

1nsurance

ONE Insurance Limited

20/03/2014

Your car insurance policy

You should read this policy, the schedule, endorsements and Certificate of Motor Insurance as one contract. It is our agreement with you, based on the information you give to us and on the information in your proposal or statement of facts.

In return for your premium we will give you insurance for liability, loss or damage which happens during the period of insurance stated on your schedule. This will be in line with the sections of this policy document, which are shown as operative on your schedule.

ONE's promise to you

To avoid any misunderstanding all our information to you will be in plain English. It is our promise to be fair and reasonable whenever you need the protection of this policy and we will always act promptly with your interests in mind.

Signed for and on behalf of ONE Insurance Limited



John Radford
Managing Director
ONE Insurance Limited

One Insurance Limited is owned by Directors of the One Call Insurance Services Ltd Group

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Territorial limits

Except where we say otherwise your insurance applies in Great Britain and Northern Ireland.

Car Sharing

Accepting payments from passengers as part of a car sharing arrangement will not affect your insurance cover if:

- they are being given a lift for social or similar purposes;
- the insured car is not built or adapted to carry more than eight passengers;
- this is not as part of a business of carrying passengers;
- any money received does not produce a profit.

Our commitment to the environment

ONE Insurance Limited is committed to helping the environment by supporting the use of paperless documents wherever possible, this will help us to cut down our carbon footprint and means we can pass on the savings on post and administration to you our customers. However if you do require a paper copy of your insurance documents please contact your broker.

Definitions

Policy document You, your We, our, us Schedule	This booklet The person named as the policyholder on the schedule and certificate of motor ONE Insurance Limited This will show; <ul style="list-style-type: none">• the period of cover• name of the policyholder• drivers and use• sections of this policy document which apply• conditions which vary the terms of this policy document
Certificate of Motor Insurance	Proof that you have motor insurance as required by the law.
Green Card	The international motor insurance card. This is the document that some countries need as proof of compulsory insurance
Your Car	The insured car. In section 3 of your document of insurance it also includes a trailer, caravan or broken down motor vehicle while they are attached to your car for towing.
Market Value	The cost of replacing your car, if this is possible, with one of a similar make, model and specification, taking into account the age, mileage and condition of your car, immediately before the loss or damage happened. In assessing the market value of your vehicle, we may refer to insurance industry recognised guides of vehicle values as well as searching for available vehicles being offered for sale to the general public.
Track days	Driving or use on a motor racing track, circuit, airfield, derestricted toll road or at an "off road" event.

Section 1 Accidental damage

What is covered?

If your car is damaged by accident, vandalism or malicious damage, we may:

- pay the cost of repairs to your car; or
- replace what is lost or damaged; or
- make a settlement payment based on either the market value of your vehicle at the time of loss or the declared insured sum, whichever is the lesser amount.

Section 2 Fire and theft

What is covered?

If your car is lost or damaged by fire, lightning, explosion, theft or attempted theft, we may:

- pay the cost of repairs to your car; or
- replace what is lost or damaged; or
- make a settlement payment based on either the market value of your vehicle at the time of loss or the declared insured sum, whichever is the lesser amount.

What is not covered under Sections 1 and 2

We will not pay for the following:

- wear and tear, your car losing value or for any repairs which improve your car beyond its condition before the loss or damage happened ;
- mechanical, electrical, electronic or computer failures or breakdowns or breakages including damage to your car caused by the use of fuel not compatible with your engine;
- damage to tyres caused by braking, punctures, cuts or bursts;
- more than the manufacturer's latest list price in the United Kingdom of any part or accessory. If such a list price is not available the most we will pay is the manufacturer's latest list price in the United Kingdom for an equivalent part or accessory;
- additional storage costs caused by the unavailability of any part or accessory nor the cost of importing any part or accessory into the United Kingdom;
- loss or damage to your car caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds;
- loss of use of your car or any other indirect loss;
- loss of or damage to your car by theft or attempted theft if your car has been left unlocked, left with the keys in it or left with a window or roof open;
- loss of or damage to your car caused by deception, fraud or trickery, including when you are offering your car for sale;
- where your car is driven or used without your permission by a member of your family or household unless you report the person to the police for taking your car without your consent;
- loss of or damage to your car as a result of it being confiscated or destroyed by or under official order of any government, public or local authority;
- deliberate damage caused to your car by any person insured under your policy;
- loss from your car being taken and returned to its rightful owner;
- loss of or damage to any trailer or caravan whether or not it is being towed by or attached to myour car;
- if the driver of the car is convicted of an alcohol or drugs related offence as a result of the accident.
- for the additional cost of modifications (including any change to the fuel system or modifications for disability) other than those supplied and fitted by the manufacturer or their approved garage at the time of original registration.

Basis of settlement Sections 1 and 2

If your car belongs to someone else, or is under a hire purchase or leasing agreement, we may pay the legal owner.

Repairs

If this insurance covers the loss or damage and the cost will not exceed the market value of your car:

- you must contact your insurer with details of the loss so that repair can be authorized;
- providing you have contacted us with details of your loss and repairs have been authorised, we will also pay the reasonable cost of removing your car to the nearest competent repairer and after repair, returning it to the address shown on your schedule.

We may use parts or accessories which are not made or supplied by your car's manufacturer but are of similar type and quality to the parts and accessories we are replacing. If your car is damaged, we will use one of our recommended repairers to repair it. If you choose not to use them, we may not pay more than what our recommended repairer would have charged.

Total Loss of your car

If your car is a total loss, your car will become our property. All cover, including the driving of other cars extension if applicable, is then cancelled for you and any other drivers on the policy. We will deduct any outstanding premium owed to us from any claims settlement we make to you as we will have met our responsibilities under the policy.

New Car Replacement

If this insurance covers the loss or damage and within one year of registration as new in your name your car is:

- damaged so that repairs will cost more than 70% of its list price plus taxes when the damage happened;
- or stolen and not recovered;

We will replace your car with a new car of the same make, model and specification if it is available in the United Kingdom. If a replacement car is not immediately available in the UK, new car replacement will not apply and we will pay you the market value of your car and its fitted accessories and spare parts at the time of the loss or damage. The lost or damaged car will then become our property. You must return your certificate for this vehicle to your broker. It is an offence under the Road Traffic Act not to return the certificate. We will also require the original vehicle registration document V5C.

Replacement of locks and keys

This insurance covers the loss or damage, we will pay for all the locks to be replaced if one or more is damaged. If your car keys are lost or stolen we will pay for replacement locks and keys, providing they were not left in or on your car while it was unattended. **You must pay the first £200.00 or your standard policy excess whichever is higher of any claim for replacement locks and keys, £500.00 maximum claim limit.**

Excesses that apply

If your policy or schedule shows that you have an excess, you must pay the first part of any claim as follows;

- an ALL sections policy excess of £150 applies to your policy in addition to any specific excess mentioned on your policy schedule;
- in the case of windscreen claims where repair is not possible and your windscreen is replaced a £100 excess will apply;
- in the case of any windscreen claims where our approved repairers are not used, we will only pay up to a maximum of £100 for a replacement and £30 for any repairs after you have paid your policy excess;
- in the case of a repair to your windscreen a £20 charge shall apply.
- If you decide not to use **OUR** 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
- the policy holder is responsible for all excess payments including where a named driver under the policy was driving the vehicle. If this amount is paid in error by us you must refund the amount immediately on request.

What is not covered under the windscreen section

- Damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of ab convertible or cabriolet vehicle.

Temporary replacement car

We will supply you with a temporary replacement car if this cover is shown on your schedule. After a loss or damage covered by this insurance, if we manage your claim we will supply a temporary replacement car while the repairs to your car are being carried out, if you use our network of selected repairers.

We will insure the temporary replacement car under this insurance in exactly the same way as we insure your car and you will only have to pay for the fuel used. You must return the temporary replacement car when the owner or we ask you to or if this insurance expires and you do not renew it.

Temporary cars are usually small hatchbacks under 1200cc and may be subject to availability.

Section 3 Liability to other people

What is covered?

We will pay all sums you are legally responsible for:

- following death of or bodily injury to other people;
- up to £20,000,000 for damage to property;
- as a result of any accident involving your car or any other vehicle your Certificate of Motor Insurance allows you to drive.

If your Certificate of Motor Insurance says so, you are insured under this section to drive a private motor car not owned by you and not hired to you under a hire purchase or leasing agreement, as long as:

- the car has not been hired to you under a car rental agreement;
- the car is not a van which has been adapted to carry passengers;
- you have the owner's permission to drive the car;
- the car is registered and normally kept in Great Britain and/or Northern Ireland;
- you are not covered by any other insurance to drive it; and
- you still have your car and it has not been damaged beyond cost effective repair
- the car is insured by the car owner and you are entitled by this certificate to drive such a car.

Other people

In the same way as you are insured, we will insure:

- any person driving or using your car with your permission, as long as this is allowed by your schedule and certificate of motor insurance;
- any passenger travelling in or getting into or out of your car;
- the employer or business partner of any person who is driving or using your car for their business, as long as this is allowed by your schedule and Certificate of Motor Insurance; and
- the legal representative of any person who has died mwho would have been entitled to protection under this section.

Legal Costs

We will pay any legal costs and expenses that you have run up with our prior written consent, including:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction; and
- defence of any legal proceedings that are taken for manslaughter or causing death by dangerous or reckless driving.

Emergency treatment charges

We will pay for emergency treatment charges as required under the Road Traffic Acts. If this is the only payment we make, it will not affect your No Claims Bonus entitlement.

What is not covered?

We will not pay for:

- death of or bodily injury to any employee arising out of or in the course of their employment by any person who is covered by this section, unless the employee is a passenger in any vehicle for which insurance is provided by this section;
- legal responsibility which is covered by any other insurance;
- loss of or damage to any car which is covered by this section;
- loss of or damage to any trailer, caravan or vehicle (and their contents) while being towed by or attached to any car which is covered by this section;
- loss of or damage to any property which belongs to or is in the care of any person who is claiming under this section;
- legal responsibility, loss or damage when your car is being used in the operational boundaries of any airport or airfield except when we have to meet the requirements of the Road Traffic Acts;
- more than £20,000,000 for any one incident or series of incidents arising from one event that causes loss or damage to property. The most we will pay for all costs and expenses is up to £5,000,000.

Section 4 Foreign use

Compulsory insurance requirements

We will also cover your legal liability to others while you or any driver covered by this policy are using the car in:

- Any country which is a member of the European Union.
- Any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance Civil Liberties arising from using motor vehicles (number 72/166/CEE).

Please note the cover is limited to that which must be provided under the road traffic law of the country you visit or the minimum cover required in Great Britain, whichever is greater.

Exclusions:

- Your vehicle will not be covered for accidental damage, windscreen cover, fire or theft and use is restricted to social, domestic and pleasure, unless the minimum level of cover is higher than that required under the road traffic laws.
- If your Certificate of Motor Insurance allows you to drive any other car, that cover does not apply outside the territorial limits. See section 11 for further information on driving other cars.

Section 5 Personal accident benefits

What is covered?

If you or your husband or wife or civil partner are accidentally killed or injured while getting into, travelling in or getting out of the car (or any other private car that you do not own) we will pay the following:

- for death £2000
- for total and permanent loss of sight in one eye £1,500
- for total and permanent loss (at or above the wrist or ankle) of one hand or one foot £1,500

We will only pay for these amounts if the cause of the death or injury is an accident involving a car and the death or loss happens within three months of the accident. This cover also applies to any passenger who is getting into, travelling in or getting out of the car (as long as there is a passenger seat for that person).

What is not covered?

- death or injury caused by suicide or attempted suicide;
- death or injury to any person convicted of driving while under the influence of drink or drugs at the time of the accident;
- death of or injury to any person not wearing a seat belt when they have to by law;
- more than £10,000 for any one accident;
- more than £2,500 to any one person for any one accident;
- if you or your husband or wife or civil partner, have more than one motor policy with us , we will only pay under one policy.

Section 6 Personal Belongings Benefits

What is covered?

We will pay for personal belongings in your car if lost or damaged due to accident, fire, theft or attempted theft up to a maximum of £100 for any one claim.

What is not covered?

We will not pay for:

- the theft or attempted theft of personal belongings, if your car has been left unlocked, left with keys in it or left with a window or roof open;
- the theft of personal belongings unless kept out of sight in the locked boot or glove compartment of your car;
- money, stamps, tickets, documents or securities;
- goods, tools, samples or equipment carried in connection with any trade or business; or
- property covered under any other insurance.

Section 7 No Claims Bonus

What happens to your bonus if you claim?

If you make a claim or a claim is made against you and you do not have protected No Claims Bonus, we will reduce your No Claims Bonus as follows in your first period of insurance;

One Claim

If you make one claim during your period of insurance you will lose two years No Claims Bonus. If you had five or more years No Claims Bonus you will have three years No Claims Bonus at renewal. So four years would drop to two years, three years to one year and if you had two years No Claims Bonus or less you would be left with zero No Claims Bonus.

Two Claims

If you make two claims during your period of insurance you will lose four years No Claims Bonus. If you had five or more years No Claims Bonus this will leave you with one year of No Claims Bonus. If you had anything less than five years No Claims Bonus before making your claims you would be left with zero No Claims Bonus.

Three Claims

If you make three or more claims you will lose all of your No Claims Bonus.

If you continue to renew with us and you have two claims within any three year period your renewal will be stepped back by a further two years.

If you have three claims within any three year period your renewal will be left with zero No Claims Bonus.

- your No Claims Bonus will not be affected in the event of a non fault claim or a windscreen claim. A non fault claim is where an accident has occurred but no payment has been made against your policy;
- a theft or attempted theft claim is regarded as a fault claim;
- a claim made for replacement locks and keys is also regarded as a fault claim;
- your No Claims Bonus will not be affected if we only pay emergency treatment charges under the Road Traffic Acts.

Section 8 Protected No Claims Bonus

If you have opted for protected No Claims Bonus you will not lose any of your No Claim Bonus as long as;

- you have made no more than two claims in any period of three years;
- you have paid any extra premium we ask for.

After a second claim is made in any three year period, this policy section will no longer apply and any claims will result in loss of No Claims Bonus at renewal.

You can not transfer your No Claim Bonus to anyone else. If you chose to not to renew with us, the maximum number of years No Claims Bonus we will provide to your new insurer is 30 years.

Section 9 Multi Car Scheme

Upon the expiry of your current policy, you will be offered the opportunity to renew your policy with us by post. The price you will be quoted in your renewal letter will include our Multi Car Scheme which will cover up to 3 vehicles in the household and up to 2 drivers who meet the following criteria:

- Any of the 3 vehicles must be owned by one of the named drivers.
- all drivers must live at the risk address.
- all drivers must be 30+ years old.
- second and third vehicles can be added mid term.

If you change your vehicle

You must inform us of any changes to your vehicles covered under the Multi Car policy. Where the vehicle details are in the same vehicle risk grouping as the vehicle being changed no additional premium will be incurred. If the vehicle is in a higher risk grouping then an additional premium will be calculated in accordance with the amended criteria. No additional premium will be incurred if the new vehicle is in a lower risk grouping. Standard administration fees will apply.

If any driver details change

You must inform us of any changes to the personal details of either you or the named driver(s) under the Multi Car policy.

Where changes to personal details incur an additional premium, you will be asked to pay for the increased premium at the point of making the amendment to the policy. If the change is to replace a named driver with another driver then provided that the new driver's details are not considered to be a greater risk than the original named driver, then no additional premium will be incurred.

A standard administration fee will apply to any changes made on your policy.

No drivers under the age of 30 will be accepted on the Multi Car Scheme.

No Claims Bonus

The Multi Car Scheme allows you and the named driver to retain your own No Claims Bonus.

If a claim is made by either party, this will not affect the No Claims Bonus of the other policyholder covered under the multi-car policy. If the policyholder of the second vehicle is added onto the policy mid term, (i.e. with the result that they will not have been insured with One Insurance Limited for a full 12 months) then we will issue a full year's No Claims Bonus provided that the policy is renewed with us. If the policyholder of the second vehicle does not renew with us, then we will provide proof of the number of months No Claims Bonus accrued whilst on cover with us.

Please note some insurers will only take into account full years when assessing your No Claims Bonus.

Can the policies be cancelled?

All cancellations must be carried out in line with our cancellation procedure as determined by your insurance broker.

Under the Multi Car Scheme, we will not issue a refund on the third vehicle which you wish to take off cover. For example if 3 vehicles are insured and 1 is no longer required we will not give a refund. If 2 vehicles are taken off cover then we will calculate a short rate charge based on half of the overall premium, provided that no claims have been made on the overall policy.

If a claim is made on one vehicle will the No Claims Bonus be reduced on all the policies?

No, the No Claims Bonus will only be reduced on the policy it is relating to.

Section 10 Cooling off period and refunds

If you feel that you have been misled in anyway with regard to the terms or cover you may receive a full refund of premium provided that you cancel your policy returning all documentation within 14 days along with a written explanation to your broker.

If the cover has started you will be entitled to a refund of the premium paid less a deduction for the days that you have been covered. This deduction will be calculated on a proportionate basis and will include reasonable administration charges. These charges will be subject to Insurance Premium Tax where applicable.

For cancellation rights outside the cooling off period, please see the 'General Conditions' section at the end of this book.

Section 11 General Exceptions

1) Change of car - notification and acceptance

This insurance will not apply unless:

- you have given us details of your replacement car; and
- we have issued a new Certificate of Motor Insurance.

2) Vehicles, driving and use

This insurance will not apply if any vehicles used or adapted for military use or your schedule allows you to drive was being driven or used:

- other than in line with your schedule;
- by any person not described on your schedule as a person who is entitled to drive;
- by any person who is disqualified from holding or obtaining a licence or does not have a driving licence which is valid in the territory where the claim happened;
- by any person who is breaking the conditions of their driving licence;
- for hire or reward, racing, pacemaking, testing, trials, rallies or track days, for any use in connection with the Motor Trade other than by a member of the Motor Trade for the purposes of overhaul, upkeep or repair;
- for towing for reward a caravan, trailer or mechanically disabled vehicle;
- for towing more than one caravan, trailer or mechanically disabled vehicle at any one time;
- by anyone who is under 25 years old or anyone who does not hold a full licence issued within the territorial limits of the European Union, unless you have sent us their details and we have accepted them in writing. An additional premium and excess will apply if accepted.
- Driving other cars extension will be withdrawn if your vehicle has been written off or declared of the road, you may not drive another vehicle unless you are named on that vehicle with another insurer or the new vehicle is named on this policy.

3) Contractual liability

We will not make a payment for any liability resulting only from a contract or agreement you have with another party.

4) Radioactivity

We will not pay for direct or indirect loss, damage or liability caused by, contributed to or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of this type of assembly.

5) Earthquake, war, terrorism, riot, civil unrest

We will not make a payment in the event of:
earthquake;

- war, civil war, terrorism, rebellion or revolution except when we have to meet the requirements of the Road Traffic Acts; or
- riot or civil unrest that happens outside England, Scotland and Wales.

6) Fraud, misrepresentation

We will not make a payment if:

- you mislead us in any way in order to get insurance from us, obtain more favourable terms or to reduce your premium;
- any claim or part of any claim is fraudulent, false or exaggerated.

All cover under this insurance will be cancelled from the date of the fraud or misrepresentation and any premium paid will be forfeit. If we have made a payment we would not otherwise have made, you will be required to repay that amount to us.

7) Pollution

We will not make a payment for any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable and unexpected incident and it occurs entirely at a specific time and place during the period of insurance.

Section 12 General Conditions

1) Duty and revealing information

We will only provide cover under this insurance if you or any other person claiming under this insurance has met all the terms and conditions that apply; and

- the information you gave to us when applying for or renewing this insurance, is true as far as you know.

You must have asked all the other drivers covered by this insurance any relevant questions to obtain the information about them requested by us.

You must tell us as soon as possible about any changes, which have happened since the insurance started or was last renewed that may affect our decision to continue the insurance. Failure to do so may invalidate this insurance.

Examples of these changes are:

- any changes to your vehicle, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any health conditions that may impair the driving ability of any driver(s) names on your insurance policy;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive your vehicle;
- changes in the ownership or use of your vehicle or in the job of any person who will drive your vehicle;
- any change in the use of your vehicle;
- changes to your address or the address where your vehicle is usually kept; and
- if a person whose details you have not already given us is likely to drive your vehicle, you must give us their full details.

This is not an exhaustive list so if you are in any doubt whether or not any facts may be considered material then you should disclose them. The insurer reserves the right to decline any proposal or apply conditional terms.

We will be entitled to examine your driving licence and the driving licence of any other person we insure. You must immediately send to us any driving licence we ask to see.

2) Your car

You or any person in charge of your car must take reasonable precautions to:

- maintain your car in an efficient and roadworthy condition; and
- protect your car from damage or loss.

You must have a valid:

- Department for Transport Test Certificate (MOT) for your car if one is needed by law; and
- vehicle tax disc unless your car has been declared off the road in accordance with the statutory off road notification (SORN).

Your vehicle must not be registered as a write off.

Your vehicle must not be impounded at the time of inception of this motor policy and you must not be purchasing this insurance with the intention of having your car released from an impound.

You must give us reasonable access to examine your car.

3) Accident and claims procedure

You or any other person claiming under this insurance must:

- give us full details of any incident as soon as possible;
- inform the police as soon as possible if your car or its contents are stolen and provide us with the crime reference number;
- send to us immediately all communications from other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to; and
- give us all the information and help we need ;
- in some circumstances you may be required to produce your Department of Transport Test Certificate (MOT).

You must not, without our consent:

- negotiate or admit responsibility; or
- make any offer, promise or payment. We will be entitled to:
- have total control to conduct, defend and settle any claim; and
- take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

4) Other insurances

If any loss, damage or liability covered by this insurance is also covered by any other insurance, we will only pay our share. This condition does not apply to page 6, Section 5 - Personal accident benefits.

5) Compulsory insurance laws

If under the law of any country we must make a payment which we would not otherwise have to make, you must repay that amount to us.

6) Cancellation

We or your agent or broker may cancel this insurance:

- from the commencement date if you do not pay your premium. You must return the Certificate of Motor Insurance to us;
- by writing to you giving you seven days notice, at your last known address. The insurance will end immediately after the seven days notice runs out and you must then return the Certificate of Motor Insurance to us. We will refund the part of your premium that applies to the remaining period of insurance when we receive the Certificate of Motor Insurance.

You may cancel this insurance if you return your Certificate of Motor Insurance to us. When we receive your Certificate of Motor Insurance and if you have not made a claim, you will be entitled to a refund of the premium paid less a deduction for the days that you have been covered. This deduction will be calculated according to the charges scheme applicable at the time and will include an administration charge for processing the insurance which your broker will advise you of. If you have made claim or been involved in an accident or loss, or there has been a claim reported by yourself or a 3rd party, regardless of blame, in the current period of insurance. The insurer will give no return premium for the unexpired portion of the policy and the full policy premium will be owed. This applies, not only if the policy is cancelled by you the insured but also if it was cancelled or voided by insurer. These charges will be subject to Insurance Premium Tax where applicable.

7) Premium default

If you do not pay a premium or premium instalment this insurance will not provide cover from the date the payment was due.

Making a claim

If you are involved in an accident or your vehicle is stolen call us first on 0844 844 4448 as soon as possible after the incident has occurred.

Assistance is available on this number 24 hours a day.

You will need to provide us with the following information:

- your policy/certificate number;
- your personal details and those of the driver;
- the date, time, location and full circumstances of the incident;
- details of any other persons, vehicles or property involved in the incident;
- details of any injuries sustained in the incident;
- if you are reporting the theft of your vehicle any crime reference given to you by the police when you reported the theft to them.

Speak to your broker before you make any arrangements for replacement or repair. Call 0844 844 4448.

If your car needs to be repaired (and the damage is covered by this policy) we have a nationwide network of selected repairers who can arrange to start work on your car with the minimum of delay.

When you first report the incident to us we will help you to arrange the repair of your car by one of our selected repairers, including collection and redelivery to your home if required.

If you have a Comprehensive policy and need the use of a car while your own is undergoing repair by one of selected repairers we will provide you with a temporary replacement car – full details can be found in the Temporary replacement car section of this policy (Basis of settlement Sections 1 and 2).

When repairs are completed arrangements will be made for you to collect your car (or for the car to be redelivered to your home). When you collect the car you will need to pay the repairer any policy excess or contribution which may be applicable. These will be confirmed to you before repairs are completed. Selected repairers have been chosen by us to provide both a high standard of service and quality repair work. Repairs are guaranteed for as long as you own the car or 5 years whichever is the shorter.

If your car cannot be repaired we will deal with the damage on a total loss basis. In these circumstances a temporary replacement car will not be provided. You must return your certificate for this vehicle to your broker. It is an offence under the Road Traffic Act not to return the certificate. We will also require the original vehicle registration document V5C and current MOT certificate. If the incident relates solely to breakage of the windscreen or windows in your car please call 0844 844 4448. If you have a Comprehensive policy all you will have to pay is a policy excess of £100 per piece of glass.

Repairing the glass rather than replacing it will mean you will only have to pay a £20 one off cost rather than the £100 policy excess.

Need to make a claim?

Follow these simple steps

1. Call us as soon as possible after the incident.
2. Give us as much information about the incident as you can.
3. Speak to us before you make any arrangements for replacement or repair.
4. Don't forget to tell the police if your car is stolen.

Call us first:

Accidents and thefts 08444990090

Windscreen/glass damage 08444990090

Commercial Legal Limited are authorised to deal with all claims on behalf One Insurance Limited. If you are unhappy with the service received from Commercial Legal Limited please write to:

Commercial Legal Limited

First Point

Balby Carr Bank

Doncaster

South Yorkshire

DN4 5JQ

Use of your data

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at www.askmid.com

The laws that apply to this contract

Unless we agree with you to apply the laws of another country, English Law will apply to this contract. All communications will be in English.

ONE Insurance Limited ("ONE Insurance") is authorised and regulated by the Malta Financial Services Authority in terms of the Insurance Business Act 1998 to carry on the business of General Motor Insurance and regulated by the Financial Services Authority for conduct of UK business.

What if you have a complaint?

Mistakes do happen and if you feel let down, we have the procedures in place to investigate and remedy your concerns.

If you wish to lodge a complaint regarding the selling of your insurance policy your first step is to contact your broker. Your broker is authorised and regulated by the Financial Conduct Authority (FCA) and will follow the FCA guidelines for complaint handling and the steps to follow will be set out in their website.

At any time after following the complaint procedure with your broker you can contact the:

UK Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 08450 801 800
Fax: 02079641001
E-mail: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Should your complaint relate to the terms and conditions of the policy cover your first step is to contact your insurer

ONE Insurance Limited:
Complaints Handling Manager
ONE Insurance Limited
Floor 1, Strand Towers
36 The Strand, Sliema, SLM 1022, Malta
Telephone: +356 2342 3117

If you are still dissatisfied with the final response from your insurer you may approach the Malta Financial Services Authority (MFSA) for assistance at:

The Consumer Complaints Manager
Malta Financial Services Authority
Notabile Road, Attard BKR 3000
Malta
Freephone: +356 80074924
Telephone: +356 21441155
E-mail: consumerinfo@mfsa.com.mt
Website: <http://mymoneybox.mfsa.com.mt>

Financial Services Compensation Scheme

ONE Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation is available from the FSCS at www.fscs.org.uk or alternatively you can telephone them on 0800 678 1100 or 0207 741 4100.

If you take any of the action mentioned above, it will not affect your right to take legal action. If you take any of the action mentioned above, it will not affect your rights to take legal action. This policy is written by ONE Insurance Limited, registration number C48993. Our registered address is Floor 1, Strand Towers, 36 The Strand, Sliema, SLM1022. ONE Insurance Limited is authorised by the Malta Financial Services Authority to carry out General Insurance Business under the Insurance Business Act 1998.