

# Basic Home Legal Cover



## Insurance Product Information Document

Company: **ONE Insurance Limited** Product: **Basic Home Legal Cover**

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 is cover provided by One Insurance Limited. Our Personal Injury Assistance Service will help you to ensure that if you are injured as a result of an accident at home, in a public place or at work, where the negligence of a third party was the sole or contributing factor towards your injury or loss, you will have access to our specialist solicitors who are ready and waiting to advise you about your legal rights.



### What is covered?

- ✓ £25,000 legal expenses.
- ✓ Advice on what you can recover in the event of a personal injury accident.
- ✓ Referral to our specialist solicitors who can act on your behalf to recover damages for your injuries, lost earnings and damage to your personal possessions.
- ✓ Advice to family members living at your home at the time of the incident.



### What is not insured? (Key exclusions only)

- ✗ Employment disputes.
- ✗ Injuries that are only stress-related or psychological in nature.
- ✗ Ongoing disputes instigated prior to the start of your home insurance policy.
- ✗ Where damages being sought are under £1000.
- ✗ Personal injury following a road traffic accident.
- ✗ Any property or contractual dispute between tenant and landlord
- ✗ Any claim reported more than 45 days after becoming aware of a potentially insured event.



### Are there any restrictions on the cover?

- ⊘ All payments on your main policy must be up to date at the date of the claim and you must continue to make the payments in line with the original agreement.



### What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation since the insurance started or was last renewed.
- You must report the claim as soon as reasonably possible and within 45 days of becoming aware of a potentially insured event.



### Where am I covered?

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

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### When does the cover start and end?

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



### When and how do I pay?

The basic legal cover is provided to you free of charge to run alongside your home insurance policy.



### How do I cancel the contract?

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

You are entitled to cancel this cover at any point during the course of your insurance policy. As this benefit is given to you at no cost there would be no return premium available.