one insurance

Breakdown

POLICY BOOKLET

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Your Breakdown Policy

This insurance policy provides **you** assistance and recovery in the event **your vehicle** is unable to operate. This could be due to a mechanical / electrical failure, running out of fuel / charge or a flat tyre. This insurance is not intended to replace the cover offered by **your** Motor Insurance policy and assistance will not be available in the event of a **road traffic collision**, fire, flood, theft, vandalism or any **driver induced fault**.

You must make sure **your vehicle** is serviced regularly and kept in good working condition. It must have a valid MOT and Tax. It should not have any poor-quality or failed repairs, including DIY fixes. If **our** recovery team assists for a fault, **you** must get it fixed.

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

We will give **you** 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**. Each section of this policy will show whether **you** have cover under that section based on the cover level **you** have opted for.

- Included
- Some cover included (refer to each section)
- Not included

The below table shows which sections are covered based on the level of cover **you** have chosen.

Product Cover and Benefits	Basic	Enhanced	Ultimate
Call outs per year	2	Unlimited	Unlimited
Policy excess	£20	£0	£0
Cover limit per incident	£500	£500	£500
Section 1 Roadside Assistance	✓	✓	✓
Section 2 Recovery & Onward Destination Cover	✓	✓	✓
Section 3 Wheel Changes	✓	✓	✓
Section 4 Home Start	✗	✓	✓
Section 5 Misfuelling Cover	✗	✓	✓

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

Breakdown	An event that happens during the time **you** are covered that stops the **vehicle** being driven. This must be because of a mechanical or electrical failure (for example, loss of power). This also includes flat tyres and running out of fuel or charge. **We** don't consider it a **breakdown** if the **vehicle** can't be driven because of a road-traffic collision, fire, flood, theft, vandalism or any **driver induced fault**.
Driver Induced Fault	Any fault caused by the driver of the **vehicle**, accidentally or on purpose.
Excess	The amount **you** must pay towards **your** claim, as shown in **your** policy **schedule.**
Insured event	A **breakdown** occurring in the insured **vehicle** shown on the policy **schedule**.
Road traffic collision / Accident	When **you** hit another **vehicle** or an object (for example, a lamp post, pothole or a tree) and damage **your vehicle.**
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
Vehicle	The car, van or motorcycle displayed on **your** insurance **schedule** and certificate.
We/Us/Our	One Insurance Limited
You/Your	**You**, as the policyholder, and any named drivers, as shown on the **schedule** and certificate of motor insurance.

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?

If **you** need to make a claim on this policy, **you** can report **your breakdown** quickly and efficiently online via **your** customer portal where **our** rescue team are on hand to assist **you**. Alternatively, if **you** do not have access to the internet, **you** can contact **our breakdown** team on 0203 738 7300.

One Call Rescue are authorised to deal with all claims on behalf of One Insurance Limited. If **you** are unhappy with the service received from One Call Rescue, please write to One Call Rescue, First Point, Balby Carr Bank, Doncaster, DN4 5JQ

Section 1 Roadside Assistance

Basic	Enhanced	Ultimate
✓	✓	✓

What is covered?

Basic Cover
We will come out to help when **your vehicle** breaks down more than 0.5 miles from **your** home due to an electrical or mechanical fault, such as a flat battery.

Enhanced & Ultimate Cover
We will also come out to help in the event **your vehicle** runs out of fuel or charge.

What is not covered?

We will not provide cover for:
- Any fault caused by improper service or repair work.
- **Vehicles** stuck in mud, snow, sand or water; or any fault arising from these.
- Replacement or repair to windows/windscreens.

Section 2 Recovery & Onward Desination Cover

Basic	Enhanced	Ultimate
✓	✓	✓

What is covered?

Basic Cover
If **your vehicle** can't be fixed at the roadside, **we** will take the **vehicle**, the driver, and up to 4 passengers to the nearest open garage, **your** home, or another place **you** choose within 10 miles provided **you breakdown** more than 0.5 miles from **your** home address. If it's more than 10 miles, **you'll** need to pay £3 for each extra mile.

Enhanced & Ultimate Cover
If **your vehicle** can't be fixed at the roadside, **we** will take the **vehicle**, the driver, and up to 4 passengers to the nearest open garage, **your** home or another closer destination.

Caravans & Trailers
Caravans and trailers can also be recovered subject to an additional **excess** of £80.

What is not covered?

We will not provide cover for:
- Recovery to a garage outside of normal working hours.
- Recovery or repair work where the damage has been deemed intentional or malicious.
- If **we** can take **you** to a garage that is closer than **your** home, but **you** ask to go home instead, **you** will have to pay for the extra miles between the garage and **your** home.
- Caravans over 25 feet (7.6 meters) long.
- The cost of special tools or machines, decided by the recovery company.

Section 3 Wheel Changes

Basic	Enhanced	Ultimate
✓	✓	✓

What is covered?

Basic Cover
If **your vehicle** has tyre related issues, this will be covered but will incur an additional **excess** of £35. For a wheel change **you** must be able to provide the manufacturers key for any locking wheel nuts and have a serviceable spare tyre and wheel.

Enhanced & Ultimate Cover
Wheel changes and tyre related issues are covered and require no additional **excess**. **You** must be able to provide the manufacturers key for any locking wheel nuts have a serviceable spare tyre and wheel.

What is not covered?

We will not provide cover for:
- Any damage caused by potholes, stationary objects or third-party **vehicles.**
- Any wheel change where **you** cannot provide the manufacturers key for any locking wheel nuts.

Section 4 Home Start

Basic	Enhanced	Ultimate
✗	✓	✓

What is covered?

Enhanced & Ultimate Cover
We will come out to help where **your vehicle** requires assistance within 0.5 miles of **your** home address. This can involve temporary repairs at **your** home or recovery to a nearby garage up to a maximum distance of 15 miles.

Section 5 Misfueling

Basic	Enhanced	Ultimate
✗	✓	✓

What is covered?

Enhanced Cover
If **your vehicle** suffers a **breakdown** due to incorrect or contaminated fuel **we** will recover the **vehicle** to a local repairer, however **we** will not cover the cost to repair the damage (including draining or removing the fuel).

Ultimate Cover
If **your vehicle** breaks down due to incorrect or contaminated fuel, **we** will recover the **vehicle** to a local repairer and cover the cost of draining / removing the fuel.

What is not covered?

We will not cover the cost of refuelling the **vehicle**.

Road Traffic Collision Assistance

If **your vehicle** is in an **accident**, **we** can take it up to 150 miles from where the **accident** happened. There may be a charge for this, but **we** will tell **you** the cost before **we** help. **We** can try to get this money back from **your** motor insurance or the person who caused the **accident**. If **we** can't get the money back, **you** will need to pay **us** within 180 days.

General Exclusions

We will not cover the following:

- **We** will only pay a total of £500 for any one claim including Labour, recovery and any additional costs.
- **We** will not pay for Labour charges of more than one hour.
- **We** will only help the **vehicle** registered, so if **you** were driving someone else's car, **you** would not be covered. If the destination **you** choose is closed or is not accessible when the recovery driver arrives, **we** will not issue a second recovery.
- When attending an incident and there is a pet on board, there may be extended wait times.
- The cost of replacement parts or materials used in the repair.
- Toll charges, ferry charges, parking charges or traffic congestion charges.
- Storage charges owed during or after the use of **our** cover.
- Broken glass.
- Any repairing, replacing, or re-programming of keys.
- Any damage or **breakdown** found to be caused by intentional or malicious damage
- Any campervan or **vehicle** changed to provide living accommodation..
- **Vehicles** over 3.5 tonnes gross laden weight or 4.25 tonnes for electric vehicles.
- **Vehicles** with undeclared modifications .
- Wheel changes to **your** caravan or trailer .
- Any claim where a previous **breakdown excess** is still owed.
- Any loss or damage caused by the work **we** do to help **you.**
- Claims arising from loss or damage to the contents of **your vehicle.**
- **We** will not pay for any costs **you** have to pay before **you** tell **us** about **your breakdown**, or for costs from another recovery agent, including recoveries done by the police or Highways England.
- **Vehicles** used for delivery services, taxi driving, racing or pace making.
- Un-repairable windscreen wipers and/or windows (electric or manual) will only be fixed or replaced during **your** journey if it is currently raining or snowing.
- **We** won't cover **breakdowns** caused by problems that a recovery agent has told **you** about before, if **you** didn't get them fixed.
- Any **breakdown** that has occurred before inception of the policy.
- Any loss or damage arising because of:
    - War, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance.
    - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.

General Conditions

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

- **You** must report **your breakdown** as soon as possible.
- **You** must keep **your vehicle** serviced and in good condition.
- Where safe to do so, **you** must stay with **your vehicle** and be present when the recovery agent arrives.
- **Your vehicle** must have a valid MOT and Tax at the time of the **breakdown.**
- **You** must be up to date on **your** premium payments.
- **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.

How We Will Settle your Claim

When **you** contact **us, we** will arrange for a recovery agent to assist **you** based on the circumstances of **your breakdown.**

We, along with **our** recovery agents, will manage **your** claim and keep **you** updated at all times. **We** will monitor the progress of the **breakdown** through regular contact with **our** recovery agent.

Once the recovery agent has repaired or recovered **your vehicle**, they will tell **you** about any problems they found. **You** must get these problems fixed as soon as possible.

We will refuse to provide cover if **you** are aggressive towards **our** recovery agents or staff. **We** may refuse to pay a claim if **you** do not provide any information **we** have asked for.

What are your options?

If **our** recovery agent cannot fix **your vehicle** at the roadside within an agreed, reasonable period then **you** will be offered one of the following options.

1. **We** will pay for other travel for **you** and up to 4 passengers, up to £100 per person. This covers travel from where **your vehicle** has broken down to one destination within the territorial limits, plus a return trip for one person to collect the **vehicle**.
2. **We** will recover **your vehicle**, **you**, and up to 4 passengers to the nearest open garage that can repair it, **your** home, or another place **you** choose (within the territorial limits). If **we** can take **you** to a closer garage but **you** choose to go home instead, **you** will need to pay £3 for every extra mile.
3. **We** will pay for overnight accommodation for **you** and up to 4 passengers, up to £250.

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 Rescue Jupiter, First Point Balby Carr Bank Doncaster 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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