Lifestyle Excess Protection

Insurance Product Information Document

Company: **One Insurance Limited** Product: **Lifestyle Excess Protection**

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)

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This policy will provide cover for any excess paid on a personal insurance policy such as motor, home, pet and travel insurance, up to a specified annual cover limit.

What is insured?

Reimbursement of an excess you have paid towards a claim under a personal insurance policy. The policies covered are:

- ✓ Motor insurance (car, van and motorbike)
- ✓ Home insurance (Including Accidental Damage)
- ✓ Pet insurance
- ✓ Travel insurance
- ✓ Windscreen claims
- ✓ Lost/Stolen car Key claims
- ✓ Unlimited claims up to the cover limit show in your policy schedule

What is not insured?

- ✗ Any excess paid towards a claim under a policy which is not a personal insurance policy.
- ✗ Any insured event that occurred outside of the policy period.
- ✗ Any excess or call out fee paid towards a claim under a Home Emergency policy.
- ✗ Any excess paid on a policy that does not specifically cover you under the territorial limits.
- ✗ Any claim where you are not at fault and your excess has been waived or reimbursed 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

Are there any restrictions on cover?

- ! Your cover is based on a total (or "aggregate") amount. Once you've reached that limit, no further claims will be 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 a receipt or a final settlement letter.

Where am I covered?

- ✓ You are covered for any excess paid on a personal insurance policy that covers you in Great Britain and Northern Ireland, Isle of Man and The Channel Islands.
- ✓ You are covered for any excess paid on a Travel insurance policy, regardless of where this covers you.

What are my obligations?

- The payments on your insurance policy must be up to date.
- You must notify us of any insured event within 90 days of paying your excess under a personal insurance policy.

When and how do I pay?

You will pay your insurance broker in full or in monthly instalments. Your insurance broker will explain the payment options available to you.

When does the cover start and end?

Your schedule will show the start and end date of your policy.

How do I cancel the contract?

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

You can cancel your policy within 14 days of purchase or renewal, and we will refund any money paid. If you want to remove the product outside the first 14 days of purchase or renewal, there will be no refund of premium.