

Information Booklet

Home insurance

The logo for One Protect, featuring the word "One" in blue and "Protect" in red, both in a sans-serif font, enclosed within a white rounded rectangular border.

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 a trading name of One Call Insurance Services, part of the One Call Group. Thank you for choosing to take out a home insurance policy through us. We typically offer quotations from a range of 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 provider or we may use another, specialist intermediary to access the insurance product that most suits your needs. 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 oneprotectinsurance.co.uk or from your customer portal at portal.oneprotectinsurance.co.uk.

Additionally, if you have chosen to pay by Premium Finance, you will have entered into a credit agreement with us, you will receive our 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/help-support 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 please visit:
www.onecallinsurance.co.uk/business/business-insurance



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

Affordable insurance for your four-legged family

We all want the best for our furry friends, so why not see how much money you could save on your pet insurance?

One Protect compare (in association with Quotezone) is able to compare industry leading providersfor you, eliminating the hassler of jumping from one website to another and in the process ensuring you get the best possible cover for your pet(s), without breaking the bank.

Further Information



Making a claim

One Call Claims will deal with Claims on our behalf, you can contact them on 0203 738 7300 to report the incident. Please have to hand the policy number shown on your schedule.

If you need to make a claim, please do the following as soon as possible to help with the claims process:

- Tell the police as soon as reasonably possible if something is lost or if you suspect theft or malicious damage.
- Take all practical steps to get back any property that has been lost.
- If we have asked you to fill in a claim form, send this back to us with everything we have asked for within 30 days of the incident.
- Immediately send us any written claim that is made against you and give us full details of any verbal claims made against you.
- Take reasonable action to protect the property from further loss or damage.
- If you have had to pay for urgent repairs to prevent further loss or damage you should ask for and keep any receipts given to you.
- For non-urgent repairs or replacements please follow the instructions from your provider.
- Your provider may ask you to get estimates or want to see the damage themselves before agreeing to the resolution.
- You must not throw away, get rid of or destroy any items that are damaged until your provider says so.
- Negotiate or settle any claims made against you by anyone else, unless your provider agrees in writing that you can.

You must give the policy number shown on your policy schedule each time you write to or phone us. Where One Protect pay to replace any contents, the original item becomes the property of One Protect.

One Call Claims will deal with claims on our behalf

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

Heading off on Holiday?

Whether you're heading off on a 3-day city break or a round-the-world cruise, we know it's important to make sure that you've got the right cover for your trip.

Just Travel Cover is able to compare industry leading providers for you, eliminating the hassle of jumping from one website to another and in the process ensuring you get the best possible cover for your travel, without breaking the bank.

Get a quote

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



Terminology

This is a list of typical definitions used for common words found in insurance information. When referring to your home insurance policy, you should also read the policy booklet of the 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.

Accidental damage

This is damage that is caused suddenly and unexpectedly. This definition does not include damage caused by wear and tear, anything that happens gradually or faulty design or faulty materials.

Associated damage

The cost of clearing a site, demolition, and shoring up or propping up the buildings to carry out repairs.

Bedroom

A room used as, or originally built to be used as a bedroom, even if it is now used for something else.

Building(s)

Your property as shown in the summary and, if they form part of the property;

- a. Tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates and hedges.
- b. Fixtures and fittings that belong to you as owner of the property.
- c. Tanks, drains, pipes and cables that service your property.

Consumer

The person or company named under the 'Policyholder' or 'Insured' details on the policy schedule, the person the insurance is intended for.

Criteria

The guidelines given by the provider by which they set their prices.

Deferment period

The first period after buying the policy in which you will not be able to make a claim, should an event otherwise covered by our products occur.

These periods are:

- Variable with the legal service (first 45 days for personal injury disputes, 80 days for employment disputes and 180 days for disputes about land).
- The first 14 days for all levels of the home emergency service.

Endorsements

Something that could change the original cover given by the policy. Any endorsements will be listed on your policy schedule.

Emergency situation

An emergency is a situation that poses an immediate risk to life, property, or the environment. Most emergencies need urgent intervention to prevent the situation worsening.

Excess

The part of the claim 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 provider. The extra excess is a voluntary excess which is an extra amount set by you. Please check your policy schedule for your total excess.

Financial Conduct Authority (FCA)

The FCA replaced the Financial Services Authority (FSA) with effect from April 2013 and is the financial regulator for the UK. It is an independent body funded entirely by the firms that it regulates.

Fixtures and fittings

This covers all:

- Built-in furniture.
- Built-in domestic appliances.
- Fixed glass and sanitary ware.
- Fixed pipes, ducts, tanks wires, cables, switches, fires, central heating equipment and storage heaters.
- Fixed wall, floor and ceiling coverings (other than carpets).

Home

The house, bungalow, flat or maisonette shown in the summary, as well as;

- Domestic garages belonging to the property.
- Outbuildings if they form part of the property.
- Except items shown in (a), (b) and (c) under Building(s).

Insurer/provider

The insurance provider that is giving you cover for your home and/or contents that is detailed on your policy schedule.

Insured value

The amount shown in the summary as the most we will pay for any number of claims from the same event.

Period of insurance

The length of time that the contract of insurance applies for; this is shown on your policy schedule.

Policyholder / serviceholder

The person(s) named on the Policy Schedule.

Policy / service summary

The document that gives a summary of the main features and benefits, significant exclusions and limitations of the policy.

Property

The building and the land within its boundary.

Pro rata – cancellation

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

Repairperson

The tradesperson we have allowed to repair your home following a claim on the home emergency service.

Schedule of insurance

The document that gives details of you, the authorised provider, the home and cover. This forms part of the contract of insurance. It gives details of the period of insurance, the provider's premium, the home and specified contents that are insured and any details that apply to you and any other names on your policy.

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.

Unfurnished

When your home is not furnished enough for normal living purposes for more than 30 consecutive days.

Unoccupied

When your home has not been lived in by you, or a person authorised by you, for more a specified number of consecutive days. Please refer to the providers policy wording for the relevant number of days for your policy. Their policy documents can be found at oneprotectinsurance.co.uk/policy-documents and in your customer portal at portal.oneprotectinsurance.co.uk.

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.

You, your

The person or company named under the ‘Policyholder’ or ‘Insured’ details on the policy schedule, the person the insurance is intended for.

Insured event (home emergency)

The need for an emergency service because of:

- Burst or blocked pipes, blocked drains, or damage to any part of the domestic heating or water system if there is likely to be flooding.
- Removal of a wasps or hornets nest attached to the property.

- Roof damage because of storm or impact damage with a likelihood of flooding, or affecting security.
- Damage to locks on doors and external broken windows which affect security.
- Fire or burglary where immediate repairs are needed (and possible) to make the insured premises safe, secure or habitable but only for the prevention of:
- Unreasonable discomfort or difficulties for occupants of the insured premises.
- Damage to the insured premises where immediate or quick attention is needed.

Other information

Insured values

It is up to you to make sure the amounts you are insured for show the full value of your property. The value of some of your personal possessions, for example, jewellery and other valuables are likely to fluctuate considerably, and you should look again at the value of those items regularly and get professional valuations if necessary. If you do underinsure, payment made following a claim may be reduced by your provider. You can increase your sums insured by contacting us at any time.

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.

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.

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.

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 insurance

If you have any other insurance policies that cover the same loss, damage or liability as your policy with One Protect, your insurance provider will only pay its share of the claim.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS.) You may have a right to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most 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

How much do you love your gadgets?

Whether it's your **phone**, **laptop** or **headphones**, nowadays most of us would be lost without them. But we know that these items aren't cheap to fix or replace - that's where Gadget Cover comes in. For as little as **£50.40 annually** or **£5.13* per month**, this product is designed to financially protect you in the event that your item is lost, stolen, accidentally damaged or suffers a mechanical fault and is no longer covered by warranty.

Add Gadget Cover via your customer portal.

*Monthly prices stated for policy extras only available for purchase via Premium Finance. Paying via Premium Finance costs more - typically 12% interest.

Add Gadget Cover

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



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 give 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 providers and consumers for noninvestment insurance policies. We use facilities made available by general insurance companies and Lloyds syndicates, Managing General Agents and Underwriting Agencies alike. We are authorised and regulated by the Financial Conduct Authority (FCA). You can check our authorised status at 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 provider. For example when issuing policy documents.

If you choose to pay for your insurance with premium finance One Protect 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 provider pays us a percentage of the annual premium 14 days after the policy starts. We will also receive a commission expressed as a percentage of the loan made to you from any third party premium finance provider we may use to fund your insurance premiums.

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 Protect may hold directorships in One Insurance Limited (registered in Gibraltar), which is controlled by the CEO of One Call Insurance Services Limited. One Protect may place some of your 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 that 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 you may have in a clear manner with a high level of customer service, and further strengthens our mission statement to 'ensure good consumer outcomes are at the heart of our culture'.

Here at One Protect we pride ourselves on our values. We strive every day to build trust with you, by doing the right thing, taking ownership, delivering with passion and by continually improve on a daily basis.

Quotations

These are based only on the information that you give us when 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 supply 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 providers panel offer a fair analysis of the market, and we will offer the product best suited to your demands and needs. Your 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 providers

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 provider include:

- Unrated providers 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 provider 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 providers 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 will always enter into multiple separate contracts. The first one is with us, One Protect for arranging and administrating your insurance policy. We may charge you a fee(s) for giving our services. Our terms and conditions set out our fees in the "Our Charges" section.

The second contract is with the insurance provider for giving the insurance cover; they shall charge you a separate premium inclusive of Insurance Premium Tax (IPT) as applicable.

Their terms and conditions are set out in their policy booklet, statement of home insurance and Insurance Product Information Document (which we provide to you within your policy documents). Links are also available on our website 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 fee 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**.

When you enter into a finance agreement to fund your policy, you will enter into a separate contract with the finance provider; a link to their Standard European Consumer Credit Information is available on our website, and full contract documents will be sent to you by them.

Where you opt to pay for your policy by premium finance you will enter into a third contract with the finance provider. Details of your finance provider 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 will need documentation from you.

You must give this to us if the provider or we as an agent of the provider ask for them. Unless you are told otherwise, you should send copies of the documents asked for, not the original documents. All documentation sent into 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 receive the documents asked for, we, in turn, will give full policy documentation so that you can check your policy details, confirm the period of cover and have available ny certificates or documentation you must have by law. This also applies to any changes that 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 allow 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 that 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 runs out, we will send all documentation that you ask for that you have a right to receive. If you do not receive the documentation we have said we will give you, you must contact us and ask for a duplicate to be sent. If you tell us within 14 days of the documentation being asked for, our duplicate document fee will be waived.

Additional service declaration

If you should make a claim on any additional services (whether given as a free benefit of your policy or bought as an upgrade) 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 unless we receive your payment, be it in full or by deposit via one of our instalment facilities. We will give you proof that you have paid any premiums, fees or charges during the period of insurance. On any policy amendments where the additional premium is higher than £125.00, we will only give cover when you have paid a minimum of 20% of the additional premium quoted. Payment by cheque is also accepted, the postal address can be found on page 3 of this booklet. We strongly recommend using tracked delivery to confirm we have recieved payment.

Client money (as an agent of an 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.

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.

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 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 £125.00 a 20% deposit will be required and up to a £39.00 administration fee will be charged or £20.00 if the change is made in your customer portal.

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.

The insurance policy we place you with may limit the number of changes that you make to your cover within the policy dates. If this is the case, further charges may be needed or require your policy to be cancelled and replaced. To make any of the above changes to your policy, please visit our 'My Account' section at oneprotectinsurance.co.uk and choose 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 for details of your policy and contact us if you are unsure whether certain information should be disclosed.

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 an online only If a change is made via any other method the charge will be £39.00
£49.99	Cancellation/ Administration fee - Applicable once the policy has been set up, within the first 14 days and thereafter	We reserve the right to charge to cover 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 buy the insurance policy. Outside of the cooling off period this fee is applied alongside all other broker administration fees being charged and all value added products being 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 have to make the change will be subject to this charge.

One portal, one login, one home for all of your insurance

With the stresses of everyday life, we know you don't want to be juggling multiple insurance policies. So, why not have all of them under one roof? Gone are the days of losing track of your policy documents – or your passwords – with our easy-to-use, fully self-service customer portal.

Add another policy via your customer portal.

Add another policy

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 the policy is cancelled as the 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 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 providers have a right to apply a 'policy time on risk' charge. One Protect will apply a charge of £49.99 for new policies, and £49.99 for renewed policies as well as any 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 will be payable.

If we or your provider cancel your policy, we will write to you at your last known address telling you that your policy will be cancelled within seven (7) or ten (10) 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 give a reason for the cancellation so that we can monitor our consumer feedback and service.

Please note that the cost may change should your policy enter the next day on cover. We reserve the right to cover the cost of setting up your policy where the cover has not yet come into force.

Please see the "Our Charges" section for more information. Any additional cover, whether given as a free benefit of your policy or bought as an upgrade, will be cancelled at the same time as your home insurance.

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 this takes into account our administration costs for arranging the policy and administering 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 provider this is normally "pro rata" and a provider fee. We will include any administration fees and any value added products. We will include a cancellation charge of £49.99; we will also deduct any discounts that have been applied to the policy.
- If a claim has been made you will be charged the full premium in as well as any broker charges and value added products bought during the policy.

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

If 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 premium finance as this is not paid to One Protect. This is paid to the finance provider and therefore cannot be used towards the payment of your premium. All 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
- Provider request
- Threatening or abusive behaviour towards our staff or suppliers
- Inappropriate language, intimidation or bullying of our staff or suppliers

If you have a smart home policy with us the smart home sensor kit cost will be charged in full if the policy is cancelled.

Voided policies

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

Cancelling your premium finance payments

If you are paying by premium finance cancelling your Direct Debit does not mean you have cancelled the policy; it simply means you have stopped paying for it. In this case, cover will still be in force and the premiums will still be charged until we receive your cancellation request or until we give you a notice of cancellation, whichever is sooner. The premium finance agreement is set up between you and the finance provider. More information about the terms of the agreement can be found under the Consumer Premium Finance Agreement section of this policy information booklet.

Refunds

If a refund is due to you, the right amount will be refunded back onto the last known credit/debit card or PayPal account. 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 we will need a copy of the account holder's bank statement confirming the account details. 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, if 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 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.

Payments by cheque

Where previous cheques have bounced three or more times we will no longer accept cheque payments; There will be a charge of £26 for any stopped or returned cheques. Payments must be made by debit or credit card.

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: portal.oneprotectinsurance.co.uk](https://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. If an agent is unable to reach a satisfactory resolution for you they will refer you to their line manager who will also try to resolve your complaint to the highest standard 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 confirm 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.

Does your home have all the cover it needs?

Your home is your safe place, so we want to make sure you've got all the cover you need in the event of a home emergency.

Get peace of mind all year round for as little as £39 annually or £3.97* a month. With our Premium or Executive cover, you'll receive a claims limit of up to £750 per incident with unlimited, free callouts, pest protection, cover for emergencies arising from damage to guttering and soffits, overnight accommodation and boiler cover**.

Add Home Emergency Cover to your policy via your customer portal.

*Monthly prices stated for policy extras only available for purchase via Premium Finance. Paying via Premium Finance costs more - typically 12% interest.

**Boiler cover included on Executive only.

Add Home Emergency Cover

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 contacting our Renewals Team or making a payment online at portal.oneprotectinsurance.co.uk.

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 applicable 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 in 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.

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 Insurance 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 the 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.

Minimum payments

Whilst any debit balance remains on your account, you agree to make minimum monthly payments to the finance provider. The finance provider will write to tell you the date by which the first monthly payment is needed and, thereafter, in each subsequent month. Payment is required 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 the finance provider. For any later drawings of credit, the minimum number of monthly payments will be as stated by the finance provider to you from time to time about the number of the transactions on the account, and the term of the insurance being financed by drawings on the account.

The payment date can be changed 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 up by the finance provider 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. The finance provider will vary the interest rate of any credit already advanced to you for paying insurance premiums. The rate of APR is given 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/refunds

If a Direct Debit payment is rejected, a charge of £15.00 will be applied by the finance provider. Where you default more than twice, the premium finance facility will be withdrawn by the finance provider. 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 or the finance provider will exercise the Continuous Payment Authority and use the card payment details held on your file to collect this amount. As well as the finance provider, 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 of 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 (see the 'Our Charges' section of this booklet for further information).

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 perform an affordability assessment, a hard footprint will appear on your credit file.

Your payments

The monthly repayments on your agreements are variable. You should consider your ability to maintain the payments.

If you do not make the repayments that are due under this agreement, then your credit rating may be adversely affected and could make obtaining credit more difficult in the future. It may also result in legal action being taken to recover the debt. Failure to make repayments under this agreement may result in the cancellation of your credit agreement and the insurance policy paid for by the said agreement. 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. In the event of 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.

Credit limit

We will decide, but not notify you, of the credit limit available to 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. Thereafter, you will receive a further one month's written notice in respect of any variation resulting in a decrease to your credit limit.

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.

Looking for a new mortgage?

Whether you're a first-time buyer, moving from your current property or looking to remortgage, **our expert team of advisors can help you to save time, money and hassle.** We're here to make the process of buying your dream home as smooth as possible, for as little as £199 which is only charged after your mortgage is completed.

Visit us online

01302 558625

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



Protect yourself and your family

Taking legal advice or legal action can be both expensive and stressful, so with our **Home Legal Cover** you can receive up to £25,000 in legal expenses and a referral to our specialist solicitors who can advise you and act on your behalf to defence a multitude of different legal issues.

Add Home Legal Cover via your customer portal.

Add Home Legal Cover

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



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:

<https://oneprotectinsurance.co.uk/privacy-policy>

If you have any questions about data protection or privacy, please contact our Live Chat Customer Services Team at 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/policy-documents

New terms apply as soon as they are posted.

In any situation that could result in a serious risk to you or substantial damage to your home, you should immediately contact the right emergency services (e.g., the police). If you think there is a gas leak in your home you should immediately contact the National Gas Emergency Service. You should also contact the relevant company responsible for any emergency resulting from water or electricity.

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 the start of the policy.

If you have not contacted us by then, we assume that you accept the terms provided in this information booklet.

Notes...

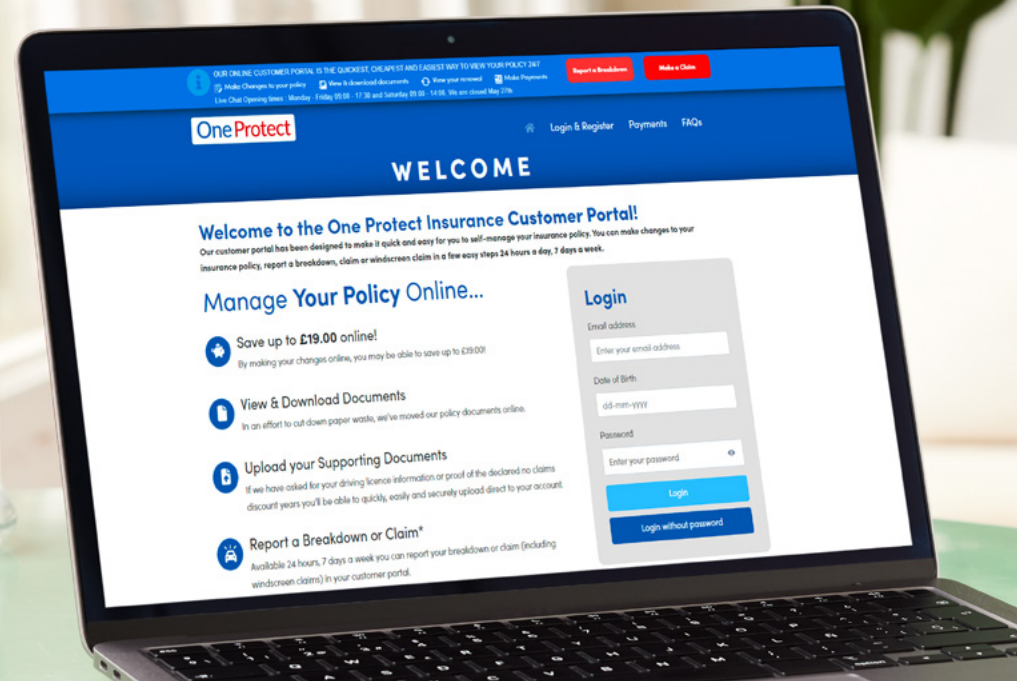
Looking to insure your vehicle?

Thanks for choosing to insure your home with us! Do you know we offer insurance for your **car**, **van** or **motorcycle**, too? It's our aim to get you the best possible policy for the best possible price, so don't forget to get a quote from us today. We'll do our best to save your both time and money with all of your insurance under one simple roof.

Get a quote for your vehicle via your customer portal.

Get a quote

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



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 need to report a claim for your home, you can do so 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