

One Insurance Limited Private Car Policy Summary

23rd July 2012 (V1)

This document does not contain the full terms and conditions of your cover. Full policy conditions can be found in your policy booklet, a copy of which is available from your insurance broker or from One Insurance Ltd.

One Insurance Limited

This document relates to an annual private car insurance policy underwritten by One Insurance Limited. The contract is based on information you provide us with on your Statement of Fact. You must inform us of any changes to material facts throughout the policy year.

Your contract is made up of the following documents:

- The Certificate of Motor Insurance – this document shows the registration number of the car insured, who is entitled to drive it and what the car can be used for
- The policy booklet – this document shows all the terms and conditions of your cover
- The insurance schedule – this document shows the period of insurance, which sections of the policy apply, your level of cover, policy excesses and endorsements.

Your policy includes the following significant features and benefits which are detailed in full in your policy booklet:

Cover	Comprehensive	Policy Section
Legal liabilities for death or injury to any other person, including passengers	Yes	3
Legal liability for damage to other people's property	Yes	3
Legal costs incurred with our consent in connection with a claim against you	Yes	3
Own damage (excluding glass) and fire and theft claims	Yes	1&2
Use of your car in the EU	Please refer to the policy booklet	4
Driving a car which doesn't belong to you	Yes	Cover only applies for the policy holder and if shown on the motor insurance certificate. Third party only cover applies.
New car replacement	Yes	Basis of settlement sections 1&2
Personal effects cover	Yes	6
Personal accident benefit	Yes	5
Replacement of keys & locks	Yes	Basis of settlement sections 1&2

Significant or unusual exclusions or limitations of our private car insurance policy

- The first part of any claim – also known as your policy excess (see basis of settlement sections 1&2).

Standard Excess	£150	
Windscreen Replacement	£100	£200 if you use a non-approved repairer
Windscreen Repair	£20	We will only pay up to a maximum of £20 after you have paid your policy excess if you use a non-approved repairer

- If you decide not to use an approved repairer a £200 excess will apply in addition to any other excesses under the policy, in these cases you will be required to pay the total excess upfront.
- Loss of value following a repair (see policy booklet).
- Loss of use, reduction in value, wear and tear or mechanical, electrical or computer breakdowns, failures or breakages (see policy booklet).
- The limit on third party property we will cover is £20,000,000 (see policy booklet).

Cancellation Procedure

You are entitled to 14 days from the receipt of your policy documents to cancel cover. Cancellation is subject to the return of your Certificate of Motor Insurance. We will refund the unused premium.

You will be liable for the full premium in the event of a claim on your policy.

The policy can be cancelled mid-term by:

- Contacting your insurance broker (subject to the return of your Certificate of Motor Insurance). The premium we return to you will be based on pro rata cancellation.
- By us giving you 7 days notice in writing sent to your last known address.

How to make a claim

Should you need to make a claim on your policy contact One Insurance Limited's dedicated claims team 24 hours a day on 0844 844 4448.

Please have details of the incident and your policy details available when reporting a new claim. For any glass and/or windscreen claims please use the above number.

Complaints procedure

We hope that you will always be happy with the service we provide. However, if for any reason you are unhappy with our service we would like to hear from you. Please refer to your policy booklet for details of our complaints procedure.

Whose products do we offer?

One Insurance Limited does not offer any products other than its own. You will not receive advice or recommendations from us.

What you must pay for our service

Other than the insurance premium itself we will not charge any administration charges at any point throughout your cover.

Our Address

ONE Insurance Limited , Floor 1 , Strand Towers, 36 The Strand, Sliema, SLM 1022, Malta