

A large, stylized blue circular graphic on the left side of the page, composed of several concentric, slightly offset rings of varying shades of blue, creating a sense of depth and movement.

**one**insurance

# Home Emergency

POLICY BOOKLET

07.08.2025

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# Your Home Emergency Policy




This policy provides help for specific home **emergencies** which have affected the safety and security of **your home**, potentially making it **uninhabitable**. It isn't designed to replace **your** buildings and contents insurance and doesn't provide assistance for day-to-day **home** maintenance.

**We'll** arrange and pay for a temporary repair of damage caused by any of the events listed as outlined on this page. **You** must report the claim within 48 hours of **you** discovering it. **We'll** cover **you** up to the cover limit based on the cover level **you** have opted for. If **you** wish to receive enhanced cover, this may be available from **your** insurance broker for an additional premium.

























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	3	Unlimited	Unlimited
Policy excess	£25	£0	£0
Cover limit per incident	£250	£750	£750
Section 1 Plumbing			
Section 2 Drainage			
Section 3 Security			
Section 4 Pests			
Section 5 Roofing			
Section 6 Internal Electrics			
Section 7 Boilers and Heating System			
Section 8 Alternative Accommodation			

## Period of Cover

As long as **you** pay **your** premiums, cover is valid for the same duration as **your** home insurance policy. Please refer to **your** documents for the effective dates.

## Who is Covered

This cover applies to the policyholder(s).

## 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

<b>Authorised Contractor</b>	A tradesperson authorised by <b>us</b> to assess <b>your</b> claim and carry out repairs in <b>your home</b> under this policy and under <b>our</b> delegated authority.
<b>Emergency</b>	A sudden and unforeseen incident in <b>your home</b> that immediately exposes you or a third party to a risk to health, creates a risk of loss or damage to <b>your home</b> and/or any of <b>your</b> belongings, or makes <b>your home uninhabitable</b> .
<b>Emergency Repairs</b>	Work undertaken by an <b>authorised contractor</b> to resolve the <b>emergency</b> by completing a <b>temporary repair</b> .
<b>Excess</b>	The amount <b>you</b> must pay towards <b>your</b> claim, as shown in <b>your</b> policy schedule.
<b>Heating System</b>	The main form of heating in <b>your home</b> .
<b>Home</b>	The house or flat shown on <b>your</b> policy certificate, including garages used for domestic purposes only.
<b>Insured Event(s)</b>	<b>Emergency</b> to essential services in <b>your home</b> , listed under sections 1 to 7
<b>Storm</b>	<p>Wind with gusts of at least 55mph, heavy rainfall at a rate of at least 25mm per hour, snow to a depth of at least 30cm in 24 hours, or hail that causes damage to hard surfaces or breaks glass.</p> <p>These extreme weather conditions can cause damage to even well-maintained homes. However, damage caused to homes that have not been well-maintained, or caused by normal weather or wear and tear, is not covered.</p>
<b>Temporary Repair</b>	Repairs and/or work immediately required to stop further damage being caused by the <b>emergency</b> . <b>You</b> will need to replace this with a permanent repair.
<b>Trace &amp; Access</b>	Damage resulting from gaining necessary access to find the source of a water or oil leak from any tank, pipe, or fixed water or <b>heating system</b> in <b>your home</b> .
<b>Uninhabitable</b>	The <b>home</b> is not suitable to be lived in due to its condition which poses a significant risk to <b>your</b> health and/or <b>your</b> safety.
<b>Unoccupied</b>	When <b>your home</b> is not lived in by <b>you</b> or a member of <b>your</b> family or does not contain enough furniture for normal living purposes. By 'lived in' <b>we</b> mean that <b>you</b> or a member of <b>your</b> family regularly sleep there overnight and carry out day-to-day activities such as cooking and bathing in the property.
<b>We/Us/Our</b>	One Insurance Limited
<b>You/Your</b>	<b>You</b> , as the policyholder, and any people who normally live with <b>you</b> in <b>your home</b> .

# 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.

## Making a Claim

If **you** think **you** have a gas leak, **you** should immediately call the National Gas Emergency Service on:

**0800 111 999**

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, Unit 1, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. 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.

When **we** make a repair, **we** will leave **your home** safe and habitable, but **we** won't be responsible for reinstating it to its original condition. **You** may find this is covered under your buildings and/or contents insurance.

In some circumstances **we** may find it difficult to find an **authorised contractor** to deal with **your emergency** within a reasonable timescale. Examples of this are:

- Excessive demand
- Bad weather
- Industrial action
- Parts availability
- Availability of a specialist

If this happens, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your emergency** and **we** will refund the cost of **your** contractor up to the cover limit specified in **your** schedule.

Please provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement.

**We** will only reimburse the cost of the **emergency repair** applicable under the policy.

# Section 1 Plumbing

Basic	Enhanced	Ultimate
✓	✓	✓

## What is covered?

An **emergency** related to:

- Any internal hot and cold-water pipes between the main internal stopcock and the internal taps.
- A cold-water storage tank.
- A toilet bowl or cistern which results in complete loss of function of the only or of all toilets in **your home**.
- A leak from **your** toilet, the pipes leading to and from the shower or bath or the internal section of the overflow pipe.
- The central heating water pipes.

## What is not covered?

- Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain.
- Replacing external overflows, cylinders, hot and cold-water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins.
- Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines.
- Septic tanks, swimming pools and hot tubs.
- Repair to, or replacement of, all pipe work outside the **home**.
- Dealing with temporarily frozen pipes.
- Repair to **your** toilet where there is another accessible working toilet within **your home**.
- Damage resulting from gaining necessary access to the **emergency**, otherwise known as **trace and access**.

# Section 2 Drainage

Basic	Enhanced	Ultimate
✓	✓	✓

## What is covered?

An **emergency** relating to the blockage of, or damage to the waste pipes causing a blockage or a wastewater leak. The below is a list of Emergencies that **you** would be covered for:

- Blocked sinks blocked or leaking waste pipes, along with rainwater drains.
- Blocked bath, toilets or external drainage.
- Blocked or leaking soil vent pipes, provided **you** are solely responsible for this.

## What is not covered?

- Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the **home**).
- Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes.
- Regularly cleaning **your** drains and any descaling of **your** drains.
- Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain.
- Repairing or unblocking drains which are used for commercial purposes.
- Making access to drain systems points of entry (such as manhole covers) if these have been built over.
- Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil.
- Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home**, otherwise known as **trace and access**.
- Repair to **your** toilet where there is another accessible working toilet within **your home**.
- Repair to **your** bath or shower where there is another working bath or shower within **your home**.

## Section 3 Security

Basic	Enhanced	Ultimate
		

### What is covered?

An **emergency** relating to windows, external doors, locks or keys which creates an immediate risk to the health and safety of **you** or a third party or leaves **your home** unsecure.

For an **emergency** relating to windows:

- Broken and cracked windows which result in the **home** not being secure.
- **We** will undertake an **emergency repair** using boarding or similar material to resolve the immediate security risk.

For an **emergency** relating to keys and locks:

- **We** will gain access to or secure **your home** through an external door where **you** have no alternative due to failure of the external locking mechanism to the door.

### What is not covered?

- Fences, outbuildings and detached garages, damage to windows, doors or locks.
- Double glazing where one pane is broken but the other is intact and the **home** is therefore secure.
- Replacing and installing locks and keys.

## Section 4 Pests

Basic	Enhanced	Ultimate
		

### What is covered?

#### Basic Cover

Cover for the call out, labour and extermination and/or control of wasps' or hornets' nests.

#### Enhanced & Ultimate Cover

Cover for the call out, labour and extermination and/or control of wasps' or hornets' nests, rats, mice or grey squirrels.

### What is not covered?

- **We** will not pay for any damage caused by the **emergency**.
- Emergencies that happen within the first 14 days of the start of the policy cover. This does not include renewed policies.
- **Your** failure to follow recommendations made by **us** or by **our authorised contractor** on pest prevention and hygiene measures.
- Pest(s) found outside **your home**, such as in detached garages and outbuildings.
- Removing bees or beehives.

Bees are not seen as pests and so cannot be treated in the same way as hornets or wasps.

## Section 5 Roofing

Basic	Enhanced	Ultimate
		

### What is covered?

#### Basic Cover

A sudden or unforeseen **emergency** relating to **your** roof caused by **storm** conditions or fallen trees and branches. Where **your** home becomes **uninhabitable**, we will make a **temporary repair** using a tarpaulin or similar material to resolve the immediate **emergency**.

#### Enhanced and Ultimate Cover

Cover matching Basic Cover, with the addition of damage to guttering and soffits.

### What is not covered?

- Water ingress due to poor roof maintenance or wear and tear.
- Damage caused to property and/or contents because of water ingress.
- Thatched, flat, glass, plastic, felt or tarpaulin roofs.
- Any loss or damage relating to a permanent repair that is, or should be, more specifically insured as part of any other insurance policy.

## Section 6 Internal Electrics

Basic	Enhanced	Ultimate
		




### What is covered?

An emergency relating to the complete or partial failure of **your** electrics rendering **your home uninhabitable**. For example: failed wiring to sockets, switches and light fittings.

### What is not covered?

- Failure of the electricity supply to burglar or fire alarm systems, CCTV systems or garage doors.
- Swimming pools and their plumbing or filtration systems.
- Shower units, replacement of light bulbs, fuses in plugs or any other routine tasks to maintain items which use electricity.
- Wiring that is outside your home, including outside lighting and any electricity supply to outbuildings or garages.
- Breakdown, loss, damage or repairs to any domestic appliances such as cookers and washing machines.
- All electrical wiring and infrastructure outside the **home**.

## Section 7 Heating System

Basic	Enhanced	Ultimate
		

### What is covered?

Complete or partial failure or breakdown of **your** primary **heating system**, resulting in no hot water and/or heating.

**We** will also cover **you** for:

- Loss of water pressure within a boiler due to a fault.
- Water leak from the boiler/**heating system**.
- Cash settlement alternative if we are unable to assist with the failure or breakdown of your heating system.

Claims may be settled on a reimbursement basis if an **authorised contractor** isn't available at the time in **your** local area.

### What is not covered?

- Any **heating system** which has not been serviced in the past 36 months (We recommend your boiler is serviced annually)
- There is no contribution towards the costs of replacing a boiler or storage heater or any other heating or domestic appliance. This includes when:
  - It cannot be repaired; or
  - The appliance is beyond economic repair (the cost of repairing the appliance is more than the cost of replacing it).
- Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of **your** boiler or main **heating system**.
- Boilers which are still working, but **you** suspect may be about to breakdown (e.g. where a noise has developed) or where the fault is not clear to **our authorised contractor**.
- Any **heating system** which isn't fully situated in **your home** or is shared with neighbouring dwellings.
- Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge caused by corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.
- Replacement of any equipment added to the standard **heating system** such as a Magnaclean or similar device.
- Adjustments to the timing and temperature controls including smart and mobile controls, or replacement of controls which can be manually operated safely, including relighting the pilot light/flame.
- Any costs for the repair of **your heating system** which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty.
- Any repair or replacement of under floor **heating systems**, warm air units, air or ground source heat pumps.
- Commercial boilers or **heating systems** with an output over 70kW.

## Section 8 Alternative Accommodation

Basic	Enhanced	Ultimate
		

### What is covered?

If **your home** has become **uninhabitable** due to an **insured event**, **we** will contribute up to £250 inc. VAT towards the cost of **your**, and **your** pets' accommodation, including transport, on a reimbursement basis.

**We** will also contribute up to £50.00 inc. VAT towards travel costs should **you** need alternative accommodation.

# General Exclusions

**We** will not cover the following:

- Any **emergency** not reported to **us** within 48 hours of **you** discovering it.
- Loss or damage arising from an **emergency** which **you** knew about before the date this cover started.
- Normal day-to-day maintenance at **your home** that **you** should carry out. We also won't cover the replacement of items that wear out over a period of time or replacement of parts on a like-for-like basis where the replacement is needed to fix the immediate **emergency**.
- Any loss unless **you** told **us** about it, and **we** approved a contractor in advance.
- Where health and safety regulations or a risk assessment that has been carried out, stopping **our authorised contractors** being able to attend to the **emergency** or carry out work in **your home**.
- If you have been told to do repairs, which you can't prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **your** Local Water Authority, utility company or boiler manufacturer.
- The cost of **trace and access** to locate the source of the **emergency**.
- Any defect, damage or failure caused by:
  - o Any modification or attempted repair which **you** or anyone **you** have appointed made.
  - o Not meeting industry recognised standards.
  - o Intentional damage, misuse or carelessness.
- The utility company disconnecting or interrupting **your** supply, or any equipment or services which the utility company is responsible for.
- Any loss or damage caused by structural problems because of any form of subsidence, landslip, heave, bedding down of new structures, demolition, alterations to **your home** or the use of defective products.
- Any loss or damage arising because of:
  - o War, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance.
  - o 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.

## Contractual Liability

**We** will not make a payment for any liability that only results from a contract or agreement **you** have with another party.

## 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

## Parts Availability

The availability of parts is an important factor in carrying out **temporary repairs**. If **our** contractor does not carry the parts needed, **we** will do all **we** reasonably can to find and install parts from our approved suppliers.

If **we** can't replace parts on a like-for-like basis, **we'll** find a suitable alternative. Sometimes there may be delays due to circumstances beyond **our** control. **We'll** keep **you** informed throughout **your** claim if this happens.

There may also be times when parts are no longer available. If this happens, **we'll** make sure **your home** is safe. **We** can then arrange for a quotation for a suitable replacement item for **you** to buy and pay for.

## How We Will Settle Your Claim

When **you** contact **us**, **we'll** tell **you** how to immediately protect **you**, **your home** and anyone who lives in it. **We'll** then either arrange for one of **our** contractors to get in touch with **you** or settle **your** claim on a reimbursement basis.

**We**, along with **our** contractors, will manage **your** claim and keep **you** updated at all times. **We** will monitor the progress of the repair through regular contact with **our** contractor and contact **you** to make sure all the agreed work has been completed.

**We'll** organise an **emergency** call-out, labour, parts and materials to carry out a **temporary repair**.

Once **we** have carried out a **temporary repair**, **you** should arrange and pay for a permanent repair as soon as possible. Permanent repairs are not covered under this policy.

**We** won't pay for any loss or damage caused by the **emergency**. The loss or damage may be covered under **your** associated **home** cover.

**We'll** refuse to provide a repair service if **you** are aggressive towards **our** contractors or staff. **We'll** also refuse to deal with the claim if **you** don't give **our** contractors or staff access to **your home** at a reasonable time.

## 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. **You** can cancel this insurance policy mid-term. No refund of premium will be given after the first 14 days or where a claim has been made against **your** policy.

# Complaints

Mistakes do happen. If **you** think **we** have let **you** down, **we** will investigate and fix things **you** are worried about. **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 Unit 1 Carolina Court Doncaster DN4 5RA

**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](mailto: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](http://www.fscs.org.uk) or by calling: 020 7741 4100.





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