intermediary; we work on your behalf to understand what you need from your insurance and to offer appropriate products and services. We work on behalf of the insurers to incept, collect and refund premiums for your insurance policy. We will also handle mid-term adjustments and cancellations on behalf of your insurers. We are registered in England and Wales No. 1324965 and our registered address is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Who regulates us

We are authorised and regulated by the Financial Conduct Authority (“FCA”) and our registration number is 312468. You can check this by visiting their website www.fca.org.uk/register.

About our service

Our service includes arranging your insurance cover and helping you with on-going changes. You will be asked a series of questions so we understand what you need from your insurance, we will not provide advice or recommendations. Please ensure that the policy meets your needs.

About the products we offer

We only offer home insurance from a single insurer, Ageas Insurance Limited. Our additional optional products are provided by one insurer per product:

• Home Products

Home Protection is offered by Inter Partner Assistance SA. Personal Legal Protection is underwritten by AmTrust Europe Limited.

Garden Secure is offered by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Key Protection and Excess Protection are offered by Ageas Insurance Limited.

Information about you and changes to your circumstances

Please ensure that at all times, when requesting an insurance quotation or contacting us about your policy you have purchased from us, you take care to answer all questions honestly and to the best of your knowledge. If you don't, your policy may be cancelled, treated as if it never existed or your claim rejected or not fully paid.

You must tell us about any changes which affect your insurance policy. In particular you must contact us before you move address or if there are any changes to the item(s) to be insured. For other examples of changes you should tell us about, please see your policy document.

You should read and retain all the documents we have sent or may send you in the future. You should make sure the documents are accurate and contact us if the documents contain any errors. If you have any queries about your policy or do not understand it, please contact us and we'll be happy to help you.

To help you manage any changes to your policy, any persons named on your policy, who we reasonably believe to be acting for you, will be dealt with if they call on your behalf in connection with your policy. However, if you wish to cancel your policy by calling us, we will only accept this instruction from you or someone authorised by you e.g. a solicitor or power of attorney.

How we will use your information

For details of how we collect, use and store your personal data - please visit our website www.rias.co.uk/privacy-policy or contact our Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or thedpo@ageas.co.uk. You can also request a copy by contacting us.

What you will have to pay for our services

All fees and charges displayed below are non-refundable.

Action	Home Insurance
Administration fee for cancellation within 14 days	£25.00
Cancellation fee after 14 days	£35.00
A Mid-Term adjustment fee for making changes to your policy when speaking to one of our team	£20.00
Making changes to your policy online at my.rias.co.uk	FREE
Direct Debit Default fee	£12.50
Renewal set-up fee	£20.00

If you pay by instalments, your current rate of interest will be applied to any fees, charges, or additional premium added to your repayment plan. The rate of interest will be confirmed when you arrange, amend or renew your insurance.

What we receive from your insurers

When you arrange or renew your policy and any additional optional products, we retain commission from your insurer(s) which is a percentage of the premium. We have a profit share agreement with the provider of our optional Home Protection additional product. We also charge arrangement and renewal fees.

Mid-term adjustment premium

If you are entitled to a refund of your premium for any reason, we will only provide this where the amount due to you is greater than or equal to £10.00.

Receiving your documents

We would encourage you to receive your documents electronically – saving paper, saves trees.

If you are receiving paper copies and would prefer the convenience and more environmentally friendly option of electronic copies, then please call us and let us know.

If you would prefer to speak to us via live chat on our website or call us and let us know. We will also remind you about your option and how you can change how you receive your documents when your renewal is due.

Cancellation

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.

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.

If there is an unpaid balance on your policy after it is cancelled, we may pass this to a debt collection company to recover on our behalf. If we are unable to collect the unpaid balance it may result in the issue of a County Court Judgment.

Client Money

We act as agent for the insurer for the collection and payment of your premiums. This means that premiums are treated as being received by the insurer when they are received by us. Any premium refund is treated as received by you when it is actually paid to you. We will not pay you the amount of any interest that we earn from investing your money before paying it to your insurer.

Quote Guarantee Period

When we have provided you with a quotation, it is only valid for a limited period of time and providing there are no changes made to the information provided, including the start date of the policy:

- **By telephone or post:** Your quote is valid for 60 days from the date we gave the quotation but in any event not beyond the commencement date of the policy.
- **Online:** Your quote is only guaranteed while you are on our website. This is because rates can change throughout the day.

Renewal of your policy

If we are going to automatically renew your policy, we will write to you before your renewal date to confirm this along with the details of your renewal premium, if you are happy with the price and the details of the cover you do not need to do anything and we will send you your new insurance documents. If you do not want us to automatically renew your policy or any of your details have changed, please call, email or write to us to let us know.

If we are not going to automatically renew your policy, we will confirm this in our renewal letter; if you want to renew you will need to call us.

Making a complaint

If we have not met your expectations and you would like to make a complaint, you can do so by contacting us directly. If you remain dissatisfied you can contact the Financial Ombudsman Service. Full details on how to make a complaint about us or your insurer can be found in your policy documentation.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) meaning you may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations to you. Further information about the compensation scheme arrangements can be found in your policy documentation.

The Law and Language Applicable to this Agreement

This Terms of Business Agreement and the services which we provide under it are subject to the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England and Wales unless we agree otherwise.

All communications from us relating to your insurance policy will be in English.

Personalise your cover with our optional extras

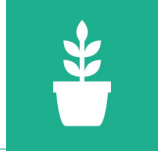
You can enhance your cover with some of our great value optional extras, giving you the flexibility to personalise your cover to further meet your insurance needs.

For more information or to add any of these to your policy, simply call us on **0345 840 2723**.

Garden Secure

Keeping your garden up to scratch can be a costly business and with the weather in recent years it can be even harder to maintain. For just £32 a year you can protect your garden against loss or damage to such things as gates, fences, patios, lawns and much more.

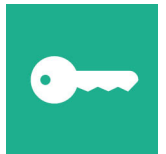
from **£32.00**



Key Protection

Make sure you are not left stranded. For only £19.99 a year, this covers you up to £1,500 if your keys are stolen, locked in a car or broken in a door lock. This includes all keys in your household 24 hours a day, 365 days a year.

from **£19.99**



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

Optional covers are available, these will be shown on your policy schedule/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 - 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 - 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 sum insured you have selected. This limit will be shown on your policy schedule/ statement of fact.

- ✓ Accidental damage to television sets, video recording equipment, audio equipment and computer equipment.
- ✓ Accidental breakage of fixed glass in furniture and mirrors
- ✓ Contents of outbuildings - Up to £5,000
- ✓ Property in the open air - Up to £2,000
- ✓ Freezer food, which has deteriorated through accidental causes - Up to £1,000
- ✓ Money and credit cards - Up to £500
- ✓ Deeds and documents - Up to £2,500
- ✓ Personal liability as occupier of the home - Up to £2,000,000

- ✓ Buildings & Contents:
- ✓ Damage to the buildings or contents caused by events such as fire, malicious damage, impact (for example by a vehicle), storm, flood, subsidence, ground heave, landslip, water leakage 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 maximum contents claim limit
- ✓ Replacement locks and keys - Up to £1,000



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, you will be liable to pay the excess under both these sections
- ✗ The first £1000 of any claim for subsidence, ground heave and landslip (under Contents this excess is reduced to £50)
- ✗ The first £250 of any claim for water leakage
- ✗ The first £50 of all other claims (this is the standard policy excess)
- ✗ Any voluntary excess you have selected
- ✗ Loss or damage caused by wear, tear and 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
- ✗ Events such as malicious damage, water leakage, oil leakage, theft, and accidental damage and tenant's liability are excluded when your home is unoccupied for 60 days or more in a row or unfurnished
- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Electrical or mechanical breakdown
- ✗ Storm or flood - weight of snow
- ✗ 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
- ✗ Property in the open air - loss or damage to plants and trees, high risk items or money, business equipment or pedal cycles
- ✗ Contents at University - 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

Optional Cover

See your policy schedule/statement of fact for details of the cover you have selected

- 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 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 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
- Pedal cycle extension - covers accidental loss or damage to your or your family's pedal cycles in the United Kingdom and the Isle of Man



Are there any restrictions on cover?

- ! It is your responsibility to keep your home in a good condition
- ! 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 12 months and starts with effect from 15 Jan 2021 and will run until the renewal date of 15 Jan 2022 unless you or we cancel it.



How do I cancel the contract?

You can cancel your policy by calling **0800 183 9261** 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 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.

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).

Optional covers are available, these will be shown on your policy schedule/statement of fact if you choose to include them.



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 have started 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.
- ✗ Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount being claimed.



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, cheque, postal order or cash, or;
- Monthly by Direct Debit

**When does the cover start and end?**

This policy starts with effect from 15 Jan 2021 and will run concurrently with your home insurance policy until the renewal date of 15 Jan 2022.

**How do I cancel the contract?**

You can cancel your policy by calling **0345 840 2723** 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

Home Protection

Insurance Product Information Document

Company: RIAS

Product: Rias Home 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 policy offers assistance in the event of certain home emergencies to essential services within the home.

Optional covers are available, these will be shown on your policy schedule/statement of fact if you choose to include them.



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



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
- ✗ Detached garages and outbuildings



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, cheque, postal order or cash, or;
- Monthly by Direct Debit



When does the cover start and end?

This policy starts with effect from 15 Jan 2021 and will run concurrently with your home insurance policy until the renewal date of 15 Jan 2022.



How do I cancel the contract?

You can cancel your policy by calling **0345 840 2723** 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

Rias Additional Product Information

Please check your policy documentation to confirm the insurance cover you have selected.

Claims

How to make a claim

In the event of a claim, please refer to your policy wording for full information on how to make a claim.

Home Insurance Claims

0345 122 3281

Opening hours: 24 hours a day, 365 days a year

Optional Cover Claims

Personal Legal Protection

0345 841 0018 and quote 'Rias Home Legal' to obtain advice and request a claim form.

Opening hours: 24 hours a day, 365 days a year

European Legal and UK Tax helpline

0345 841 0018

Opening hours: 24 hours a day, 365 days a year

Identity Theft Assistance helpline

0114 262 5041

Opening hours: 9am-5pm Mon-Fri

Excess Protection

0345 125 2431

Opening hours: 24 hours a day, 365 days a year

Home Protection/Protection Plus

0345 840 2730

Opening hours: 24 hours a day, 365 days a year

Key Protection

0345 125 2434

Opening hours: 24 hours a day, 365 days a year

Garden Secure

0345 045 1328

Opening hours: 9am- 5pm Mon to Fri

Complaints

How to make a complaint

If your complaint concerns the service at Rias.

If you wish to make a complaint about the service Rias have provided (including information or documentation issued to you), please contact Rias as follows:

In writing:

Customer Relations Manager
Rias
Deansleigh House
Deansleigh Road
Bournemouth
BH7 7DU

By phone: 0345 045 0059

Opening hours: 8.30am to 5pm Mon-Fri

By e-mail: customerrelations@rias.co.uk

If your complaint concerns Home Insurance

Ageas Insurance Limited - You can call your claims handler (your handler's name and phone number will be located on any letters which they have sent to you) or contact them as follows:

In writing:

Customer Services
Ageas Insurance Limited,
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
SO53 3YA

By e-mail: Alternatively, you can e-mail Ageas via their website at www.ageas.co.uk/contact-us/making-a-complaint/complaint-form

If your complaint concerns Personal Legal Protection cover

Please contact Arc Legal Assistance Ltd

In writing:

Arc Legal Assistance Limited
PO Box 8921
Colchester
CO4 5YD

By phone: 01206 615 000

By e-mail: customerservice@arclegal.co.uk

If your complaint concerns Excess Protection cover

Please contact Ageas Insurance Limited

In writing:

Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
SO53 3YA

By phone: 0345 125 2431

By e-mail: Alternatively, you can e-mail Ageas via their website at www.ageas.co.uk/contact-us/making-a-complaint/complaint-form

If your complaint concerns Home Protection cover

Please contact Inter Partner Assistance SA

In writing:

Claims Relationship Manager
Property Team
Inter Partner Assistance SA
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR

By phone: 01737 815913

If your complaint concerns Key Protection cover

Please contact Ageas Insurance Limited

In writing:

Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
SO53 3YA

By e-mail: Alternatively, you can e-mail Ageas via their website at www.ageas.co.uk/contact-us/making-a-complaint/complaint-form

If your complaint concerns Garden Secure cover

Please contact Direct Group

In writing:

Customer Relations Team
PO Box 1193
Doncaster
DN1 9PW

By phone: 0345 045 1328

The Insurer/Rias/Arc Legal Assistance/Inter Partner Assistance SA/Direct Group will try to resolve it by the end of the third working day and they will send you a summary resolution letter. If they are unable to do this, they will write to you within five working days to let you know what they are doing to resolve your complaint and let you know who is dealing with the matter. Within eight weeks of receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if the Insurer/Rias/Arc Legal Assistance/Inter Partner Assistance SA/Direct Group have not issued their final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with the Insurer/Rias/Arc Legal Assistance/Inter Partner Assistance SA/Direct Group

In writing:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: 0800 023 4567 or 0300 123 9123

By e-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Referral to the Financial Ombudsman Service is free of charge, but you must do so within six months of the date of the final resolution letter. Please note that if you do not refer your complaint within the six months, the Ombudsman will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect your right to take legal proceedings.

Financial Services Compensation Scheme (FSCS)

Ageas and your insurer are covered by the independent Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk) or by writing to the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.