One insurance

Guaranteed Hire Vehicle Policy Booklet

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Your Guaranteed Hire Vehicle Policy

You should read this policy, the schedule and endorsements 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 our Guaranteed Hire Vehicle cover as stated on your policy schedule. This will be in line with the sections of this policy document, which are shown as operative on your schedule.

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.

This policy is subject to the laws of England only, and both you and we agree to be bound by these laws and the jurisdiction of the English Courts of Law in case of any disputes between us.

Our Promise to You

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

Signed for and on behalf of ONE Insurance Limited

Craig Duwell
CEO
ONE Insurance Limited

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.

Definitions

Policy document	This booklet.
You, your	The person named as the policyholder on the schedule and certificate of motor insurance.
We, our, us	ONE Insurance Limited.
Schedule	This will show; • the period of cover; • name of the policyholder; • sections of this policy document that apply; and • conditions that vary the terms of this policy document.
Recommended repairer	An authorised garage/mechanic included in our nationwide network of repairers.
Data protection laws	Any law, regulation or rules that relate to the protection of individuals about the processing of personal data.

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

Except where we say otherwise, your insurance applies in the United Kingdom including Northern Ireland, the Isle of Man and the Channel Islands.

Disclaimer

We may add to, change, end, remove or suspend any term or condition of cover, temporarily or permanently, as reflected from our consumer feedback, at any time, without notice and liability. All prices and details published in this information booklet are correct at the time of printing and are subject to change without notice.

New terms apply as soon as they are posted.

Period of Cover:
The cover runs in line with your main motor insurance policy dates.

Making a Claim

If you need to claim under this cover, you **MUST** call our Claims Team on the following number to report the incident:

0203 738 7300

One Call Claims Limited are authorised to deal with all claims for One Insurance Limited. If you are unhappy with the service received from One Call Claims Limited, please write to One Call Claims Limited, Unit 1, Carolina Court, Doncaster, DN4 5RA

Please give our operator the following information:

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

Examples of Claimable Events:

- You were involved in an accident with an insured driver and your vehicle has been damaged. You require a replacement vehicle in order to travel.
- You were involved in an accident and the other driver was uninsured. You require a replacement vehicle in order to travel.
- You were in a traffic accident and your vehicle was written off as a result. You require a replacement vehicle in order to travel.

Examples of Non Claimable Events:

- A vehicle is offered and provided by the insurer.
- You have received settlement of your total loss or your vehicle repairs are complete.

Cover Types

Guaranteed Hire Vehicle Cover

If you have a fault claim incident, a hire vehicle will be given for a maximum of 28 days for events mirrored by your insurance cover level. This applies where your vehicle is not roadworthy or driveable when directly affected by an insurance claim and a vehicle is not available from your insurer.

We will arrange for a vehicle to be provided within three working days from you reporting the incident to us; vehicles can only be provided Monday to Friday 9:00am to 5:30pm. During your period of cover, you are allowed a maximum of three claims. Your cover will be cancelled on the third claim. Our helpline is available 24 hours a day, 365 days a year, but arrangements to supply a vehicle can only be made within our working hours.

If we are unable to provide a hire vehicle within 3 working days, we may offer a cash settlement alternative of £25 per day, up to a maximum of £525 per claim.

Hirer

The policyholder must:

- Be at least 21 years of age to receive our insurance cover; if not, you will need to have your own insurance cover at an extra cost to yourself.
- Hold a credit/debit card.
- Hold a full UK/EU driving licence and give a copy to us when we ask.
- Complete a hire agreement.
- Tell us on the day of receiving your claim settlement so that we can arrange collection of the vehicle. If we are not told at once we reserve the right to charge you from this date for extra days' hire.

The Vehicle

- A vehicle up to a maximum engine size of 2,000cc
- You will need to pay a deposit of £60.00 when you arrange the vehicle hire, which will be refunded if the vehicle is returned in a reasonable condition and if no tickets are issued against the vehicle while in your care.
- Will be provided to the policyholder.
- Is insured for the policy holder and any named drivers on the policy to drive. Cover for any further drivers would require purchasing at an additional cost to you.
- Hire charged cannot be more than the value of your vehicle.
- Will be provided if there are no unavoidable incidents (such as national strikes or demonstrations) that may affect the running of the business.
- May be manual transmission: we cannot guarantee an automatic transmission vehicle.
- Extra terms for vehicles – see the hire agreement.

Terms and Conditions

1 You must abide by the terms and conditions of this cover.

2 All payments on your private motor insurance policy must be up to date at the date of the claim, and you must continue to make payments in line with the original agreement. Where payments are declined we reserve the right to refuse/recall any hire vehicle.

3 You must keep to the terms of the claim procedures set by your insurer, and all documents about the claim must be produced to your insurer within a reasonable period.

4 We reserve the right to cancel this policy by sending a cancellation notice to your last known address, giving seven days notice. Charges on your main motor insurance policy are separate.

5 In the event that any misrepresentation, exaggeration or concealment is made by you, or on your behalf in obtaining this insurance, or in support of any claim under this insurance, this policy may be voided rendering the claim invalid; no refund of premium will be given in these circumstances, we will seek to recover hire costs (extra costs may be applied).

6 Your Policy must be fully in force and not be due for cancellation, or have had a cancellation notice issued within the last 14 days.

7 No pets are allowed in the hire vehicles.

8 All our vehicles carry a minimum £500.00 excess for any claim made during your hire period.

9 We will reclaim the hire vehicle when you have received the settlement of your claims, you are given a replacement vehicle from your insurer, the cost of the hire vehicle reaches the value of your vehicle, or after 28 days (whichever is soonest).

10 You must cooperate with our agents at all times throughout the duration of the hire, including delivery and collection of the vehicle.

11 In the event that the claim against your motor insurance policy is voided or rejected by your insurer, the cover provided by this hire car policy will not be applicable. We will then seek to recover any incurred charges for the duration of the hire from you

12 Where you currently have any driving convictions or criminal convictions we may not be able to provide a hire vehicle. However we can discuss alternative options for you.

13 You can cancel this policy within 14 days of taking it out; where no claims have been made a full refund will be given. No refund of premium will be given after this period.

Exclusions

- Any vehicle hire costs incurred before your claim has been accepted
- Any vehicle more than 2000cc (or electric vehicle equivalent)
- Claims arising from a deliberate or criminal act other than fire, theft or vandalism
- Any costs of fuel, fares, fines or fees relating to the hire vehicle whilst in your possession.
- No pets are allowed in the hire vehicles
- Not applicable to windscreen claims
- Any claim for a replacement vehicle which is covered under any other policy, or any claim that would have been covered by another policy, if this replacement vehicle policy did not exist

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. All disputes arising out of this contract will be under the exclusive jurisdiction of the Courts of England and Wales.

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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. You can make a complaint free of charge and 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 Jupiter, First Point, Balby Carr Bank, Doncaster, South Yorkshire DN4 5JQ

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.

Notes...

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