one insurance

Lifestyle Excess Protection

POLICY BOOKLET

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Your Lifestyle Excess Protection Policy

This policy is designed to help reimburse the **excess you** pay when **you** make a claim on **your** motor, home, pet, or travel insurance — even if that insurance isn't provided by **us**.

You can claim as many times as **you** need to during the policy period, as long as the total amount **we** pay **you** doesn't exceed the overall limit shown in **your** policy documents. This means **your** cover is based on a total (or "aggregate") amount. Once **you've** reached that limit, no further claims will be paid.

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.

Cover Provided

Your policy will provide cover to pay **you** back for any **excesses** paid up to the limit as shown in **your** policy schedule. This limit is an aggregate limit. Once **you** have made claims up to the aggregate limit, cover will end, and **you** will no longer be able to claim under this policy.

Status 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 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

Craig Duwell
CEO, One Insurance Limited

Definitions

Excess	The amount **you** must pay towards **your** claim under a **personal insurance policy** following an **insured event**.
Insured Event(s)	Any incident which is covered under a **personal insurance policy** and requires that **you** pay an **excess**.
Personal Insurance Policy	Any insurance policy where **you** are the policyholder, joint policyholder or a specified driver (for a motor insurance policy). This is limited to the following types of insurance policies: a. Personal motor insurance (car, van or motorbike) b. Personal home insurance (Including Accidental Damage but excluding Home Emergency) c. Pet insurance d. Travel insurance
We/Us/Our	One Insurance Limited.
Home	A home which is covered under **your personal insurance policy**.
You/Your	The policyholder of this Lifestyle Excess Protection insurance.
Vehicle	A vehicle covered under **your personal insurance policy**.

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 Great Britain and Northern Ireland, Isle of Man and The Channel Islands.

Need to Make a Claim?

In the event of a claim under this cover **you must** call our Claims team on the following number to report the incident on:

0203 738 7300

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, Jupiter, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ. One Call Claims Limited are Registered in the UK under registration number 04698407.

Claims can only be made by **you**, **your** immediate family, lodger or anyone calling on **your** behalf.

Excess Protection

What is covered?

We will pay **you** an amount up to the **excess** that **you** have paid, or the remaining cover limit provided by this policy, whichever is lower, following an **insured event**.

This applies to any **excess** paid on a valid claim against any of the following types of **personal insurance policies**:

- Personal motor insurance (car, van or motorbike)
- Personal home insurance (Including Accidental Damage)
- Pet insurance
- Travel insurance
- Windscreen claims
- Lost/Stolen car key claims

There is no limit to the number of claims that **you** can make during any period of cover. However, the most **we** will pay during the period of cover is the cover limit shown in **your** policy schedule. If **you** wish to discuss or upgrade your cover limit, please speak to **your** insurance broker.

Below is an example of how a typical claim would work under this policy:

- The limit on your Lifestyle Excess Protection policy is £1000
- You have a pet insurance policy through Pet plan, with a £100 excess
- You make a valid claim through Pet plan and pay the £100 excess
- You claim the £100 from your Lifestyle Excess Protection policy
- You have £900 of Lifestyle Excess protection cover remaining from your original limit

What is not covered?

We will not provide cover for:

- Any claim under a policy which is not a **personal insurance policy**.
- A claim for an **insured event** that occurred outside of the policy period.
- Any amount above the cover limit specified in **your** policy schedule.
- Any excess payable under a Home Emergency policy or Home Emergency cover provided as standard, under a **personal insurance policy**.
- An **excess** paid on a policy that does not specifically cover **you** under the territorial limits, except for a travel insurance policy which provides you with cover anywhere.
- Any claim where **you** are not at fault and **your excess** has been waived or paid back by **your** insurer or the at-fault party.
- Any claim where **your** vehicle was being used for hire and reward.
- Any claim where **your** vehicle was being used in connection with racing, rallies, trials or competitions of any kind.

Below is an example of a claim where the cover limit has been exceeded:

- The limit on your Lifestyle Excess Protection policy is £500
- You have a home insurance policy with a £500 excess
- You make a valid claim through your home insurance and pay the £500 excess
- You claim the £500 from your Lifestyle Excess Protection policy
- You make another valid claim on your home insurance policy and pay the £500 excess
- You are not entitled to claim this excess back through your Lifestyle Excess Protection policy because you have already used the full limit.

General Exclusions

Fraud, Misrepresentation

We will not make a payment where:

- **You** fail to reveal or hide a fact likely to influence whether **we** accept **your** proposal, **your** renewal or any adjustment to **your** policy.
- **You** fail to reveal or hide a fact likely to influence the cover **we** provide.
- **We** reasonably believe any claim or part of any claim **you** make to be false, fraudulent, exaggerated or where **you've** deliberately misled **us** or an **authorised contractor**.

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

General Conditions

You must comply with the following policy conditions to have the benefit of protection under this policy.

- **You** must notify **us** of any **insured event** within 90 days of you paying **your excess** under a **personal insurance policy**.
- **You** must have taken relevant steps to protect against loss or additional exposure to loss.
- **You** must be a permanent resident in the UK.
- **You** must assist us in any and all attempts to validate your claim.

How We Will Settle Your Claim

When **you** contact **us**, **we** will take some information about the **insured event** that took place and when **your excess** was paid. **We** will require proof of the **excess** that **you** have paid for a claim, under **your personal insurance policy**. Examples of proof **we** may request include:

- Copy of **your excess** receipt paid to a repairer or supplier, where applicable.
- Copy of the final settlement letter from **your personal insurance policy** insurer.

In some cases, **we** may pay the **excess** directly to **your** insurer, nominated repairer or supplier where you have not yet paid an **excess**. This is at **our** discretion; **we** will let **you** know if **we** will do this.

If you do not provide information or documentation that **we** have asked for, **we** may not pay **your** claim.

Cancellation

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

You can cancel this policy within 14 days of taking it out and where no claims have been made, a full refund will be given. No refund of premium will be given after this period or where a claim has been made against **your** policy.

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.

Complaints

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 & 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.

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.

FSCS

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 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.

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