

Information Booklet

Car, van & motorcycle insurance

One Protect

One Protect is a trading name of One Call Insurance Services Limited - Registered Office: First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ. We are authorised and regulated by the Financial Conduct Authority (FCA) for general insurance business. You can check our authorised status at register.fca.org.uk using our registered number 302961. Registered in England and Wales, Company Number: 04693136.

Welcome to One Protect

We are delighted to welcome you to One Protect. One Protect is a trading name of One Call Insurance Services Limited and is part of the One Call Group, and thank you for choosing to take out a motor insurance policy through us. We typically offer quotations from a range of insurance providers, representing a fair analysis of the market, which means that we will have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you. However, under certain circumstances we may only deal with a limited panel or single insurance provider or we may use another to access the insurance product that most suits your needs. A list of the insurance providers we use can be found at oneprotectinsurance.co.uk. We will always inform you where this is the case, and our mission is simple: ensuring good consumer outcomes are at the heart of our culture by giving you low cost insurance, instant quotations and immediate cover, as well as exceptional service.

This is not your insurance providers policy booklet, but we feel that this is an important and useful guide for our customers. It is a general explanation of One Protect's terms of business and should be used alongside your selected policy providers policy Schedule/ Certificate of Insurance. One Protect deals with a number of policy providers who provide their own terms - you can download the policy booklet for the policy provider you are covered by from the policy documents section at <https://oneprotectinsurance.co.uk/policy-documents> or from your customer portal at <https://portal.oneprotectinsurance.co.uk>.

Additionally, if you have chosen to pay by Premium Finance, you will have entered into a credit agreement with us, your finance provider and will receive ours terms and your credit agreement.

Should you have any questions about any product or service given by us, please check our FAQs page on our website at oneprotectinsurance.co.uk/faq If you have any further questions please contact our live chat team at oneprotectinsurance.co.uk. Alternatively, you can visit your customer portal 24 hours a day, seven days a week at portal.oneprotectinsurance.co.uk for more information about your policy and services.



Welcome to One Protect

As an existing One Protect customer you are entitled to preferential rates from other companies related to One Call.



One Call Commercial

For all business requirements, landlords and van insurance **01302 554 019**



Vehicle Hire & Legal Cover

Provided by One Call Claims Limited **0203 738 7300**



One Call Mortgage Hub

For all mortgage and remortgage requirements contact **01302 558625** or enquiries@ocmortgagehub.co.uk



Breakdown Cover

Provided by One Call Rescue **0203 738 7300**



One Call Premium Finance

One Call act as a credit lender and only offer you finance with our own capacity.

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Authorised and regulated by the Financial Conduct Authority Registered No 302961 for general insurance business

You can now **fully manage** your policy online in our **customer portal**

Whether you want to **view** or **download** your policy information, **make a change**, **make a payment**, **upload documents**, **change your payment date** or report a **claim** – you can now do this 24/7 in our **customer portal**.

Manage your policy



What to do if you have an accident

The law

You must stop if you are involved in any incident. If you own the vehicle involved, you must give your name, address and insurance details to anyone who has a good reason for asking. If you do not own the vehicle, you must give the owner's name, their address and the registration number of the vehicle.

If there is an accident or loss, your vehicle may be deemed as uneconomical to repair and will, therefore, be treated as a total loss. In these cases, it is necessary to offer a transfer of insurance onto another car, should this meet the policy providers criteria.

If there is an injury or you do not give your details to anyone at the scene of the accident, you must report the incident to the police and us within 24 hours.

To help with the claims process...

Do not apologise or admit fault.

Try to collect the following information to give to the Accident Helpline to help us speed up your claim:

- Full details of the other driver(s), phone number(s), and registration number(s). This will allow us to contact anybody else involved.
- Injuries caused.
- Witnesses.
- Police officers and report references.
- Full details of what happened.

One Call Claims will deal with claims on our behalf

Call **0203 738 7300** or you can report a claim in your [customer portal](#).

Can you afford to pay your excess?

For many we know paying your excess is at best an inconvenience. But for some it can be a struggle to afford, as it often comes when we least expect it.

We can now offer you the option to **protect your excess**. This essentially means, in the event of **ANY** insurance claim you would be able to claim back your excess up to your chosen limit. It protects all your insurance excesses (such as car, home, pet and travel) under one policy regardless of insurer and can be added to your policy in the [customer portal](#).

Terms and conditions apply, please visit our website for more information. Any incident which happened before the start date of your policy will not be covered.



Terminology

This is a list of typical definitions used for common words found in insurance information. When referring to your motor insurance policy, you should also read the policy booklet for the insurance provider of the policy that you have taken out with us. This will give you all the information about the cover that you have bought. You can do this by visiting:

oneprotectinsurance.co.uk/policy-documents.

Certificate of Motor Insurance

The proof that is needed by law that shows you have valid insurance in force. It shows which vehicle is covered, who can drive the vehicle and what the vehicle can be used for. If your certificate allows driving by any driver, please check your Policy Schedule for any restrictions that may apply.

CIE

The Continuous Insurance Enforcement Law was introduced in early 2011, and it means that, unless your vehicle has a Statutory Off Road Notification (SORN) declaration from the DVLA, you must have a valid insurance policy in place, even if you do not use your vehicle. Further information on this can be found at: **www.mib.org.uk/Motor+Insurance+Database**.

Consumer

The person named under the 'Policyholder' or 'Insured' details on the Certificate of Motor Insurance and policy schedule (the person the insurance is intended for).

Criteria

The guidelines given to us by the underwriters by which they set their prices.

Endorsement

Something that could change the original cover given under the insurance. Any endorsements will be listed on your Policy Schedule.

Excess

The part of the claim that you must pay. Sometimes more than one excess can apply, in which case they would be added together. A standard policy excess is called a compulsory excess: this amount is set by the insurance provider. The additional excess is a voluntary excess, which is an extra amount set by you.

Please refer to your Policy Schedule for your total excess.

Financial Conduct Authority (FCA)

The Financial Conduct Authority is the financial regulator for the UK. It is an independent body funded entirely by the firms that it regulates.

Geographical Limits

Areas that your insurance provider will cover you to drive in are Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands (and while the vehicle is being transported directly between any of these countries).

Insurance Providers' No Claims Bonus Protection

An additional premium may be paid to protect your No Claims Bonus, usually where at least four years have been earned. With this protection, if you make a claim you will not lose your No Claims Bonus; however there is a limit (which will vary depending on the insurance provider, please refer to your insurance providers policy booklet) on the number of claims that can be made within a set period. If the number of claims in the period exceeds the providers limit, it will result in the loss of your No Claims Bonus and you may have to pay a higher premium at renewal.

Provider, Underwriter, Insurance Provider, Policy Provider

The insurance company that provides the cover for your vehicle and is shown on your Certificate of Motor Insurance and Policy Schedule.

Market Value

The cost of replacing your vehicle with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

Motor Insurance Database (MID)

The details that you have provided to us will be added to the Motor Insurance Database (MID). This is a shared database available to the Police, who use it to prevent and detect crime. Other providers may also use this database if you are involved in a road traffic accident to get relevant information. Where you have bought a new policy, made a mid-term change or your policy has been cancelled/expired it is a rule that your insurance provider updates the MID with the relevant information. For further information you can visit: **www.mic.org.uk**

No Claims Discount

This can also be called No Claims Bonus. If no claim has been made during the period of insurance before your renewal is due, the insurance provider will include a discount in your premium under the renewal. The amount may vary between different providers. You may not transfer this discount to another person or use this discount on another insurance policy for a different vehicle. If a claim is made during the period of insurance, then the discount will be reduced; the reduction may vary between insurance providers (for more details of the step-back procedure please refer to your insurance providers policy booklet) You may also have to pay a higher excess. Your No Claims Bonus will not be affected if the claim(s) made are for a broken windscreen or window glass.

We will complete checks to ensure the No Claims Bonus declared is correct, if there is any discrepancies we may ask you to proof the amount of No Claims you have. This must be a renewal notice or a letter from your last provider, showing the number of years you are entitled to. The No Claims Bonus proof that you give to us at the start of your policy must be earned in your name and be free to use on this policy. It must also have been earned in the UK unless otherwise agreed with one of our agents. We can only accept No Claims Bonus earned on a private motor vehicle policy; we are not able to accept No Claims Bonus earned on a company vehicle.

If you have not driven for a period of time, a No Claims Bonus can only be accepted from your last provider if it's from a policy which ended within the last two years.

Period of Insurance

The length of time that the contract of insurance applies for: this is shown on your Policy Schedule and Certificate of Motor Insurance.

Policy

Part of the contract of motor insurance, the full contract consists of your provider's policy booklet, (available on request or in the 'My Account' section at <https://portal.oneprotectinsurance.co.uk/> your Policy Schedule and Certificate of Motor Insurance.

Proposal

The application form showing the information that you have given us, including information given on your behalf and verbal information that you give before the start of the policy. You must check all the information and make sure it is correct, then sign and return it to our office within 14 days of the start of the policy.

RTA

The Road Traffic Act is the law that sets the minimum type of insurance you need within the UK to have your vehicle on the public highway.

Schedule

This forms part of the contract of insurance. It gives details of the period of insurance, the provider's premium, the vehicle that is insured and any details that apply to you and any other driver(s) named on your policy and other important information.

Pro Rata – Cancellation

The calculation used when your policy is cancelled by you, us or your insurance provider. Pro rata is a calculation of a daily rate of your insurance, plus any charges applied by your provider. Please check the 'Cancelling Your Policy' section for the full charging structure.

Statement of Fact

If you have not received a proposal form, you will receive a statement of fact. This form shows the information that you gave us, including information given on your behalf and verbal information that you gave before the start of the policy. All information must be checked by the policyholder to make sure it is all correct. This should be kept for your records.

Subrogation

To take over your rights to recover payment from a third party responsible for the loss.

Terrorism

Terrorism as defined in the Terrorism Act, 2000.

Us, Our, We, One Protect

One Protect, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ. Your Insurance Broker in arranging your policy and, where you have entered a Credit Agreement with us, your credit lender.

Your Vehicle

Any motor vehicle that you have given us details of and for which a Certificate of Motor Insurance and Policy Schedule has been given. Details of the vehicle covered will be shown on your latest Certificate of Motor Insurance and Policy Schedule.

You, Your

The person or company named under the 'Policyholder' or 'Insured' details on the Certificate of Motor Insurance and Policy Schedule (the person the insurance is intended for).

Terms of business

It is always our intention to provide you with clear information so that you can make an informed decision about buying the products and services offered. We will carry out any business with you in a fair, competent and transparent way.

Our services include arranging your insurance for motor vehicles e.g. private vehicle, motorbikes and commercial vehicles, including; vans, household and acting as a credit lender.

Conditions of Trading

One Protect is a trading name of One Call Insurance Services Limited, We are an independent insurance intermediary. You will not receive advice or a recommendation from us. We will ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to go ahead.

We are allowed to arrange, advise on or deal as an agent of insurance providers and consumers for non-investment insurance policies. We use facilities made available by General Insurance Companies, Managing General Agents, Underwriting Agencies and Lloyds Syndicates alike. We are authorised and regulated by the Financial Conduct Authority (FCA). You can check our authorised status at <https://register.fca.org.uk/> using our registered number 302961.

One Protect typically act on behalf of you the consumer, however on occasion we will act as agent of the insurance provider. For example when issuing policy documents.

If you choose to pay for your insurance with premium finance One Call act as a credit lender and offer you finance with our own capacity.

When you take out a policy with us, we charge you a fee; this will be disclosed to you upfront. In addition, the insurance provider pays us a percentage of the annual premium 14 days after the policy starts. Where we have placed your policy with a Net Rated Insurance provider, meaning there is no commission, we will instead make a charge for the equivalent amount. We will always inform you of this in advance if a) it is a net rated product and b) the actual charge payable.

Continuous Payment Authority

Continuous Payment Authority is a recurring payment process where you allow One Protect to take money from your debit, credit card or PayPal account whenever we are owed money. Payments can vary in frequency and amount depending on what is owed at the time. In allowing the Continuous Payment Authority, you let us charge any sums due to your card and to take payments as and when they fall due. You may cancel the Continuous Payment Authority at any time by contacting us via live chat. You will be told should the company decide to change the terms of this Continuous Payment Authority.

Conflict of Interest

One Protect, a trading name of One Call Insurance Services Limited, may from time to time, place business with, use the services of or refer you to other companies that are part of the One Call Group. Directors of One Call Insurance Services Limited may hold directorships in One Insurance Limited, One Protect may place some of your business with One Insurance Limited, which offers general insurance products. We will tell you if this is the case.

Treating Customers Fairly

The Treating Customers Fairly (TCF) principle aims to raise standards in the way firms carry out their business by introducing changes that will benefit consumers and increase their confidence in the financial services industry. This means that you can be confident that we are here to help you understand the product you have bought and to answer any further questions that you may have in a clear manner with a high level of customer service.

Quotations

These are based only on the information that you give to us at the time we give you a quote. You are required by law to take reasonable care to answer all questions accurately and completely. This is to make sure that all the information that you give is true and correct. If you do not do this it may mean that your policy is invalid if you make a claim. If you are in any doubt about whether a piece of information is relevant, please ask us. As an insurance broker, our insurance panel offers a fair analysis of the market, and we will offer the product best suited to your demands and needs. Your insurance provider has the right not to accept your policy due to your new details not meeting their criteria; if this is the case, then we will try to find another provider to cover you.

We will offer you value added products based on a single market exercise, as we use just one provider for our value added products.

Unrated Insurer

We quote on the basis of a fair analysis and some of the providers are unrated. An unrated insurer is an insurer that does not carry an official financial strength rating given by international rating agencies, such as Standard and Poor's 500 index (S&P), Moody's, Fitch, Ratings and A.M Best. An official financial strength rating 'provides an assessment of the financial strength of an insurance organisation' and its ability to pay claims to its policyholders.

Each agency has its own methodology, but ratings are usually organised on a scale based on letter grades to indicate the degree of credit risk. For example, an 'A' rating means that the providers have an excellent ability to pay out claims, while a 'C' rating means that the provider has a weak ability to pay out claims. Some unrated insurers have been trading in the United Kingdom for many years, and so failure is not seen as likely, but this is not any sort of guarantee and such firms can fail given the appropriate combination of circumstances.

However, just because a provider is rated does not mean they cannot get into difficulty.

Risks of using an unrated insurer include:

- Unrated insurer may be based overseas and outside the influence of UK regulation. The home state regulation they are subject to may be less intrusive, less rigorous or a lighter touch than that of the UK Prudential Regulation Authority (PRA) / Financial Conduct Authority (FCA).
- In the event of an overseas insurer failing, claims may have to be directed to an overseas equivalent of the UK Financial Services Compensation Scheme (FSCS), and this may bring delays in dealing with the claim.
- Unrated insurers lack independent corroboration of the quality of their current financial stability.

As your Insurance Broker, we carry our monthly due diligence checks on our entire panel of providers, Underwriting Agencies & Managing General Agents and the underlying insurance provider. We are confident in the panel we choose to do business with.

Contract

When taking out an insurance policy with us, you are entered into multiple separate contracts. The first one is with us, One Protect, for arranging and administering your insurance policy. We may charge you a fee(s) for providing our services.

Our terms and conditions set out our fees in the 'Our Charges' section.

The second contract is with the provider for giving the insurance cover; they shall charge you a separate premium including Insurance Premium Tax (IPT) as applicable. Their terms and conditions are set out in their policy booklet, statement of Motor Insurance and Insurance Policy

Information Disclosure (IPID), which we provide to you within your policy documents. Links are also available on our website www.oneprotectinsurance.co.uk/policy-documents. When you buy optional value added products, you will enter into further contracts with each provider on the same basis as the first contract. Our arrangement and administration fees and the separate premium will form the total price of the insurance. The specific amounts paid for the cover you hold are found in the covering letter with your policy documents.

Where you opt to pay for your policy by Premium Finance you will enter into a third contract with us as the finance provider. Details of One Call Premium Finance and a copy of their terms will be sent to you when you take up the insurance policy.

Provision of Documentation

At each stage of the period of insurance (new business, renewal or cancellation) we may require documentation from you.

You must give this to us when asked for it from the insurance provider or from us as an agent of the provider. Unless you are told otherwise, you are advised to send copies of the documents asked for, not the original documents. All documentation sent to our office must be up to date, and at the address, we hold on our records.

If you choose to send the original documents by post, One Protect cannot be held responsible for their safe delivery or return to you. When we get the documents we asked for, we, in turn, will give you full policy documentation so that you can check your policy details, confirm the period of cover and have available any certificates or documentation that you must have by law. This also applies to any changes you wish to make to your policy during its period of cover. At renewal, we will tell you the renewal date, or when cover will end, in time to for you to arrange other cover, if necessary. We will tell you about any changes to the policy cover, service or provider being offered, explain your responsibilities and give you any documentation you need by law.

We will not withhold any insurance documentation from you without permission unless the law allows us to do so. If the policy is cancelled or expires, we will send all documentation that you ask for that you have a right to receive. If you do not receive the documentation we said we will give to you, then you must contact us and ask for a duplicate to be sent.

Where you have given us an email address we will send you an activation link to register for our customer portal; from here you will be able to access your policy documentation at any time.

Alternatively you can register your own account at portal.oneprotectinsurance.co.uk/register

Additional Service Declaration

If you should make a claim on any additional services during the period of cover, at no extra cost, at a nominal cost or at a price below that of the market rate, then the VAT owed through the fulfilment of such services or goods given will be paid by One Protect.

Payment

Cover cannot be provided without receiving payment, be it in full or by deposit using one of our instalment facilities. We will give you proof that you have paid any premiums, fees or charges during the period of insurance. For any policy changes where the additional premium is higher than £250.00, we will only issue cover when you have paid a minimum of 20% of the additional premium quoted and any applicable administration fee.

Client Money (as an agent of a provider)

We act as agents for the provider for the collection of premiums and payment of refunds. This means that premiums are treated as being received by the provider when received in our bank account and that any premium refund is treated as received by you when it is paid over to you.

Debt Recovery

If for any reason, you default on a payment (instalment or account balance after cancellation) or any other non-payment of a balance to a member of the One Call Group, and after several reminders you do not pay the debt, we will exercise any Continuous Payment Authority. If the payment is still not recovered, we will then refer the matter to our debt recovery department. You will have to pay, as well as the debt, a fee of £25.00 once the first letter has been sent to you.

If you still do not contact them, a further £27.00 will be added to your balance for their second attempt to contact you. The third letter will incur a further £52.00 charge. It is in your interest to pay instalments or balances on the agreed dates to avoid this sort of outcome. If the default persists, the debt recovery department will refer this onto our solicitors who may apply to the courts to recover this from you.

This could result in a County Court Judgement (CCJ) being logged against you. If an outstanding balance is due on a policy after it has been cancelled or the policy lapsed, we have the right to withhold your No Claims Bonus until the balance has been cleared.

Where a balance has been owed for longer than 90 days we may send the balance to an external debt collection agency, which could affect your credit rating and any future credit. Where a payment plan is requested One Call Debt Recovery reserve the right to review your recovery arrangement and request proof of income and expenditure where applicable.

Claims

If there is an unpaid premium at the time of a claim, it is our right to withhold any settlement until the balance is cleared; we will tell you if this is the case.

Payments by Cheque

Where previous cheques have bounced three or more times we will no longer accept cheque payments; payments must be made by debit or credit card.

Alterations to your policy

You must tell us about any of the following changes to your circumstances straight away. If you do not tell us about these changes, then your policy may no longer be valid or a claim may not be paid. As One Protect is a self service online policy, we encourage you to make these changes via your customer portal where you will receive a reduced administration fee of £20. Any changes made by one of our agents, through our live chat service, will result in an administration fee of £39.

As well as the admin fee, these changes may result in a change to your premium and/or excess (where these changes are acceptable to your insurer).

The Alterations to your policy include but are not limited to:

- You change the vehicle or its registration number this is limited to three amendments per insurance period.
- There is a change of driver(s).
- The vehicle ownership changes and you still require our insurance cover.
- Any driver on the policy gets a motoring conviction, including fixed penalty offences.
- Any driver develops a health condition that the DVLA needs to be aware of.
- You change the primary purpose the vehicle is used for.
- Any driver changes their job, starts a new job, including part-time work, or stops work.
- The vehicle is changed from the manufacturer's original specification.
- You intend to take the vehicle to any other country for any period of time. To see what level of EU cover is given by your insurance provider please check your providers policy booklet.
- You change your address or the address where you keep the vehicle overnight.
- Any driver passes their test or has their licence revoked.
- Any details on the Policy Schedule change.
- The vehicle is involved in an accident or fire, stolen, damaged or broken into.
- There is a change to your estimated annual mileage.
- Any policy limits are exceeded.
- Any driver has insurance refused, cancelled or has had special terms imposed.
- There is a change to the main user of the vehicle.

You are reminded that you must take reasonable care not to make any misrepresentations.

Where we have been made aware of any misrepresentations, we will exercise the Continuous Payment Authority and debit the credit/debit card/PayPal account with an additional premium for this alteration.

However, if the misrepresentation accumulates an additional premium that exceeds the amount of £200 a 7 day cancellation will be added to the policy whereby the additional premium must be paid in the full amount. If the additional premium is not paid within the time frame the policy will be cancelled and further charges may be applied. We will tell you before this happens.

When making a change to your policy by your request a premium will be accumulated, an additional premium may be incurred or a return premium may be given. If there is an additional premium exceeding £250 a 20% deposit will be required and up to a £39 administration fee will be charged.

The Insurance policy we place you with may limit the number of changes that you make to your cover within the policy dates. In this case, further charges may be needed, or require for your policy to be cancelled and replaced.

To make any of the above changes to your policy, please visit our Customer Portal at portal.oneprotectinsurance.co.uk alternatively you can select our live chat service.

Your provider has the right not to accept your policy due to your new details not meeting their criteria. If this does happen, we will try to find another provider to cover you.

Please refer to your Policy Schedule/Certificate of Motor Insurance for details of your policy and contact us if you are unsure whether you should tell us certain information.

Home insurance with benefits

As one of your biggest investments, we know how important it is to ensure you get the right cover for your home. We have a panel of trusted providers that allows us to scour the market for the best prices and cover – not to forget having the convenience of all of your policies being in one place.

Get a quote



Fraud

What Is Fraud?

Fraud includes, but is not limited to, deliberately not telling the truth or withholding information.

You are committing fraud if you:

- Knowingly make an untrue or misleading statement about your circumstances and/or claim.
- Intend to make a gain or cause a loss to someone else, for example, your insurance provider.

By failing to provide the information you are committing fraud if you:

- Fail to give us the information your provider or we have requested; and
- Intend to make a gain or cause a loss to someone else, for example, your provider.

How We Deal with Fraud

Insurance fraud is a serious issue, so we take certain measures to protect us and our consumers from it. Your insurance premium is calculated on the risk information provided by you, so it is important that this is accurate.

Fraud results in a rise in premiums, so to be fair to all our customers, we are proactive about finding and preventing fraud.

If fraud is found out, we will:

- cancel or void the policy cover without refunding the premium
- not pay any claims under the policy.
- recover any money already paid.
- recover, investigation and legal costs.
- tell other organisations as well as anti-fraud databases such as CIFAS, CUE and Hunter.

We may also tell the police, which could result in prosecution.

Fraudulent Claims

If you or anyone acting on your behalf uses fraudulent means to gain a benefit under the policy, your policy will be cancelled by your provider and the premiums will not be refunded.

Other information

Compensation Arrangements

Our policies are covered by the Financial Services Compensation Scheme (FSCS). You may have a right to compensation from the scheme if your insurance provider cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance contracts are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk

Language

The terms and conditions and all other information about this insurance are given in the English language, and no other language shall be used for communication unless agreed by both parties before the policy starts.

Limited Mileage Policies

Some of our providers may request a signed mileage declaration; where this has been requested and you have failed to return it your policy will be subject to a £49.99 administration charge.

Legal Jurisdiction

English law will apply to this contract unless agreed otherwise by both parties. If any rules in these terms and conditions are found by any court or administrative body of competent jurisdiction to be invalid, unlawful, illegal or unenforceable for any reason, such rules shall be treated as deleted and will not affect the validity or enforceability of the remaining rules.

Rights of Third Parties

Except for those rights granted to One Protect under this contract any person, company or other legal entity that is not a party to this contract, does not have any rights that they can enforce under this contract through the Contracts (Rights of Third Parties) Act 1999.

Our charges

We may charge you a fee for arranging and administering your insurance, full details will be provided to you at the outset. Our standard charges are set out below and are subject to variation depending on your specific requirements. Where we are required to undertake additional activities on your behalf that require us to spend more time assisting you with your requirements, we reserve the right to apply an increased charge for our services. We will always agree this with you before the sale or transaction.

New Business and Renewal

Where a fee is charged for arranging a new insurance policy or renewing your insurance policy this will be determined on an individual basis and will be dependent on the level of work and cost involved.

Commission Charge

Where we place your insurance with one of our Net Rated providers we will apply a charge in place of us receiving a commission. We will always make you aware if you are insured with one of our Net Rated providers and will inform you prior to your acceptance of any charges that will be payable.

Other charges

£20.00	Any changes made to your policy via the Customer Portal	Any changes made to the policy via our Customer Portal (portal.oneprotectinsurance.co.uk) from when the policy is accepted will be subject to this charge. As One Protect is online-only, changes made by any other method will be subject to a £39.00 charge.
£49.99	Set up fee - Applicable once the policy has been set up, within the first 14 days Cancellation fee - Applicable after the 14 day cooling off period	We reserve the right to charge for the cost of setting up your policy, where your cover is cancelled within the cooling off period – for renewals and new business policies. This period is effective from when you accept your application to purchase the insurance policy. Outside of the cooling off period, this fee is applied alongside all other broker administration fees and all value added products charged in full. For policies where a claim has occurred, please refer to our information booklet.
£15.00	Direct Debit default	We reserve the right to charge this fee where you have defaulted on a Direct Debit payment or if we have to set up a new payment plan because of your Direct Debit default. New repayments will only be offered up to the eighth month of your policy term. Authorised refunds will be processed within a 21-day period.
Variable Interest rate	Premium Finance Instalment plans	Premium Finance plans attract a variable charge, which is included in the agreed payments. The variable rate is confirmed by the finance provider.
£39.00	If we have found any misrepresented information and/or reduction of No Claims Bonus fee	This charge applies for misrepresentation of information and reduction of the No Claims Bonus. You have a right to challenge any misrepresentation identified by the company which we will investigate, in the first instance, without charge. We will contact third parties if you still dispute our findings; however, should they confirm the information we presented in our first investigations, the fee of £39.00 will be charged. If the change is reversed after 14 days of the change being processed the £39.00 will still be applicable.
£39.00	Any changes made to your policy	Any change made to your policy by one of our agents. As One Protect is a self-service, online policy, any changes where you chose not to self-service or any changes made due to undisclosed information and one of our agents having to make the change will be subject to this charge.

Will your vehicle depreciate in value?

If your car, van or motorbike is stolen or written off, our total loss top up product will pay you an additional 25% as a lump sum on top of the vehicle value - for as little as £38 a year. This is particularly beneficial if you think your vehicle will depreciate in value, it has depreciated in value or your loan exceeds the vehicle's current value. You can add this to your policy in the portal.

Purchase policy extras

[Terms and conditions](#) apply, please visit our website for more information



Policy cancellation

If You Made a Claim

Please note that refunds will not be given if a claim has been made before a policy is cancelled as the insurance provider will charge 100% (all of the premium and all administration charges on your policy) of the premium regardless of the length of time that cover has been in force. If you have paid in full, you will not be entitled to a refund. If you are paying by Premium Finance, we will write to you to confirm your account balance.

Rights to Cancel

You have the right to cancel any contract we arrange on your behalf please see "Requesting a Cancellation" or "Cancelling a Renewal" below for details.

Cooling-Off Period (14 days)

Within the first 14 days from receiving your policy documents or the policy start date, whichever is later, you may cancel your policy under the cooling off period principle. All insurance providers have a right to apply a 'policy time on risk' charge. One Protect will apply a charge of £49.99 for new and renewed policies as well as any insurance provider charges to cover the cost of setting up your policy.

If any value added products bought have been used within the first 14 days, the full amount of this product will be payable.

If we or your insurance provider cancels your policy, we will write to you at your last known address telling you that your policy will be cancelled within seven or ten days, the date of which will be confirmed in your letter.

Requesting Cancellation

You will be able to request the cancellation of your policy via your online portal; portal.oneprotectinsurance.co.uk.

Where possible we ask that you provide a reason for the cancellation so that we can monitor our consumer feedback and service. For more information about the charge structure, please see the 'Our Charges' section'. We reserve the right to cover the cost of setting up your policy where the cover has not yet come into force. Any additional cover, such as breakdown membership or legal cover, whether given as a free benefit of your policy or bought as an upgrade, will be cancelled at the same time as your motor insurance.

Impounded Vehicle

If the vehicle is impounded at the time of buying the insurance and we have not been made aware of this, and the insurance provider voids the policy from the start we will charge a £49.99 administration fee.

Voided Policies

If your policy has been voided by your insurance provider we reserve the right to apply a charge of £49.99.

Informing the MID at Policy Cancellation

Where your policy has been cancelled, the Certificate of Motor Insurance is no longer legally binding, and the vehicle details we hold on file will be removed from the Motor Insurance Database (MID) by your insurance provider. It is a rule of all motor policies that once your policy has been cancelled the insurance provider of your policy will tell the MID (a database accessed by the police to check for uninsured vehicles) that all cover issued has been withdrawn.

Cancellation Fees After the 14-Day Cooling Off Period

After the 14-day cooling off period has ended, you still have the right to cancel your policy. There is a set charge structure applied to the cancellation of any insurance policy arranged through One Protect, which takes into account our administration costs for arranging the policy and administrating the policy cancellation. All cancellations are calculated on the following basis:

- Day 15 to the end of the policy - you will be charged for any time on cover as calculated by your insurance provider; this is normally pro rata and an insurance fee. We will include any administration fees and the full cost of any value added.
- If a claim has been made you will be charged the full premium as well as any broker charges and the full cost of any value added products bought during the policy.
- If in the event your cancellation return of premium is lower than our charges of cancellation, the full remaining insurance costs will be owed.

Where you have paid your premium in full, we will let you know the amount you are due back. If you are paying by Premium Finance, you will need to pay a balance of the cancellation charges as set out above, once we have calculated how much you have paid. Please note, this amount does not include the interest you have paid on the premium finance agreement as this is not paid to One Protect, this is paid to One Call Premium Finance and therefore cannot be used towards the payment of your premium. All insurance providers have a right to charge for the time that you have had on cover. If your policy is cancelled and there is a balance to be paid to us, as per the continuous payment authority, we will use your card payment details to collect the amount; we will try to take the payment on the last working day of the month, or on your chosen date if one has been arranged. If this payment declines we will then reattempt this on the 1st, 15th and 28th day of the month. If this is still unsuccessful after the 4th attempt or we hold no valid card details we will then pass the outstanding balance to our in house debt recovery team where further charges will apply.

Reasons we may cancel your policy:

- Non-receipt of documents.
- Payment.
- Fraud.
- Misrepresentation.
- Insurance provider request.
- Threatening or abusive behaviour towards our staff or suppliers.
- Inappropriate language, intimidation or bullying of our staff or suppliers.

If your policy is cancelled due to Provider Request we may attempt to replace the insurance with one of our alternate providers; we will confirm in writing if this is our intention.

Cancelling Your Premium Finance Payments

If you are paying by premium finance, cancelling your Direct Debit does not mean that you have cancelled the policy; it simply means that you have stopped paying for it by premium finance. In this case, cover will still be in force although a 7 day cancellation will be issued from the date we are notified. Premiums will still be charged until we receive your cancellation request or the 7 day cancellation has ended, whichever is sooner. The Direct Debit agreement is set up between you and One Call Premium Finance. More information about the terms of the agreement can be found under the Consumer Premium Finance Agreement section of this information booklet.

Refunds

If a refund is due to you, the right amount will be issued back onto the last known credit/debit card. Refunds can take up to 14 days. If a refund is needed to a different bank account to the one we hold on record for the card holder, then a copy of the account holders bank statement confirming the account details will be needed.

Commercial policies given on a minimum deposit policy will not receive a refund if the policy is cancelled; where you have chosen to pay via our instalment facility, you will need to pay the balance left on your policy.

Please note we cannot refund an amount onto a debit/credit card or PayPal account that is higher than the amount that has been paid to us.

Default on Payment

If you are paying by instalments and you receive a default notice from us, we have the discretionary right to cancel your policy in line with the terms and conditions in the default notice sent to you. If this happens any refund of premium is received from your provider by us this will be used to reduce any outstanding balance when your policy is cancelled. Any residual balance of return of premium will be paid to you. If a claim has arisen under this insurance and the policy is cancelled due to a default on payment no refund will be available from the insurance provider, and you must pay the sum contained within the default notice in full.

Please include your customer reference on all communications that you send to us to help ensure prompt service.

Complaints procedure

At One Protect, we are committed to providing the highest quality of service to all our customers by working in an open and accountable way and we go that extra mile for all our customers. We always aim to respond to all complaints in a positive manner and ensure any mistakes we've made are put right. Your complaints provide us with valuable information and we use this feedback to continue to improve the service we provide to all our customers.

Step 1:

If you haven't already, then we ask that you please raise the complaint via the complaints tab on our online customer portal: portal.oneprotectinsurance.co.uk

All staff within the company have been trained to give a high level of service and will try to resolve any dissatisfaction where possible. You can also register your complaint to the Complaints Handling Manager directly at;

The Complaints Handling Manager
One Protect
First Point
Balby Carr Bank
Doncaster
DN4 5JQ

We aim to resolve your complaint within 24 hours from when we receive it, however, if this is not possible then we will acknowledge your complaint in writing within five working days. Once we have acknowledged your complaint we will perform a full investigation into the matter and ensure that all areas of the complaint are covered.

If your complaint has been resolved within 3 working days then we will send you a summary resolution letter confirming that the complaint has been resolved.

If we cannot resolve your complaint within 3 working days a final written resolution letter will then be sent to you once all investigations have been complete, within eight weeks of receiving the initial complaint. If you are still dissatisfied with either of the resolution letters offered at this point please refer to step 2.

Step 2:

You may have the right to refer your complaint to the Financial Ombudsman Service; the Financial Ombudsman Service (FOS) is an independent body who have been setup to resolve disputes between customers and financial companies, including providers. If you choose to escalate your complaint, you may contact the Financial Ombudsman Service (FOS) or an agreed Alternative Dispute Resolution Provider (ADRP). You must enclose a copy of the final resolution that we issued to you along with your policy number and quote "One Protect" as the reference.

The Financial Ombudsman Service can help with most complaints if you are;

- a customer.
- a business with an annual turnover below £6.5m and fewer than 50 employees or an annual balance sheet below £5m.
- a charity with an annual income of less than £6.5 million.
- a trustee of a trust with a net asset value of less than £5 million.

The Financial Ombudsman Service can be reached at www.financial-ombudsman.org.uk or you can also write to them at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The Financial Ombudsman Service (FOS) is the UK's official expert in resolving complaints within the financial services industry, with an award limit of £355,000. Complaints can be brought by, or on behalf of, customers (or potential customers) who are private individuals, micro-enterprises and small to medium size enterprises (small to medium size enterprises can bring complaints to the ombudsman as long as then have an annual turnover below £6.5m and fewer than 50 employees or an annual balance sheet below £5m).

If we agree to appoint an Alternative Dispute Resolution Provider (ADRP) you can make your complaint within 12 months after receiving our final resolution letter. A list of ADRP's can be found through the trading standards website.

You can find further information at www.financial-ombudsman.org.uk

What happens at renewal?

The renewal terms will be uploaded onto your customer portal at least 21 days before the renewal of your policy. All policies will be on an automatic renewal basis, unless agreed.

The price that we offer on your renewal notice will be based on the information you gave on last years policy. If your circumstances, or any other information have changed about your insurance during the last year, you will be able to amend them on your Customer Portal, providing you with accurate renewal terms.

If you do not tell us, you may not be properly insured; this may invalidate any claim that you wish to make on your policy. If you are in doubt about whether something is relevant, you should ask us.

We hold the right to refuse renewal terms where we are unable to offer a quote with our provider panel, provided we send you notice 21 days before your renewal date, allowing you time to find another provider.

The renewal cost will also include our renewal broker fee (please refer to the 'Our Charges' section for details of any additional charges).

To try to get you a competitive renewal price, we will instruct some of our providers to carry out a check on your credit records. This does not cost you anything, and the information that they access could be received from a few different publicly available sources, such as credit reference agencies, who may record the search. This is helpful to you because some providers will be able to offer you a significant discount on your premium because the check gives another way in which they can confirm your identity, therefore protecting both parties from fraud or money laundering. Regardless of the result of the check, it will never result in your premium increasing. If you do not want us to instruct our providers to check your credit records, then you must tell us in writing at least 30 days before your renewal date. Please mark your envelope; 'Credit Check'.

Renewing by Premium Finance

If you pay for your insurance via premium finance, for your convenience we will automatically renew your policy and send confirmation via your customer portal along with your new insurance documents, roughly one week before your renewal date.

Your Direct Debit collections will continue on or up to three days either side of your current Direct Debit date.

Planning to borrow or drive someone else's vehicle?

Many drivers believe that you can jump in someone else's vehicle and be covered third party by your own insurance policy.

But the reality is not all insurance policies offer this cover. So if you are planning on borrowing a car or a van, going on a roadtrip or testing out some new wheels, then short term insurance is definitely what you need. It gives you comprehensive cover and all the protection you'd expect from an annual policy for shorter durations.

Get a quote

Terms and conditions apply, please visit our website for more information



Continuous payment authority

Renewing by payment in full or credit/debit card

If you paid in full by credit/debit card and where we hold valid details, for your convenience and protection, we will take money from your debit, credit card or PayPal account with the full amount of your renewal premium up to five days before your renewal date. Where we have taken payment for your renewal, and you contact us before the renewal date to decline the renewal, we will arrange a refund for the amount debited.

If we do not hold valid Direct Debit or credit/debit card details, we will not automatically renew your policy - you will need to contact us to renew the policy before the renewal date. You can do this by making a payment in the portal.

Where we will renew your policy automatically, we will tell you on your renewal invitation at least 21 days before your renewal date. If you choose to buy your renewal online, please note that any renewal fee is not included in the online price but you must still pay this fee.

How to Decline an Automatic Renewal

Where possible we will automatically renew your insurance policy as long as we hold valid payment details.

However if at any point you would prefer to opt out of automatic renewal you can do so in your customer portal or by writing to One Protect, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ. Please let us know at least five days before the renewal is due.

You must tell us on or before your renewal date that you do not want to go ahead with the renewal. Any request to cancel your renewal after your renewal date will result in a charge of £49.99 as well as any time on risk charge made by your provider.

Consumer premium finance agreement

If you have opted to pay by premium finance you will be entering into a separate Credit Agreement Contract.

The payment on your bank statement will read 'One Protect'.

We act as a broker for insurance and a credit lender for Premium Finance. As your credit lender you will enter into an agreement with us to pay.

If you do not agree to this, you should not enter into the finance agreement.

Please note that you are entering into a finance agreement with the us to pay your insurance premiums.

Please note that, should you default, a fee will be applied when collecting the arrears. This fee will be as well as any administration charges that One Protect may apply, please see the 'Our Charges' section under One Protect's terms of business for more information.

Any funds made available to you under this running account credit agreement shall be under terms and conditions. A welcome pack containing a pre-contract information document and a full copy of the terms and conditions of this agreement will be sent to you by us as your finance provider within 14 days from the start of your policy.

You must read this, along with this booklet, and understand the full terms and conditions of the running account credit agreement before entering into the agreement.

Credit Assessment

In assessing your application, we may search the public information that a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit goes ahead. A hard footprint may appear on your credit file. This and other information may be used to make credit decisions about you and to carry out checks for the prevention and detection of money laundering.

In order to assess your application, we may use credit scoring, credit reference agencies and automated decision-making systems. The assessment will take place after we have received your application. When we as your credit lender perform an affordability assessment, a hard footprint will appear on your credit file.

Your Payments

If you do not make the repayments that are due under this agreement, your credit rating may be adversely affected and this could make getting credit more difficult in the future. It may also result in legal action being taken to recover the debt. If you do not make repayments under this agreement, this may result in your credit agreement and the insurance policy paid for by the said agreement being cancelled. You may then be liable for any debt arising from the cancellation, which we will attempt to recover.

Direct Debit Guarantee

If there is a change to the date, amount or frequency of your Direct Debit, we will always give you five working days' notice in advance of your account being debited. If there is an error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel at any time, and this guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. A copy of these safeguards under the Direct Debit Guarantee will be sent to you with your welcome letter from us.

Credit Limit

We will decide, but not tell you, the credit limit available on your account. They may introduce a credit limit at any time and will give you at least one month's written notice of such limits. Afterwards, you will receive a further one month's written notice for any variation resulting in a decrease to your credit limit.

Minimum Payments

While any debit balance remains on your account, you agree to make minimum monthly payments to us. We will write and advise you of the date by which the first monthly payment is required and, thereafter, in each subsequent month. Payment is needed on the banking business day corresponding to the first payment date (or if there is no corresponding banking business day, the first banking business day following that date) or such other date as we may set. For your first drawing of credit, the minimum monthly payment is the monthly payment set in the Pre-Contract Consumer Credit Information that will be sent to you by us. For any later drawings of credit, the minimum number of monthly payments will be as stated by us about the number of transactions on the account, and the term of the insurance being financed by drawings on the account.

The payment date can be altered after the first payment is received to a more convenient date in the month.

Interest Charges

Interest shall be charged at the rate stated in the Pre-Contract Consumer Credit Information. The interest shall be varied by us after seven days written notice, given to you at any time, so that they may take account of actual or expected changes in market conditions. We, as your finance provider, will vary the interest rate for any credit already advanced to you for paying insurance premiums. The rate of APR is stated in the Pre-Contract Consumer Credit Information and assumes a possible variation in the rate of interest, but never any higher than a maximum of 28.82% APR.

Default Charges

If a Direct Debit payment is rejected, a charge of £15.00 where we are your credit lender will be applied. Where you default more than twice, the premium finance facility will be withdrawn by us and a new plan will be arranged by One Protect. Please see the 'Our Charges' section for details of any additional charges.

If you have defaulted on your monthly payment and the attempt to re-apply at your bank has failed, One Protect will exercise the continuous payment authority and use the card payment details held on your file to collect this amount. We also reserve the right to charge £15.00 if your Direct Debit defaults.

Cancellation

In cancelling your Premium Finance Agreement, your insurance policy will remain in force until One Protect is told your intention to cancel. Please see the Cancellation section of this information booklet for more information. This is as well as any other cancellation charges applied by One Protect (please see the 'Our Charges' section for details of any addition to any other cancellation charges applied by One Protect).

Multi Additional Product Discount

Discount is automatically applied to the basket of the online application when selecting more than one additional product on your policy. The following terms apply:

- Does not include Basic Motor Legal Cover, as this is included as standard on all motor policies.
- Discount is removed if the additional product is removed from cover during the cooling off period.
- Discount is only applicable during the online application and not available if adding the product through your online customer portal.

Data protection

Under this part of the information booklet Data Protection Laws means; any law, regulation or rules which relates to the protection of individuals with regards to the processing of personal data.

All personal information provided by you is held securely and in confidence by us in our computerised and other records. When we process your personal information we do so in compliance with Data Protection Laws. We maintain strict security standards and procedures with a view to preventing unauthorised access to your data.

Full information about how we handle and process your data can be found in our Privacy Policy which we highly recommend you read. This can be found at:

[oneprotectinsurance.co.uk/privacy-policy](https://www.oneprotectinsurance.co.uk/privacy-policy)

If you have any questions about data protection or privacy, please contact our Live Chat Customer Services Team at www.oneprotectinsurance.co.uk or alternatively contact our Data Protection Officer at: **dpo@onecalldirect.co.uk**

Disclaimer

One Protect may add to, change, discontinue, remove or suspend any term or condition of service, 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 time of going to print and are subject to change without notice.

Our terms and conditions are available at:
oneprotectinsurance.co.uk

New terms apply as soon as they are posted.

Please note we may not be able to help you within the advised timescales if:

- There is excessive demand for the service.
- The weather makes repairs unsafe.
- If industrial action stops us from being able to help.
- The parts needed are not available.
- A specialist is needed for the claim, but none is available.

Declaration

By accepting this agreement, you confirm the following declaration:

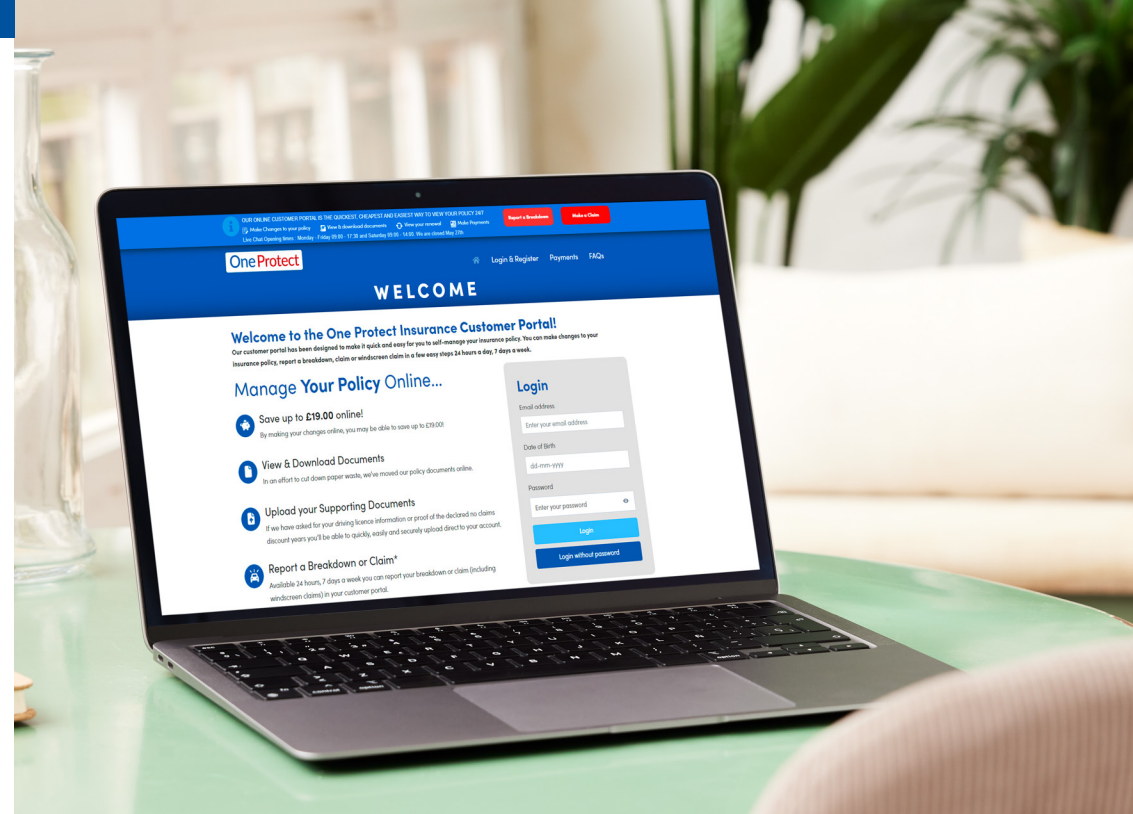
I agree to have an account set up for me on the terms and conditions as set out by the finance agreement and One Protect. I confirm my details, and the information on the proposed use of funds are correct.

I authorise you to make such enquiries as you think necessary in connection with this application and I understand that unless I have indicated otherwise, I may receive from you details of other products and services which may be of interest to me.

If you do not agree with any of our terms, please contact us within 14 days from inception.

If you have not contacted us by then, it is assumed that you accept the terms here in.

Notes...



You can now fully manage your policy online in our customer portal 24/7

View or download your policy information

- ✓ Make a change
- ✓ Make a payment
- ✓ Upload documents
- ✓ Change your payment date

If you've been involved in an accident, your vehicle has been stolen or damaged or you need a windscreen repair you can report a claim by calling our team 24/7 on **0203 7387300**. Or you can report your claim via our customer portal.

Manage your policy

oneprotectinsurance.co.uk