



## Essential Information and Demands and Needs

### Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed or missed departures, cancellation and cutting short your trip, lost, stolen or delayed possessions, personal accident, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to. 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.

If you have selected Cruise Cover, this meets the demands and needs of those who are going on a cruise. Cover is provided for the specific activities and risks associated with cruise holidays such as increased cover for your baggage, cover if you are confined to your cabin and unused excursions, or cruise itinerary changes.

If you have selected Winter Sports Cover, this meets the demands and needs of those who need emergency medical treatment caused by the participation in Winter Sports activities. Cover for the delay, loss, theft or damage to your ski equipment, cover for ski pack expenses, piste closure and avalanche closure.

If you have selected Golf Cover, this meets the demands and needs of those who wish to have cover for the delay, loss, theft or damage to their own Golf Equipment and cover for any unused Green Fees due to a covered event preventing you from being able to play golf.

If you have Rias Gold or Rias Platinum Travel Insurance and you have selected Excess Waiver, this meets the demands and needs of those who prefer not to have an excess applied to any claims made under the policy.

If you have selected Gadget Cover Extension, this meets the demands and needs of those who need an increased sum insured to replace or repair a gadget if it is damaged, lost or stolen and a refund. The Gadget Cover Extension is in addition to your standard gadget cover which is already included under your policy.

If you have selected Car Hire Excess Waiver, this meets the demands and needs of those who would need to cover the costs they may be liable to pay to a hire car company for the vehicle excess in the event of damage to the hire vehicle caused by fire, vandalism, accident or theft occurring during the car hire period, for which they are liable under the rental agreement.

### About us

Rias Travel Insurance is arranged and administered by Hood Travel Ltd. Registered in England and Wales at 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB (Company No. 08318836) and is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

Rias is 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.

Hood Travel Ltd acts for and on behalf of the insurer. The total premium you pay includes Insurance Premium Tax at the applicable rate and also includes a commission for Hood Travel Ltd and Ageas Retail Ltd. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd uses Inter Partner Assistance S.A. (part of the AXA Group) as the insurer to underwrite Rias Travel Insurance, except for the Gadget section which is administered by Taurus Insurance Services Ltd and underwritten by ERGO TIS on behalf of Great Lakes Insurance UK Limited.

Further information about these insurers can be found in your policy wording.

### **How we will use your information**

For details of how we collect, use and store your personal data - please visit [www.rias.co.uk/privacy-policies/travel-privacy-policy](http://www.rias.co.uk/privacy-policies/travel-privacy-policy) or see the Rias Travel Insurance policy wording.

### **Quote Guarantee Period**

Your quote is valid for 30 days, or until the start date of the policy, whichever is sooner. During this period the price is guaranteed. If changes are required to the existing quote, then this may change the price initially quoted.

### **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. Please tell us immediately if your policy does not meet your requirements or about any changes which affect your insurance policy.

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.

### **Cancelling or amending your policy**

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14-day period, you continue to have the right to cancel your policy at any time by contacting us on 0345 165 5763 or email [service@rias-travel.co.uk](mailto:service@rias-travel.co.uk).

If you cancel a single trip policy after the first 14 days of receipt of the documents, we refund 65% of the premium paid, providing you have not travelled and made a claim or intend to make a claim.

If you cancel an annual multi-trip policy after the first 14 days of the policy purchase or receipt of the documents (or after the renewal date) we will refund a portion of the premium depending on the number of complete months remaining on your policy providing you are not on a trip at the time the policy is cancelled and made a claim or intend to make a claim since the policy was issued or renewed.

### **How to make a claim**

You must notify our claims service as soon as possible when something happens that will or might result in a claim. Full details of who to contact are in your policy wording.

### **How to renew your policy**

We will contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

If you chose to opt-in to automatic renewal giving us permission to store your card details, we'll automatically renew your policy at your next renewal. We will charge the card that you originally paid for your policy with 7 days prior to your renewal date.

If your continuous payment method fails, we will write to you, with an option for you to pay your premium within 7 days, or your policy will not renew.

You are able to opt out of auto renewal at any time during the term of the policy. To do this, please contact or call us.

If you do choose to opt out of automatic renewal, you'll need to contact us to make payment or, make payment via your account in the customer portal, if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

If you declared medical on your policy and the pre-existing medical conditions were accepted, then you will need to contact us to make payment as your policy will not automatically renew.

If you contact us during the policy term to inform us of a change in health, we will not make any changes to your policy. If you wish to renew the policy, then you will need to contact us to update the policy with any new or existing conditions.

### **How to make a complaint**

We take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However sometimes we or our insurers might get it wrong in which case we want you to tell us. If you

make a complaint your legal rights will not be affected. If you are not satisfied with our final response, you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Customer Services and Customer Relations Team  
Rias Travel Insurance  
2<sup>nd</sup> Floor Dencora Court,  
Tylers Avenue  
Southend-on-Sea, Essex SS1 2BB  
Phone: 0345 165 5763  
Email: [service@rias-travel.co.uk](mailto:service@rias-travel.co.uk)

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Phone: 0800 023 4567 / 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Receiving your documents**

If you are currently receiving your documents electronically but would prefer paper copies instead, then please call us and let us know. If you are receiving paper copies and would prefer the convenience and more environmentally friendly option of electronic copies, then again please call us and we can arrange this.

### **Financial Services Compensation Scheme**

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website [www.fscs.org.uk](http://www.fscs.org.uk).

### **Governing Law & Language**

Any legal actions or proceedings arising out of or in connection with this policy will irrevocably submit to the exclusive jurisdiction of English Law and the English Courts. All communication from us will be in English.