www.onecallclaims.co.uk

Reporting a claim or breakdown...

Call: 0203 738 7447

Our UK call centre is open 24 hours, 7 days a week, all year round.

Important claims information

You must report all claims, whether or not they are your fault and whether you plan to make a claims or not. You should call to report a claim as soon as possible and within 12 hours of the incident occurring.

Legal Cover

Your policy also includes access to a legal service.

In the event you have an accident that wasn't your fault then this legal service can help with the following;

- Suitable replacement vehicle (additional terms apply).
- Policy Excess Recovery.
- Personal Injury Compensation.
- Uninsured loss recovery and any out of pocket expenses i.e. loss of earnings.

Our claims agents are on hand 24/7 to discuss this benefit and can be used by calling the number above. Full information on this product can be found on the policy documents section of the One Call website: https://www.onecallinsurance.co.uk/policy-documents

one insurance

Car Insurance Policy Booklet

27.01.2026

Contents

Your Car Insurance Policy

Your policy, schedule, endorsements and Certificate of Motor Insurance are all part of your contract. The documents contain our agreement with you, based on the information you have sent to us, and the information in your proposal and fact statement.

When you pay your premium, we will give you insurance that covers liability, loss or damage, which happens during the time you are insured as given on your schedule. This will match with the sections of your policy document that are shown as 'operative'. Please check the exclusions in each section and the general conditions linked to all the sections of this booklet. Any information you give us must be true (to the best of your knowledge). If you realise that some of the information is not correct, you must tell us as soon as possible so we can change it.

To check the information you give us is true, we may ask you to provide some extra details, for example, your driving licence, proof of your address (a utility bill letter), proof of your No Claims Discount, or proof that you bought the vehicle you want to insure.

Conflicts of Interest Disclosure

This policy is underwritten by One Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA, company number 123555.

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980).

One Insurance Limited is owned by directors who, in some cases, are also directors of One Call Insurance Services Limited and/or Yoga Insurance Services Limited who may be your insurance broker. One Insurance Limited is part of the One Call Group and may also use the services of other firms within the group, such as One Call Claims Limited, an accident management company with delegated authority to handle claims on behalf of One Insurance Limited and OC Motors Limited, a network of repair centres.

In the event you need to make a claim on this product we may use the services of or refer you to OCL Solicitors Limited. This firm is not part of the One Call Group however there are common directorships/ownerships between them and One Insurance Limited.

Our Promise To You

To make it easier to understand, all the information we send to you will be written in plain English. We promise to be fair and reasonable whenever you need the policy to protect you and we will always act straight away to make sure everything is sorted out quickly for you.

Signed for and on behalf of ONE Insurance Limited

CDuwell

Craig Duwell
CEO
ONE Insurance Limited

Definitions

Policy document	This booklet is your policy document.
You, your	The person who is named as the policyholder on the schedule and certificate of motor insurance.
Excess	The amount of money you must pay towards the cost of a claim.
We, our, us	ONE Insurance Limited.
Schedule	This will show; • the period of cover; • name of the policyholder; • driver(s) and use; • sections of this policy document that apply; • conditions which vary the terms of this policy document; • Excesses that relate to the policy.
One Call Claims Limited	One Call Claims provide claims management services for insurers.
Certificate of Motor Insurance	Proof that you have motor insurance, which is required by law.
Green Card	This is the international motor insurance card. This is the document that some countries need as proof of (compulsory) insurance.
Your Car	This is the car that you have insured with us. It will say in section 3 of your insurance document that this includes any trailer, caravan or broken down motor vehicle if you are towing them with your car.
No Claims Discount	This is the money you save for every year you don't make a claim on your insurance. This does not mean that your premium payment will not increase.
Market Value	This is how much it costs to replace your car with another that is a similar make, model or has the same features. This depends on how old your car is, how many miles it has done, and its condition (paint work, mechanics, rust and so on). When we look at the market value of your car, we might use guides that are used in the car insurance industry and search for similar cars for sale to the public.
Territorial Limits	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Theft	Theft is when an object is removed that can be taken without the owner's permission and the person taking it has no intention of giving it back to the owner.
Track Days	Track days are when a vehicle is driven on a motor racing track, circuit, airfield, old toll road or at an off-road event.
Recommended Repairer	This is a garage or mechanic that has been checked and is used by One Call Claims or by us.
Data Protection Laws	These are any laws or rules that are about the protection of someone's personal data.
Mileage Tracker	The device that is plugged into your car which provides your insurer with data on the use of your car
Miles, Mileage	The distance travelled by your car as measured by the Mileage Tracker, plus any estimated mileage, measured in miles
Parked up premium	The amount that you pay up front to cover your vehicle whilst it is not being driven
Mileage premium	The amount that you pay to cover you whilst driving the vehicle. This is calculated based on the mileage used multiplied by the cost per mile
Cost per mile	The amount charged per mile driven by your vehicle

Car Sharing

If people pay you to be passengers in your car (car-sharing), this will not change your cover as long as:

- they are being given a lift for a social event or similar
- the insured car is not built or adapted to carry more than eight passengers
- this is not done as part of a passenger-carrying business
- you do not make a profit from the money you are given

Our Commitment To The Environment

One Insurance Limited is committed to making less paper waste by asking our customers to read their insurance papers online. If you need a paper copy of your insurance documents please get in touch with your insurance broker.

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Need to Make a Claim?

- Call us as soon as possible after the incident.
- Tell us as much as you can about the incident.
- Speak to us before you sort out repairs or replace your vehicle or parts.
- If your car is stolen, report it to the police.
- Do not take the blame. Even if you think the accident was your fault, it is our job to investigate who is at fault for you.

Contact our claims line:

0203 738 7306

Making a Claim

One Call Claims Limited are authorised to deal with all claims for One Insurance Limited. If you are not happy with the actions of One Call Claims Limited, please write to One Call Claims Limited, Unit 1, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. One Call Claims Limited are Registered in the UK under registration number 04698407.

If you are in an accident, or your vehicle has been stolen, call us first on 0203 738 7306 as soon as you can after the incident. We ask that you aim to report a claim within 48 hours of the incident. You can ring this number for help 24/7.

We will need the following information from you:

- Your policy/certificate number.
- Your personal details and the details of who was driving the vehicle when the incident happened.
- The date and time of the incident, where it happened, and exactly what happened.
- Details of any other people, vehicles or property that were involved in the incident.
- Details of any injuries sustained in the incident.

- If you are telling us that your vehicle has been stolen, the police will have given you a crime reference number. We will need that.

Speak to us before you arrange a replacement or any repairs using this number: : 0203 738 7306

If your car needs to be repaired (and the damage is covered by this insurance), we have a network of repairers who can start work on the vehicle as soon as possible.

When you first tell One Call Claims about the incident, they will help you sort out the repairs with one of the repairers. They will collect your vehicle and bring it back to you if you need them to.

With a Comprehensive insurance policy, we will give you a car to borrow while yours is being repaired. See the Courtesy Car section (Basis of Settlement Sections 1 and 2).

When the repairs are done, you will be able to collect your car (or have it delivered to you). Our repairers have been chosen by One Call Claims and provide a high standard of service and good quality repair work. The repairs are guaranteed for 3 years, or as long as you own the car, whichever is shorter.

If your car cannot be repaired, One Call Claims will sort out the damage on a total loss basis. If this happens, you will not be able to borrow a car. You will need to give One Call Claims the original vehicle registration document V5C and the current MOT certificate.

If the incident just relates to a broken windscreen or windows, please call 0203 738 7306. If you have a Comprehensive policy, you will pay the amount written in your policy. If you are a Platinum Club member, please see section 13. If you have glass repaired and not replaced, you will only have to pay £25.

Section 1 Accidental Damage

What Is Covered?

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

- pay the cost of repairs to your car;
- replace what has been lost or damaged; and
- make a settlement payment based on the cost of replacing your car when it was lost or damaged. We will think about the make of the vehicle, the model, how old it is and how many miles it has done. This will not be more than what you said the vehicle was worth.

Section 2 Fire and Theft

What Is Covered?

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

- pay the cost of repairs to your car.
- replace what has been lost or damaged.
- make a settlement payment based on the cost of replacing your car when it is lost or damaged. We will think about the make of the vehicle, the model, how old it is anhow many miles it has done, This will not be more than what you said the vehicle was worth.

What Is Not Covered Under Sections 1 And 2

We will not pay for the following:

- Wear and tear, your car losing value, or repairs that make your car better than it was before the loss or damage happened.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Damage to your car from using the wrong fuel for your engine
- Damage to tyres caused by braking, punctures, cuts or burst.

- More than the manufacturer's latest UK list price for parts. If a list price is not available, we will only pay the manufacturer's latest list price in the UK for a similar part.
- storage costs caused by delays because parts are not available.
- Importing parts into the UK.
- loss or damage to your car caused by pressure waves from aircraft or 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 it has been left unlocked, left with the keys
- in it or on it, or a window or the roof is left open.
- loss of, or damage to, your car caused by you not being careful about who you offer your car to, including deception, fraud or trickery, and including when you are selling the vehicle.
- if your car is driven or used without your permission by someone you know if you don't report them to the police for taking your car without your permission.
- loss of, or damage to, your car if it is confiscated or destroyed by an official government order, or public or local authority.
- Deliberate damage caused by a person who is insured under your policy
- Any loss from your car being taken and returned to its rightful owner.
- Loss of, or damage to, any trailer or caravan, even if it is being towed by or attached to your car.
- If the driver of the car is convicted of an alcohol or drugs related offence as a result of the accident.
- Any modification costs apart from those already fitted by the manufacturer or their approved garage when the car was first registered.
- Depreciation of the cars value after or because of repairs.
- Any windscreen claims.
- If the driver is found or convicted of using a mobile phone or other device when driving when the incident happened.
- if the driver is criminally charged and prosecuted for any driving offence related to the incident, e.g. speeding, or intoxicated/dangerous driving.
- Loss or damage to your car through failure to install and/or accept manufacturer recommended software updates relating to settings such as functionality, performance and safety updates

Section 1 & 2 Basis of Settlement

Repairs

If this insurance covers the loss or damage of your car, and the cost will not be more money than the car is worth:

- Please get in touch with One Call Claims with details of any losses so we can let you know whether we will organise the repairs.
- If you have you have told us the details of your losses, and we have said yes to the repairs, we will pay to move your car to the nearest good repairer. After repair, we will return it to your address.
- If you choose to use your own repairer, there might be delays in sorting the repairs for your car. If you use your own repairer, you might not be able to have a courtesy car, even if your insurance says you can. If you use your own repairer, we will only pay the cost that we were told by our own repairer.
- We will not pay the extra for repairs if it is not done by our approved repairers, but we will try to help you sort out the best deal for you.

One Call Claims must say yes to repairs before they are carried out.

Our repairers have started using recycled parts; this means they can get the parts more quickly and easily and they cost less money. This means we are more likely to be able to repair your car as it is less likely to be seen as a total loss. We will not use recycled parts if the repairs are for brakes, suspension or engine, etc (safety).

We might use parts that are not made or supplied by the company that made your car, but these parts will be nearly the same as the ones we are replacing. If your car is damaged, we will use one of our repairers. The parts they use will include a 3-year guarantee.

Vehicle Recovery in the Event of an Accident, Fire or Theft

When you claim, if your car can't be driven because of the loss or damage covered under this policy, we will pay to take it to the nearest approved repairer, place of storage or home address. We will also pay to deliver your car to you at the address you gave us after the repairs are complete. We may put your car in safe storage before it is repaired, sold or taken for scrap. We will pay the cost of the storage. All payments we make must be reasonable (not too expensive).

Onward Destination

If you cannot continue your journey because of a claim for loss or damage and you are making a claim under Sections 1 & 2 of this policy (the claim must be reported before any arrangements are made), we will pay up to £100.00 per person or a maximum of £500.00 for all occupants of the car for the following:

- The cost of travel for all of the people travelling in the insured car to help them reach their destination
- One-night hotel accommodation on the day of the loss or accident for all people travelling in the insured car if they cannot continue their journey and there is no choice but to stay overnight.

Another method of travel can also be taken in Europe with a maximum claim of £500.00.

We will usually try to arrange travel for you to the place you were travelling to. If we cannot do this, you will have to pay for somewhere to stay and the cost of the travel. Please keep your payment receipts. We will pay the money back to you as long as the cost is not too high and is no more than £100.00 per person (no more than £500.00 altogether). We will not pay for newspapers, drinks, telephone calls or meals. This insurance does not cover outside the policy's Territorial Limits. If we say no to your claim for your own damages, you will have to pay for the cost of your travel, your place to stay, and things you need on your journey.

Total Loss of Your Car

If your car belongs to someone else, or is being hired or leased, we may pay the legal owner (the owner is the person who paid for the vehicle in full or was given it as a gift).

If your car is a total loss, it will belong to us. The insurance will be cancelled for you and anyone else who is named on the policy. We will subtract any outstanding premium payments that you owe to us from the money we award to you because we will have done everything we should in the policy.

New Car Replacement

If your vehicle is less than 12 months old and it is stolen and not found, or it is damaged and the repair costs will be more than half of the current UK list price (including taxes) of your car when the damage is done, we will replace your car with one that is the same model and specification.

We will only replace your vehicle if:
- You are the first registered keeper
- You have the original purchase invoice
- It was originally purchased within the United Kingdom
- Your car's recorded mileage at the time of loss is not more than 12,000 miles
- Anyone who has a financial interest agrees to settle the claim in this way

We will not pay more than the manufacturer's list price for a new car replacement. After your claim is settled, the lost or damaged vehicle will belong to us. If you don't want us to replace your car, or a vehicle of the same model and specification is not immediately available from UK stock, the most we will pay is the market value at the time of the incident

After your claim is settled the lost or damaged vehicle becomes our property

Excesses That Apply

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

- A policy excess applies to your policy as well as any specific excess mentioned on your policy schedule (if you are a member of our Platinum Club, please refer to section 13).
- The policyholder is responsible for any excess payments even when a driver named on the policy was driving the vehicle.

Windscreen

- For windscreen claims that are not repaired by our repairers, we will only pay up to £250 for it to be replaced and £30 for any repairs after your excess is paid. If you are a Platinum Club member, these limits are £275 and £50 instead.

- If a windscreen repair is not possible and your windscreen is replaced, you will have to pay your excess as written in your policy schedule (if you are a member of our Platinum Club please refer to section 13) if you use our repairers. This will cost £200 if you do not use our repairers. You will have to pay all of the excess upfront.
- A windscreen repair will cost £25 (if you are a member of our Platinum Club, please refer to section 13).
- We cover calibration for mechanical or electrical cameras or equipment.

Windscreen replacement or repair does not cover:

- Damage to any part of a glass/plastic sunroof or roof panel
- Damage to any foldable roof or removable hood of a convertible or cabriolet vehicle
- Replacement of a tint for glass that is different to standard glass
- Any claim due to theft, attempted theft, vandalism or intentional damage.
- Any loss or damage caused by wear and tear, scratches, dryness, dampness, extreme temperatures, exposure to light, contamination and/or pollution.

These costs will always have to be paid on top of any other excess shown on your Schedule.

We may use parts that are not made or supplied by your car's manufacturer, but that are of similar quality and type to the parts we are replacing.

Audio Equipment

Loss of or damange to your car including the vehicle accessories whilst in or on your vehicle or in your private garage are covered for the following:

- Theft.
- Attempted Theft.
- Fire and lightning.

We will pay up to £300 for the loss or damage to in car audio, DVD, Television, games console, electronic navigation or radar equipment fitted to your car. Should the equipment be part of the cars original specification or fitted by the vehicle manufacturer/dealer from the first registration then unlimited cover will be provided.

Child Safety Seat

If your car has a child's car seat or booster seat fitted and your car is involved in an accident, fire or theft, and if you are making a claim under sections 1 or 2 of this policy, we will pay up to £300 to replace it with a similar model and standard, including the child seat fitting (if you are a member of our Platinum Club, please read section 13).

You must show us proof of purchase (a purchase receipt) for the original item. The child's car seat or booster seat should be available for inspection, unless it has been stolen.

Replacement of Locks And Keys

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, as long as they were not left in, or on, your car while it was not being watched. You must pay the first £200 or your total policy excess, whichever is higher, for any claim for replacement locks and keys. There is a £1000 maximum claim limit under this section.

Courtesy Car

We will not guarantee or provide a replacement car if:

- It is decided that your car cannot be repaired at a reasonable price
- You don't allow us to see or collect your car.
- Your car is retained by the police
- Your claim is investigated in cases of misrepresentation or failure to supply full requested documentation
- The insurance policy has run out or been cancelled.
- If the vehicle is stolen and not recovered
- You use your own repairer, even when a courtesy vehicle is shown on your policy

We will provide Insurance for the courtesy 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 courtesy car when the owner or we ask you to or if this Insurance expires and you do not renew the policy.

The courtesy car we will give you will usually be a small hatchback under 1200cc. If you have extra requirements, we will award these if they are available.

What is not covered under section 1 & 2?
We will not pay for the following:

Where the policyholder is criminally charged and prosecuted for any driving offence in connection with the incident e.g. speeding, intoxicated, dangerous driving.

Section 3 Liability to Other People

What Is Covered?
We will pay all sums you are legally responsible for:

- If another person dies or is injured
- Up to a value of £20,000,000 for damage to property
- If there is an accident involving your car or any other vehicle that 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 that you do not own and that you have not hired, as long as:

- You have not hired the car through a car rental agreement
- The car is not a car that has been changed so it can carry passengers
- You have permission from the owner to drive the car in question
- The car is registered and is normally kept in Great Britain and/or Northern Ireland.
- You are not covered by any other insurance to drive it.
- 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 allowed to drive it under this insurance.

The cover is limited to third party damages only.

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 your schedule and certificate of motor allows this
- Any passenger who travels in or gets in and 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 your schedule and Certificate of Motor Insurance allows this.
- The legal representative of any person who has died who would have been protected by this section.

Legal Costs
As long as we have agreed this with you in writing, we will pay any legal costs and expenses that you have incurred. This could include solicitors' fees if they represent you at a coroner's inquest, a fatal accident inquiry or court of summary jurisdiction. It could also include defence of any legal proceedings that happen for manslaughter or causing death by dangerous or reckless driving.

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

What Is Not Covered?
We will not pay for:

- The death of or injury to any employee from or during their employment by any person covered by this insurance, unless the employee is a passenger in a vehicle that is covered by this insurance.
- Any third party liabilities hat are covered by a different insurance.
- The loss of, or damage to, any car that is covered by this section.
- The loss of, or damage to, any trailer, caravan or vehicle (and their contents) while being towed by, or carried by any car that is covered by this section.
- The loss of, or damage to, any property that belongs to, or is being looked after, by any person who is claiming under this section.
- Any liabilities to loss or damage that happen if your car is used in an operating part of an airport or airfield apart from when we have to do what the Road Traffic Acts say.
- 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.
- Loss or damage caused deliberately.

Section 4 Foreign Use

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

Andorra	Finland	Latvia	Portugal
Austria	France	Liechtenstein	Romania
Belgium	Germany	Lithuania	Serbia
Bosnia & Herzegovina	Gibraltar	Luxembourg	Slovakia
Bulgaria	Greece	Malta	Slovenia
Croatia	Hungary	Monaco	Spain
Replublic of Cyprus	Iceland	Montenegro	Sweden
Czech Republic	Iceland	Netherlands	Switzerland
Denmark	Ireland	Norway	
Estonia	Italy	Poland	

Please note the cover is limited to what has been provided under the road traffic law of the country you visit or the minimum cover required in Great Britain, whichever is the most.

Your policy will provide the cover shown on your schedule for up to 90 days within the period of insurance while you are using your car in the countries described in this section, as long as:

- your car is taxed and registered in the territorial limits;
- your car is normally kept in the territorial limits; and
- you have a permanent home in the territorial limits

Your policy covers you while your car is being taken by rail or by a common sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- you are travelling with your car;
- the total time taken to transport your car is not more than 65 hours (including any stopovers during the journey); and
- you are not transporting your car to permanently export it.

Platinum
You can also use your car in the European Union with the benefit of fully comprehensive cover for an unlimited amount of time as long as your monthly policy is live.

What is not covered?
Anything that is not covered under sections 1 and 2 of this policy is also not covered under this section.
If your Certificate of Motor Insurance says you can drive any other car, that does not include outside the territorial limits. See section 3 for more details about driving other cars.

Courtesy Car
You will not be able to have a courtesy car if the repairs to your car take place outside of the territorial limits.

Making A Claim
If you are involved in an accident, or your vehicle is stolen call One Call Claims first on 0203 738 7306 as soon as you can after the incident has occurred.
You can ring this number for help 24 hours a day.

You will need to tell One Call Claims the things in this list
- Your policy/certificate number.
- Your personal details and the details of the person who was driving.
- The date, time, location of the incident and exactly what happened.
- Details of any other persons, vehicles or property that were involved in the incident.
- Details of any injuries to people in the incident.
- If you are reporting that your car has been stolen, you must give us the crime reference number that the police gave to you when you reported the theft of your car.

Speak to One Call Claims before you sort out a replacement of repairs. Please call: 0203 738 7306. If your insurance is third party, you do not need to tell the insurer.

Section 5 Personal Accident Benefits

What Is Covered?
If you or your husband, wife or civil partner are accidentally killed or injured while getting into, travelling in or getting out of the car, we will pay the money in the list below (if you are a member of our Platinum Club, please read section 13):

- For death, £2,000.
- 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 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 also covers 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 of or injury to any person who is not wearing a seatbelt (this is the 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, wife or civil partner, have more than one motor policy with us, we will only pay under one policy.

Section 6 Dedicated Legal Advice Helpline

One Call Claims Limited provides a legal advice service that you can use if you need help. If you are in an accident that wasn't you fault, you can contact us and we will put you in touch with one of our panel members. They will tell you what to do and will explain what will happen next..

You can get legal help by phoning this Help Line: 0203 738 7306

You will need to tell the person you speak the details below:

- Your name
- The first line of your address
- The date the incident happened
-
- Your claim reference number.
- Registration number of your vehicle.

If someone else caused the incident, we might be able to get the following for you:

- The money you have to pay for excess.
- Money for your personal injuries.
- Money that you lose or have to spend because of the incident (e.g. not being able to work and earn money)
- Any loss that is caused by the incident

Section 7 Personal Belongings Benefits

What Is Covered?

We will pay for any personal belongings that were in your car if it is lost or damaged due to accident, fire, theft or attempted theft. We will only pay up to £200 for one claim (if you are a member of our Platinum Club please read section 13).

What Is Not Covered?

We will not pay for:

- The theft or attempted theft of personal belongings if your car was left unlocked, left with the keys in it or
- left with a window or roof open.
- The theft of personal belongings unless they are 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.

Section 8 No Claims Discount

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 a protected No Claims Discount, your No Claims Discount will be reduced as follows:

- Your No Claims Discount will not change if you make a non-fault claim or a windscreen claim.
- A non-fault claim is where an accident has happened but no payment is made by your policy.
- A theft or attempted theft claim is a fault claim so it will change your No Claims Discount.
- A claim to replace locks and keys is also a fault claim, so it will change your No Claims Discount.
- Your No Claims Discount will not change if we only pay emergency treatment charges under the Road Traffic Acts.

No Claims Discount at next renewal date **without** NCD protection			
	Claims in next 12 months		
NCD Years Granted	**1**	**2**	**3 or more**
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5	3	1	0
6	3	1	0
7	3	1	0
8	3	1	0
9	3	1	0

Section 9 Protected No Claims Discount

What Happens To Your Bonus If You Claim?

If you have decided to protect your No Claims Bonus, you will not lose any of your No Claims Bonus as long as:

- You had three or more years no claims discount when you incepted the policy.
- You have not made more than two claims during a year.

No Claims Discount at next renewal date **with** NCD protection				
	Claims in next (1) years			
NCD Years Granted	**1**	**2**	**3**	**4 or more**
1				
2				
3				
4	4	4	2	0
5	5	5	3	0
6	6	6	3	0
7	7	7	3	0
8	8	8	3	0
9	9	9	3	0

Uninsured Driver Promise

If you have comprehensive insurance and the driver of another car that is involved in an incident is not insured, we will give you back any excess you have paid and we will put your No Claims Discount back to how it was.
This is as long as:

- You can tell us the make, model, and registration number of the other car that was involved.
- We can be sure that the incident wasn't your fault at all.

It will be helpful if you can give us the details of the other driver who was involved. It will also be helpful if you can give us details of any witness, or dash cam footage or CCTV video. When you start your claim, you may have to pay your excess and your NCD may change, but once we are sure that the incident was not your fault at all, and the driver of the other car was not insured, we will give you back any excess you paid and we will put your No Claims Discount back to how it was.

Vandalism Promise

If you make a claim because your car has been deliberately damaged by a vandal, you will not lose your No Claims Discount, as long as:

- You pay your excess.
- The incident is reported to the police and is given a crime reference number.
- The damage is not caused by another vehicle.

Until we are given the crime reference number, you may lose your No Claims Discount.

Section 10 General Exceptions

1 Change of Car - Notification and Acceptance

This insurance will not apply unless:

- You have given us details of your replacement car.
- We have given you a new Certificate of Motor Insurance.

2 Vehicles, Driving and Use

This insurance will not cover the policy holder if your vehicle is being driven or used in the following ways:

- In a way that is not in line with your schedule.
- By any person who is not listed on your policy schedule as a person who is entitled to drive.
- By any person who is not allowed to hold or get a licence or does not have a driving licence that can be used in the place where the incident happened.
- By any person who is breaking the rules on their driving licence.
- For hire or reward, racing, pace making, testing, trials, rallies or track days, in a way that is connected to the Motor Trade (apart from a person who is in the Motor Trade and is repairing, upkeeping, or overhauling the vehicle.
- For towing any mobile machinery (plant) trailer.
- For towing for reward a caravan, trailer, mobile plant trailer or .
- For towing more than one caravan, trailer, mobile plant trailer or a vehicle that is not working at any one
- time.
- By anyone who is under 25 years old or anyone who does not hold a full licence that has been issued within the European Union, unless you have sent us their details and we have accepted them in writing. If they are accepted, an extra premium and excess will need to be paid.
- Driving other cars extension will be withdrawn if your vehicle has been written off or declared off 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.
- Outside of the territorial limits unless otherwise outlined in Section 4.
- We will not pay more than our legal liability under the relevant road traffic legislation for any claim, if the driver of your car, at the time of the accident:
  - is found to be over the permitted limit for alcohol
  - is unfit to drive through drink or drugs, whether prescribed or otherwise
  - fails to provide a sample of breath, blood or urine when required to do so, without lawful reason
  - If we are obliged to make a payment in such circumstances we reserve the right to seek to recover any such amounts from you or the driver of your car.

3 Contractual Liability

We will not make a payment for any liability that only results 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, comes from, or is contributed to from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 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 unless the Road Traffic Acts say we have to
- Riot or civil unrest that happens outside England, Scotland and Wales.

6 Fraud, Misrepresentation

We will not make a payment in the event of:

- You tell us information that is not true to get insurance from us, get better terms, or to make your insurance cheaper.
- Any claim or part of any claim you make is fraudulent, false or made to seem worse than it is.

If this happens, all cover under this insurance will be cancelled from the date of the fraud or misrepresentation and any premium paid will not be paid back. If we have made a payment to you that we shouldn't have you will have to pay it back to us.

7 Pollution

We will not pay for any accident, injury, damage, loss or liability that is caused by pollution or contamination, unless the pollution or contamination is caused by a clear, sudden, and unexpected incident and it happened at a certain time and place while you are paying for your insurance.

8 Cyber

.We will not pay for a claim for any death, injury, loss or damage that happens because of failure, interference with or malfunctioning (deliberate or accidental) with your vehicle's electronics, computer systems, Advanced Driver-Assistance Systems (ADAS) or artificial intelligence systems that has happened because of cybercrime or any similar deliberate act.

Section 11 Cooling Off Period and Refunds

Within 14 days from receiving your policy documents or the policy start date, whichever is later, you can cancel your policy (during the cooling off period).

If the cover has started, we will pay back the premium you paid but we will take away the cost of the days that you were covered. This will include any admin charges (subject to Insurance Premium Tax where applicable).

If you have made a claim while you were covered by the insurance, you will not be entitled to a refund.

If the cover has not started yet, we will refund the premium paid in full.

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 have
- met all the terms and conditions.
- The information you gave to us when you applied for (or renewed) this insurance must be true.

You must have asked other drivers that the insurance covers any questions needed to get the information that we asked for.

You must tell us as soon as possible about any changes that have happened since the insurance started (or was renewed) that might make us change our mind about your insurance. Any information that is not correct could change the amount of money you can claim. It may even mean you cannot make a claim. If the information you gave us is different to the true information you might not meet our insurance criteria and your policy could be cancelled or voided.

Examples of these changes are:

- Any changes to your vehicle, including engine modifications, 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 that involves any person who will drive your vehicle.
- Changes to the owner of the vehicle or how it is used by 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.
- If another person who is not listed on your policy is likely to drive your vehicle, you must give us their full details.

This is not a full list of examples so if you are not sure whether a change will affect your insurance, you must tell us about it anyway. We can say no to any proposal or apply conditional terms.

We can examine your driving licence and the driving licence of any other person we insure. If we ask to see yours or someone else's driving licence, you must send it to us straight away.

If you make any changes during the insurance year, you will be asked to pay a £28.00 admin fee plus Insurance Premium Tax where applicable.

2 Your Car

You, or any person in charge of your car, must do your, or their, best to:

- Keep your car maintained so it is efficient and roadworthy.
- 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.
- Vehicle tax unless your car has been declared 'off the road' by a statutory off road notification (SORN).

Your vehicle must not be listed as a write-off.

Your vehicle must not have been seized when this motor policy starts, and you must not be buying this insurance because you want to have your car released from an impound.
You must allow us to examine your car if we need to.

3 Accident and Claims Procedure

i. After any loss, damage or accident you must give us full details of the incident as soon as possible. We ask that all claims are reported to One Call Claims on 0203 738 7306 within 48 hours.
ii. If we are told about a Third Party claim where you have failed to report damage caused by you, or an incident involving you or any driver named on this policy, or where you have said that someone can drive your vehicle, we can send you a cancellation notice if we don't hear from you within 7 days. This cancellation letter will give 7 days' notice that the policy will be cancelled.

You or any other person claiming under this insurance must:

- Tell us straight away if you receive money from another person (third party)
- Tell the police as soon as possible if your car or its contents are stolen and tell us the crime reference number.
- Send to us all letters and emails that you have received from other people involved.
- Tell us straight away if there are any notices of intended prosecution, inquest, fatal inquiry or any writ, summons or process that should not have been replied to.
- Give us all the information and help we need.
- You may be asked to show us your Department of Transport Test Certificate (MOT).

You must not, without us saying you can:

- Discuss or admit that you are responsible.
- Make any offer, promise or payment.

We can:

- Have complete control to conduct, defend and settle any claim.
- At our own expense, and for our own benefit, recover any payment we have made in your name or in the name of any other person claiming under this insurance,

4 Other Insurances

If any loss, damage or liability covered by this insurance is also covered by another insurance policy we will only pay our share. This does not apply to section 5 - Personal Accident Benefits.

5 Compulsory Insurance Laws

If the law of a country says so, you must pay us back any money that we gave you that we wouldn't have otherwise made.

6 Cancellation

If you want to cancel your insurance you need to contact your insurance broker.

If you cancel after your policy has started, we will take money away from your refund to pay for the time we provided cover. An admin fee of £28.00 will also be taken off the premium we owe you plus Insurance Premium Tax if needed.

If a claim has been made against your policy, you will need to pay the full insurance premium and we will not send a refund.
We, or your agent or broker, may cancel this insurance:

- From the start date if you do not pay your premium.
- By giving you seven days' notice in writing at the address you gave us last. The insurance will end straight after the seven days' notice runs out. we will take money away from your refund to pay for the time we provided cover. An admin fee of £28.00 will also be taken off the premium we owe you plus Insurance Premium Tax if needed.
- You can cancel this insurance policy mid-term. If you have not made a claim, you will be entitled to a refund of premium paid less a deduction for the days that you have been covered on a pro rata basis; we will take money away from your refund to pay for the time we provided cover. An admin fee of £28.00 will also be taken off the premium we owe you plus Insurance Premium Tax if needed.

This deduction of money will be calculated using the charges scheme that we use at the time. We will tell you about any money we will charge you for the insurance broker separately. If you have made a claim or have been involved in an accident or loss, or there has been a claim reported by you or a third party (it doesn't matter who is to blame) in the current period of insurance, the insurer will not refund the premium for the rest of the policy and you will have to pay us the cost of the full premium. This is true whether you cancel the policy, your insurer cancels, or if it is voided by the agent or broker or us as your insurer. These charges could be affected by Insurance Premium Tax.

Section 13 Platinum Club

If your One Insurance policy is on our Platinum scheme, this policy wording applies to your insurance; however, your cover limits and levels are shown below:

Windscreen Repair Excess	£0.00
Windscreen Replacement Excess	See policy schedule
Child Car Seat Cover Limit	£500.00
Personal Belongings Cover Limit	£500.00
Personal Accident - Death Cover Limit	£5,000.00
Personal Accident - Injury Cover Limit	£3,000.00
Personal Accident - Limit Per Person	£6,000.00
Personal Accident - Limit Per Incident	£24,000.00
Foreign Use	Comprehensive cover for an unlimited time

Section 14 Pay As You Drive

Premium calculation

During the policy period you will pay for a parked up premium plus any mileage premiums.
The parked up premium covers your car whilst it is parked and not being used. This will be paid up front when you purchase your policy through One Call Insurance

The mileage premium is your cost per mile rate multiplied by the number of miles driven by your vehicle. You will pay this monthly once your mileage has been calculated through the use of a Mileage Tracker. One Call Insurance will take payments for any mileage premium that you owe each month.

Installation of your Mileage Tracker device

Upon policy cancellation you will receive a pro-rata refund minus an admin fee of £28.00 plus Insurance Premium Tax if needed of any unused parked up premium, provided no claim has been made during the policy period. Any unpaid mileage premium will be collected by One Call Insurance.

In the event that you do not install your Mileage Tracker leading to policy cancellation, we'll need to make the assumption that your vehicle has been driven 100 miles per day from the policy start date until the date that the policy is cancelled. This calculation will be used to determine your premium for the time spent on cover.

If you uninstall, tamper with or One Call Insurance cannot access data from your Mileage Tracker during the policy period, we may instruct One Call Insurance to cancel your policy. We'll need to make the assumption that your vehicle has been driven 100 miles per day from the day One Call Insurance was unable to access data via your miles Mileage Tracker until the date that the policy is cancelled.

Mileage Tracker Capabilities

Upon installation and activation of your Mileage Tracker, One Call Insurance will begin to collect relevant vehicle data which may be shared with us. One Call Insurance may collect the following data:

- Your car's VIN number
- Odometer reading
- Your cars location and location history
- The distance driven
- The speed of your car
- Cornering and braking
- Any engine faults and warning lights
- Fuel and battery level

We will not adjust your insurance premium based on any driving habits or data collected by One Call Insurance, however in the event of a claim we reserve the right to request the above information to assist with claim validation and claim settlement.

Policy Cancellation

Upon policy cancellation you will receive a pro-rata refund of any unused parked up premium, provided no claim has been made during the policy period. Any unpaid mileage premium will be collected by One Call Insurance.

Where a claim has been paid in whole or in part by us or a claim is yet to be settled, there will be no refund of any parked up premiums. Any parked up premiums currently not paid will need to be paid in full. The same cancellation charges and processes are applicable regardless of who cancels your insurance policy.
Either we, you or One Call Insurance can cancel your insurance policy.

Important Other Terms

Someone else driving the vehicle - Your Mileage Tracker must not be unplugged at any time during the policy period; therefore if anyone who is not named on your insurance policy is driving the vehicle, you will be charged for the mileage they use on the vehicle. You must ensure anyone driving the vehicle has the relevant insurance cover in place to do so legally.

Courtesy vehicle – In the unfortunate event of a claim, if your insurer supplies you with a courtesy vehicle, you will not be charged any mileage premiums resulting from the use of the courtesy vehicle.

Data Protection

This is the data protection We are fully committed to ensuring that your data is protected. We comply with Data Protection Laws and apply high levels of security when processing your data. Full information about how we handle and process your data can be found in our Data Protection Notice which we highly recommend you read.

The notice is sent along with your policy documents. If you require a copy of the Data Protection Notice or if you have any questions about how we handle and process your data, please contact our Data Protection Officer at DPO@One-Insurance.co.uk or alternatively write to us at Data Protection Officer, One Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA.

You can find more information in our Privacy Policy here : https://one-insurance.co.uk/data-protection-notice

What If You Have A Complaint?

Mistakes do happen. If you think we have let you down, we will investigate and fix things you are worried about. We will do our best to try and sort out the problem.

Step 1:

We ask that you contact the appropriate company during the following hours of 9:00am to 5:30pm Monday to Friday:

- If you would like to lodge a complaint regarding the selling of an insurance policy, the first step is to contact your insurance broker.
- If you would like to lodge a complaint regarding the handling of a claim, the first step is to contact our appointed claims handler (i.e. One Call Claims): 0203 738 7306
- If you would like to complain in relation to the terms and conditions of the policy cover, the first step is to contact us: 01302 495810 (Gibraltar)

All staff have been trained to provide a high level of service and will try to resolve any matter where possible. If the advisor is unable to reach a satisfactory resolution for you, they will refer you to the appropriate line manager who will also try to resolve your complaint. You can also register your complaint to a complaints handling manager directly:

Selling Complaints	Terms and Conditions Complaints	Claims Complaints
Contact your insurance broker	The Complaints Handling Manager One Insurance Limited Suite 913 Europort Europort Road Gibraltar GX11 1AA	The Complaints Handling Manager One Call Claims Limited Unit 1 Carolina Court Doncaster DN4 5RA

We will try to resolve your complaint within 24 hours of receiving it. If this is not possible, we will tell you we have received your complaint within 5 working days. A written final resolution letter will be sent to you when all of the investigations are complete and within 8 weeks of receiving your complaint. At this point, we will close our file. If you are still not satisfied, please go to step 2.

Step 2:

You can complain to an approved dispute resolution facility run by the Financial Ombudsman Service, when you receive our final resolution or 8 weeks from the date you told us that you were not satisfied.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Please include a copy of the Final Response that we have issued to you with your policy number. If you would like to make a complaint via the Financial Ombudsman Service, then this must be made within 6 months of our final response. This will not affect your legal rights. Further information is available at http://www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

If we cannot meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car and for any unused premium, are covered up to 90% of the value of the claim submitted.

You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling: 020 7741 4100

Notes...

Notes...

This policy is underwritten by ONE Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA, company number 123555.

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980)