



**one**  
insurance

# **one**insurance

## Lifestyle Excess Protection Policy Booklet

02.09.2024

# Contents

	Page
<b>Your Lifestyle Excess Protection Policy</b>	<b>3</b>
<b>Conflicts of Interest Disclosure</b>	<b>3</b>
<b>Our Promise to You</b>	<b>3</b>
<b>Disclaimer</b>	<b>3</b>
<b>Definitions</b>	<b>4</b>
<b>Our Commitment to the Environment</b>	<b>4</b>
<b>Territorial Limits</b>	<b>4</b>
<b>Lifestyle Excess Protection</b>	<b>4</b>
<b>Make a Claim</b>	<b>5</b>
<b>Terms and Conditions</b>	<b>5</b>
<b>Terms and Conditions</b> <i>Continued</i>	<b>6</b>
<b>Exclusions</b>	<b>6</b>
<b>Exclusions</b> <i>Continued</i>	<b>7</b>
<b>The Law That Applies to This Contract</b>	<b>7</b>
<b>Data Protection</b>	<b>7</b>
<b>Complaints</b>	<b>8</b>
<b>Complaints</b> <i>Continued</i>	<b>9</b>

# Your Lifestyle Excess Protection 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.

By buying the excess protection as well as your insurance policy you will be able to claim back the cost of your insurance excess for any motor, home, pet or travel insurance policy where you are the policy holder; the motor, home, pet or travel insurance does not have to be underwritten by One Insurance Limited. You can make as many claims as you wish totalling but not exceeding the excess protection limit listed on your policy documents. For any one claim you cannot claim back the excess below £25 of the original excess.

## Conflicts of Interest Disclosure

One Insurance Limited is owned by directors who, in some cases, are also directors of Yoga Insurance Services Limited, 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, an accident management company with delegated authority to handle claims on behalf of One Insurance Limited and OC Motors, 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. This firm is not part of the One Call Group however there are common directorships between them and One Insurance Limited

## 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



Josh Barnsdale  
CEO  
ONE Insurance Limited

## 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 printing and are subject to change without notice.

New terms apply as soon as they are posted.

# Definitions

<b>Policy document</b>	This booklet.
<b>You, your</b>	The person named as the policyholder on the schedule.
<b>We, our, us</b>	ONE Insurance Limited.
<b>Schedule</b>	This will show; <ul style="list-style-type: none"><li>• the period of cover;</li><li>• the name of the policyholder;</li><li>• sections of this policy document which apply; and</li><li>• conditions which vary the terms of this policy document.</li><li>• amount of cover.</li></ul>
<b>Data protection laws</b>	Any laws, regulations or rules which 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 Great Britain and Northern Ireland.

## Lifestyle Excess Protection

This cover has been created by One Insurance Limited to help you protect high excess charges if you make a claim. By buying the excess protection as well as your insurance policy, you will be able to claim back your excess by an agreed amount.

If you need to claim under this cover, you must call our helpline on [0203 387 386](tel:0203387386).

### **Level of Cover:**

Please refer to your schedule.

### **Period of Cover:**

The cover runs in line with the main insurance policy in which you purchased this product with. We have the right of subrogation to recover the excess if you have a non-fault incident.

# Making 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:

**0203 387 386**

*One Call Claims Limited are authorised to deal with all claims on 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*

## Examples of Claimable Events:

- You have made a claim on an Aviva travel policy. The excess was £200 and you wish to claim back the excess with the One Insurance Lifestyle Excess protection
- You have a motor policy with Yoga but have made a home insurance claim with Direct Line. You have already claimed back the excess this year on a previous claim with Aviva when the excess was £200. The excess for the new claim is £800 but your lifestyle excess protection limit is £1000.

## Examples of Non Claimable Events:

- You damage your windscreen and want to claim back the excess.
- You make a home emergency claim and want to claim back the excess.
- You wish to claim back a £100 excess. Your lifestyle excess protector has a limit of £100. You previously used the product to claim back a £100 excess and have used the full cover limit

# Terms and Conditions

**1** Cover is provided for the protection of excess where a valid claim is made for any claim outlined within the schedule. You must at all times abide by the terms and conditions of this cover.

**2** Cover is provided for; Motor Insurance including Van and Motorbike Insurance, Home Insurance, Travel Insurance and Pet Insurance.

**3** The cover provided is for the Policyholder only; any additional parties that incur an excess as a result of a shared insurance policy must have individual cover in order to benefit from excess protection as outlined within our terms. (The only exception within this would be pet insurance where it is expressly written that the animal/ animals covered are on a shared policy and have claimed under the same incident as a singular claim).

**4** The cover provided has no maximum amount of claims, however once the claim limit has been reached as outlined within your policy schedule, we shall consider the policy satisfied in full, and no further claims will be considered for this policy period. This is an aggregate claim limit.

**5** The insurance policies that you have must be current and valid insurance that is administered by an FCA regulated and authorised company registered to trade in the UK territorial limits.

**6** You must be a permanent resident in the UK.

**7** Where a valid claim is made, we promise to make payment for the paid excess where valid proof has been provided that a claim has been made. In all instances we require written and/ or verbal confirmation from the paying agent that the claim has been finalised and that a loss has been verified and made.

**8** You must assist us in any and all attempts to validate this claim.

**9** No payments will be made within the policy period without proof of a loss. It is at our discretion as to what we will accept as proof and we reserve the right to refuse any documents that we feel do not validate the claim sufficiently.

**10** 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.

**11** This lifestyle excess protection will protect the excess down to a minimum of £25, meaning there will always be a minimum £25 excess you are required to pay. In all circumstances unless expressly agreed beforehand, you will be expected to pay the full amount of the excess upfront to the insurer and then claim back through this policy.

**12** In any circumstance where the claim amount does not meet the excess payable under your policy schedule, we shall have no liability for the claim.

**13** In instances where multiple parties are covered, we may require additional information required to validate that person and the circumstances regarding the claim. By agreeing to this insurance you agree to these terms.

**14** You must follow the terms of the insurance as outlined in the policy schedule pertaining to the specific insurance that you are claiming for.

**15** Under any circumstance where appropriate cover was in place first, we shall have no liability for the charges unless proved otherwise. If this should be the case we shall only pay the proportion to which we are liable.

**16** 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

**1** Any claim that has occurred outside of the period of insurance of your lifestyle excess protection.

**2** Any claim where the liability was caused by a third party to which your current insurance excess has been waived or reimbursed to you.

**3** Any claim for your vehicle if the loss occurred while the person in charge of the vehicle is convicted of driving under the influence of drink or drugs at the time of an incident, or driving against medical advice.

**4** Any claim arising from glass repair or replacement on your motor policy.

**5** Any claim against lost, damaged or stolen keys.

**6** Any claim where the loss was the result of a theft when your vehicle was left unoccupied (that is, nobody is inside it) and is left unlocked, with the windows or roof open or with the keys inside or on it.

**7** Any theft or malicious damage claim which is not accompanied by a valid crime reference number.

**8** Any claim notified to us more than 31 days following the settlement of your claim by your main insurance provider.

**9** Any claim where your motor vehicle is used for hire and reward, business use other than 'class one business use' or any connection with the motor trade.

**10** Any claim for your vehicle if it is used as an emergency vehicle, for track days, road racing, rallying, pace making, speed testing or any other competitive event, hire (including private hire, taxis and chauffeur) or for driving school tuition unless expressly stated.

**11** Any claim through your insurance provider where the claim has not been validated and/ or the excess is not exceeded.

- 12** Any claim which would be classified as 'Home Emergency' or any additional benefit sold as a stand-alone product.
- 13** Any claim where the vehicle is not your own as registered on your policy schedule at the time of insurance.
- 14** 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.
- 15** For any vehicle which is not covered by an Insurance Policy for the full duration of the Period of Insurance.
- 16** Only home insurance properties detailed as your primary residence under your policy schedule is covered under this insurance.
- 17** If you were aware at the inception of this policy that you were going to make a claim on your main insurance policy.
- 18** Any recoverable VAT where you are VAT registered or part VAT registered.
- 19** Where your county of residence is outside of the United Kingdom, Isle of Man or the channel islands.
- 20** In respect or any incident caused by ionising radiation, radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel or radioactive, toxic, explosive or any other dangerous properties of any nuclear machinery. Earthquake, radiation or damages caused by waves of an aircraft travelling at sonic or supersonic speed.
- 21** Any loss directly or indirectly resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
- 22** If your insurance policy is cancelled as a result of your own negligence or actions, we will withhold the full premium.
- 23** You must notify us of any change of vehicle, address or circumstance which may change the original agreed terms within your policy schedule in order to be indemnified within this policy.

## 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.

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)

# Data Protection

We are fully committed to making sure that your data is protected. We meet 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 you should read. The notice is sent along with your policy documents.

If you need 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@Onecallinsurance.co.uk](mailto:DPO@Onecallinsurance.co.uk) or write to us at Data Protection Officer, Saturn Building, First Point, Balby Carr Bank, Doncaster, DN4 5JQ

## What if You Have a Complaint?

Mistakes do happen, and if you feel let down we have procedures in place to investigate and remedy your concerns. We will do our best to resolve the issue.

Your broker, Yoga Insurance Limited, is authorised and regulated by the Financial Conduct Authority (FCA). Yoga follow the FCA guidelines for complaint handling and the steps to follow are set out on their website [www.yoga-insure.co.uk/](http://www.yoga-insure.co.uk/)

### Step 1:

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

- If you would like to lodge a complaint about the selling of an insurance policy, the first step is to contact One's broker (i.e. Yoga Insurance Services Limited): Live Chat available at [www.yoga-insure.co.uk](http://www.yoga-insure.co.uk)
- If you would like to lodge a complaint about the handling of a claim, the first step is to contact One's Claims Handler (i.e. One Call Claims): [01302 552316](tel:01302552316)
- If you would like to complain about the terms and conditions of the policy cover, the first step is to contact the insurer (i.e. One Insurance Limited): [01302 495810](tel:01302495810) (Gibraltar)

All staff have been trained to give 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 the Complaints Handling Manager directly:

Selling Complaints	Terms and Conditions Complaints	Claims Complaints
The Complaints Handling Manager Yoga Insurance Services First Point Balby Carr Bank Doncaster DN4 5JQ	Suite 913 Europort Europort Road Gibraltar GX11 1AA	The Complaints Handling Manager One Call Claims Unit 1 Carolina Court Doncaster DN4 5RA

We aim to resolve your complaint within 24 hours of when we receive it. However, if this is not possible then we will acknowledge your complaint within 5 working days. A written final resolution letter will be sent to you once all investigations are complete and within 8 weeks of receipt of your complaint. At which point we will then close our file. If, however, you remain dissatisfied at this stage please go to step 2.



## Step 2:

You have the right to refer your complaint to an approved dispute resolution facility run by the Financial Ombudsman Service, either on receipt of our final resolution or 8 weeks from the date you informed us of your dissatisfaction.

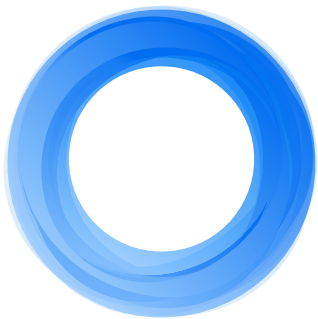
Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Please include a copy of the final response that we issued to you with your policy number and quote 'Yoga Insurance Services Limited' as a reference. If you would like to make a complaint via the FOS, 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>.

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)

## Notes



**one**  
insurance

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)