

Basic Legal and Hire Vehicle



Insurance Product Information Document

Company: ONE Insurance Limited

Product: Basic Legal and Hire Vehicle

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 anyway. 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 and is not a legal expenses policy. 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?

- Access to a telephone helpline to discuss:
- ✓ Policy excess recovery.
- ✓ Personal injury compensation.
- ✓ Recovery of out-of-pocket expenses, i.e., loss of earnings.
- ✓ Any consequential loss.
- ✓ A hire vehicle in the event of a non-fault claim will be provided for the duration of the claim or until a settlement is received, whichever is sooner, provided your vehicle is not driveable.



What is not insured? (Key exclusions only)

- ✗ No pets are allowed in the hire vehicles.
- ✗ No vehicle is available for claims resulted from theft, attempted theft, vandalism or fire claims.
- ✗ No vehicle is available following a fault accident.
- ✗ Hire charges cannot exceed the value of your vehicle.
- ✗ Fault or dispute in liability claims.
- ✗ Not applicable to windscreen claims.



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. Where payments are declined, we reserve the right to recall/refuse the vehicle.
- ⊘ A hire vehicle will only be provided if you are using the insurance underwriter's approved repairer.
- ⊘ A deposit of £60.00 is payable at the time of arranging the hire and will be refunded provided the vehicle is returned in a reasonable condition and provided no tickets are issued against the vehicle while in your care.



What are my obligations?

- Be at least 21 years of age to receive our insurance cover. If not, you will be required to provide your own insurance cover at an additional cost to yourself.
- Hold a credit/debit card.
- Hold a full UK/EU driving licence and supply a copy to us when requested.
- Complete a hire agreement.
- Inform us on the day of receiving your claim settlement in order for us to arrange collection of the vehicle.
- All of our vehicles carry a minimum £500.00 excess for any claim made during your hire period.



Where am I covered?

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

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When and how do I pay?

The basic legal and hire vehicle cover is provided to you free of charge to run alongside your private motor insurance policy.



When does the cover start and end?

Refer to your insurance schedule



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 term of your insurance policy. As this benefit is given to you at no cost there would be no return premium available.