

Excess Protection

Insurance Product Information Document



Company: **One Insurance Limited**

Product: **Lifestyle Excess Protection**

Date: 05/09/2024

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 lifestyle excess protection covers you against the amount specified on your schedule in the event of an accident on your motor insurance (including an accident with an uninsured driver) or claims on your home, pet or travel insurance.



What is insured?

- ✓ Protection of the agreed excess for road traffic accident, fire, theft, vandalism and malicious damage claims.
- ✓ Protection of the agreed excess for claims on your home, pet or travel insurance.
- ✓ Your full excess amount in the event you are hit by an uninsured driver (provided you retrieve the make, model and registration of the uninsured driver along with their details).



What is not insured?

- ✗ This cannot be used against windscreen claims.
- ✗ If the policy is cancelled the full amount for this service will be charged.
- ✗ This cannot be used to pay any excess other than those set out in the policy schedule.
- ✗ This cannot be used against non-fault claims.
- ✗ This cannot be used against home emergency claims.
- ✗ This cannot be used against lost, damaged or stolen keys.
- ✗ Any claim that has occurred outside of the period of insurance of your lifestyle excess protection.
- ✗ Any claim on your home, private motor, pet or travel insurance that is not successful or is for less than the value of the excess.
- ✗ Any excess claim arising from glass repair or replacement in your motor vehicle.
- ✗ Any claim notified to us more than 31 days following the settlement of your claim by your main insurance provider.
- ✗ Any claim due to your motor vehicle being used for competitions, rallies, hire and reward, taxi use, driving tuition or racing.
- ✗ Any claim that we deem fraudulent.
- ✗ Claims for mobile phones, laptops and tablets.



Are there any restrictions on cover?

- ! Your policy must be in order and not due for cancellation.
- ! Where a valid claim is made, we will always make the agreed excess payment towards any outstanding balance with Yoga Insurance Services Limited for the same insurance policy before payment is made to you.
- ! The Lifestyle Excess Protection policyholder must be the policyholder of the motor, home, travel or pet insurance policy.
- ! You can claim more than once during the period of insurance, but you will only be reimbursed in total up to the amount stated on your schedule.
- ! This insurance only applies to claims in regard to your own personal insurance and will not cover any commercial policies.
- ! The excess will be protected to a minimum of £25 meaning there will always be a minimum £25 excess you are required to pay.
- ! You must pay the full amount of the excess upfront to the insurer and then claim back through this policy.
- ! You must be able to evidence that you have made the full excess payment to your insurance provider before any claim on this policy can be made.



Where am I covered?

- ✓ Except where we say otherwise your insurance applies in Great Britain and Northern Ireland.



What are my obligations?

- All payments on your 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.
- All information provided when purchasing this Lifestyle Excess Protection must be correct and true to the best of your knowledge.
- You must adhere to the terms of this Lifestyle Excess Protection as well as your motor, home, pet or travel insurance.



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?

For your cover start and end date please refer to your documents.



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 (or on the day you receive the policy documents, if that's later) – we will refund any money paid providing cover has not started. If you cancel after your policy has started, we will reduce your refund to pay for the time we provided cover.

If a claim has been made against your policy the full insurance premium will be payable and no refund will be issued