

One Call

INSURANCE



Information Booklet

HOME INSURANCE

26/10/2015



Welcome

We are delighted to welcome you to One Call Insurance Services Limited, part of the One Call Group and thank you for choosing to take out a home insurance policy with us. We represent a panel of different insurers and our mission is simple: to give you low-cost insurance, instant quotations and immediate cover, as well as an exceptional service.

This is not your Insurers policy booklet, but we feel that this is an important and useful guide for our customers. It is a general explanation of One Call Insurance's terms of business and should be used along side your selected insurers policy Schedule/Certificate of Insurance. One Call Insurance deals with a number of insurance companies who provide their own terms - you can download the policy booklet for the insurer you are covered by from the 'Existing Customers' section at www.onecalldirect.co.uk.

Should you have any questions regarding any product or service provided by us, please call 01302 554 013. Alternatively, you can visit the 'Existing Customers' section 24 hours a day, 7 days a week at www.onecalldirect.co.uk for more information about your policy and our services.



Welcome to the One Call Group

As an existing One Call Insurance customer you are entitled to preferential rates from other companies within the One Call Group.



O.C. Commercial

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



One Call Estates Limited

For mortgages, finance and life insurance 01909 500 555



Vehicle Hire & Legal Service

From Commercial Legal Limited 0203 738 7495

Breakdown membership from One Call Recovery Limited 0203 738 7495



One Call Insurance Information Booklet

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Commercial Legal Limited

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

Making a claim

Call our Claims team on 0203 738 7495 to report the incident. Please have at hand the policy number shown on your summary.

In the event of 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 which has been lost.
- If we have asked you to complete 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 which 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 retain any receipts given to you.
- For non urgent repairs or replacements please follow the instructions from your insurer.
- Your insurer may ask you to gain 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 insurer says so.
- Admit or deny responsibility for any incident.
- Negotiate or settle any claims made against you by anyone else, unless your insurer 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.

We now offer Short Term Insurance

Benefits include:

- ✓ Optional Breakdown Cover
- ✓ Optional European Driving
- ✓ Drivers Aged 21 - 71
- ✓ Cover For 1 to 28 Days



For further information please visit
onecalldirect.co.uk

One Call Insurance 24-hour Accident Helpline
0203 738 7495

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 for the insurer of the policy that you have taken out with us (e.g. AXA). This will give you all of the information about the cover that you have purchased. You can do this by visiting the 'Existing Customers' section at www.onecalldirect.co.uk and clicking 'Policy Downloads'.

Accidental damage

Damage caused suddenly and by unexpected means. 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 home 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 which belong to you as owner of the home.
- (c) Tanks, drains, pipes and cables which service your home.

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 underwriters by which they set their prices.

Deferment period

The initial period after purchase in which you will not be able to make any claim, should an event – otherwise covered by our products – occur.

These periods are:

- The first fourteen days for all levels of the Home Emergency Service.
- Variable with the legal service (first 45 days for personal injury disputes, 80 days for employment disputes and 180 days for disputes relating to land).
- The first fourteen days for all levels of Accidental Damage.

Endorsements

Something that could change the original cover provided 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 require urgent intervention to prevent a worsening of the situation.

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 referred to as a compulsory excess, this amount is set by the insurer. 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.

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.
- Excluding items indicated in (a), (b) and (c) under Building(s).

Insurer

The insurance company that is providing the cover for your home and/or contents which is detailed on your Policy Schedule.

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 as a result 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 required (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; or
 - damage to the insured premises where immediate or prompt attention is required.

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 which provides a brief summary of the main features and benefits, significant exclusions and limitations of the policy.

Property

The building and the land within its boundary

Repairperson

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

Schedule of Insurance

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

Pro Rata – Cancellation

The calculation used when your policy is cancelled by you, us or your insurer. Pro rata is calculation of a daily rate of your insurance, plus any charges applied by your insurance company. Please refer to the "cancelling your policy section" for the full charging structure.

Unfurnished

When your home is not sufficiently furnished 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 than 30 consecutive days.

Us, Our, We, One Call Insurance

One Call Insurance Services Limited, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ.

You, Your

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

Other Information

Insured Values

It is up to you to make sure the amounts you are insured for represents 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 we strongly recommend that you renew the value of those items regularly and obtain professional valuations if necessary. If you do underinsure, payment made following a claim may be reduced by your insurer. You can increase your sums insured by contacting us at any time.

Language

The Terms and Conditions and all other information concerning this insurance are supplied in the English Language and no other language shall be used for communication unless agreed by both parties prior to the policy inception.

Rights of third parties

Except for those rights granted to One Call Insurance, 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 provision in these terms and conditions shall be found by any court or administrative body of competent jurisdiction to be invalid, unlawful, illegal or unenforceable for any reason, such provision shall be deemed deleted and will not affect the validity or enforceability of the remaining provisions.

Fraudulent claims

If you or anyone acting for you uses fraud to get benefits under the policy, your policy will be cancelled by your insurer and you will not be refunded any premium.

Other insurance

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

Compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS.) You may be entitled 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

Car Insurance



- ✓ FREE Breakdown Membership
- ✓ FREE Motor Legal Service
- ✓ FREE No Claims Discount Guarantee
- ✓ Additional Driver Bonus Builder
- ✓ Flexible Deposit & Payments
- ✓ 2nd Car Discounts
- ✓ Courtesy Car

our car
insurance
includes

onecalldirect.co.uk

Terms of business

Conditions of trading

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 proceed. We are permitted to arrange, advise on or deal as an agent of insurers and consumers with respect to non-investment insurance policies. We use facilities made available by General Insurance Companies and Lloyds Syndicates alike. We are authorised and regulated by the Financial Conduct Authority (FCA).

Financial Conduct Authority

(FCA). 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 (i.e. private car, motor bikes and commercial vehicles, for example; vans, lorries and special vehicles), household, commercial (e.g. shop, office, club, pub etc.) and travel.

Conflict of interest

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 (registered in Malta), which is controlled by the CEO of One Call Insurance Services Limited.

One Call Insurance Services Limited may place some of your business with One Insurance Limited, which offers general insurance products. We will inform 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 purchased and to answer any further questions you may have in a clear manner with a high level of customer service.

Quotations

These are based only on the information that you provide to us at the time of quotation. 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. Failure to do this may mean that your policy is invalid in the event of a claim. If you are in any doubt about whether a piece of information is relevant, please ask us. Our quotations are guaranteed for 7 days. As an insurance broker, our insurers' panel offer a fair analysis of the market and we will offer the product best suited to your demands and needs. Your insurer 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 insurer to cover you.

Contract

When taking out an insurance policy with us you will enter into two separate contracts. The first one is with us, One Call Insurance Services Limited 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 insurance company for providing 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 Motor Insurance and Policy Key Facts (which we provide to you within your policy documents). Links are also available on our website, www.onecalldirect.co.uk following the "Existing Customers" section.

When you purchase Optional Additional 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 in respect of the cover you hold are found in the Covering Letter with your policy documents.

Provision of documentation

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

You must provide this to us on request from the insurer or from us as an agent of the insurer. Unless you are told otherwise, you are advised to send copies of the documents requested, not the original documents. All documentation sent in 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, One Call Insurance cannot be held responsible for their safe delivery or return to you. On receipt of the requested documents, we, in turn, will provide full policy documentation so that you can check your policy details, confirm the period of cover and have available any 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 notify you of the renewal date, or when cover will end, in time to allow alternative cover to be arranged, if necessary. We will inform you of any changes to the policy cover, service or insurer being offered, explain your responsibilities in the matter and provide 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 expires, we will send all documentation that you ask for that you are entitled to receive. If the documentation we have said we will provide has not been received, then it is your duty to contact us and request a duplicate to be sent. Provided that you advise us within 14 days of the documentation being requested, our duplicate document fee will be waived.

Where you have provided us with an email address we may use this to send your insurance documents.

Additional Service Declaration

If you should make a claim on any additional services (whether given as a free benefit of your policy or purchased as an upgrade) during the period of cover, at no additional cost, at a nominal cost or at a price below that of the market rate, then the VAT incurred through the fulfilment of such services or goods provided will be paid by One Call Insurance.

Payment

Cover cannot be issued without receipt of payment, be it in full or by deposit for one of our instalment facilities. We will provide you with 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 £250.00, we will only issue cover when you have paid a minimum of 20% of the additional premium quoted.

Protecting Your Money

When we receive payment for policies, they will be held by us either as an agent of the insurer / third party, or on your behalf in a non-statutory trust client bank account. When we receive money as an agent, we hold it on the insurer / third party's behalf. This means, for example, that if you pay a premium to us, it is treated as having been received by the insurer and you cannot be asked to pay that premium again if we do not pay the insurer. We may use money that is held on your behalf in a non-statutory trust client account to pay for another consumer's policy before we receive payment from them. Under a non-statutory trust account, we may use money held on your behalf to refund another consumer before we receive the refund due from the insurer / third party. However your money will be protected at all times because of our requirements under the FCA's rules. We reserve the right to retain interest earned from our account.

Debt Recovery

If, for any reason, you default on a payment (instalment or account balance after cancellation) of any kind, and after several reminders the debt remains unpaid, we will refer the matter to our debt recovery department. You will have to pay, in addition to any debt, a fee of £25 the first letter issued to you. If you still do not contact them a further £27 will be added to your balance for their second attempt to contact you. The third letter will incur a £52 charge. It is in your interests 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.

Claims

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

Recommend a Friend Scheme

One Call Insurance will pay £25.00 for all friend recommendations provided that:

- 1 the friend recommended to One Call Insurance takes out a policy and the policy is on cover for a minimum of 90 days
- 2 the policyholder recommending a friend's insurance is on cover for a minimum of 90 days
- 3 none of the policies are in direct debit default
- 4 none of the policies are due to be cancelled
- 5 the friend recommended must give the sales advisor when taking out their insurance cover the reference number and the name of the person who has recommended them.
- 6 The policy must be purchased through our call centre over the phone and not via any comparison site.

The £25.00 will be issued out via cheque to the policyholder and to the address that we hold on file only.

This offer is not available for employees of One Call Insurance or anyone connected to One Call Insurance Services Limited and is available on private motor and home insurance policies only. Where you have received

the 'recommend a friend' payment and your policy is cancelled, we reserve the right to reclaim / charge this amount back onto the cancellation calculation.

Alterations to your policy

You must tell us about any changes in your circumstance straight away. If you do not tell us about changes, then your policy may no longer be valid or a claim may not be paid. Changes may result in a change to your premium and/or excess (where these changes are acceptable to your insurance company) and will incur a charge of £55 in addition to any insurance company charges or refunds.

You are reminded that you have a duty to take reasonable care not to make any misrepresentations.

Where we have been made aware of any misrepresentations, we will debit the credit/debit card with the additional premium for this alteration. We will inform you before this happens.

The insurance policy that we place you with may limit the number of changes that you make to your cover within your policy dates.

To make any of the above amendments to your policy, please visit our 'Existing Customers' section at www.onecalldirect.co.uk and submit the relevant alteration form; alternatively, contact Customer Services on 01302 554 013.

Your Insurer 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 insurer 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

The following charges will be payable to cover our services and expenses incurred on your behalf or if you fail to inform us of any changes to your policy.

Up to £60.00	New business	This fee may vary where an insurer does not pay One Call commission. You will be made aware of any policy fee in these instances. Fees for commercial insurance policies can vary to a maximum of 30% of the total annual premium.
£5.99	Hard copy of documents	This fee applies if you request a hard copy of your documents or require duplicate documents of any kind sent to you via the post.
£30.00	Renewal arrangement	The renewal arrangement fee will be charged in addition to the insurer's renewal premium.
£35.00	Mid-term changes made to policy	Any changes made to the policy from the inception date up to the end of month 11 will be subject to this charge.
£26.00	Alteration to payment details	We will charge this amount for any stopped or returned cheques or for altering the date you want the Direct Debit taken from your account.
£35.00	If we have found any misrepresented information and reduction of No Claims Bonus fee	This charge applies for misrepresentation of information and reduction of 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 £35 will be charged.
£35.00 £49.00	Cancellation fee applied (within cooling off period): Renewals New business	We reserve the right to make a charge to cover the cost of setting up your policy where your cover is cancelled within the cooling off period - £35.00 for Renewals and £49.00 for new business policies.
£10.00	Rejection of Direct Debit	If a Direct Debit payment is rejected, we reserve the right to charge this fee, in addition to any charges applied by the finance provider, to cover administration costs.
£30.00	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 as a result of your Direct Debit default. New repayments will only be offered up to the 8th month of your policy term. Authorised refunds will be processed within a 21 day period.
Up to £35.00	Changes to misrepresented information	In order to amend any of the information that you may have misrepresented us with (whether inadvertently or deliberate), a charge of up to £35 will be made per individual amendment.
Variable DD rate	Direct Debit Instalment plans	Instalment plans attract a variable charge, which is included in the agreed payments. The variable rate is confirmed by the finance provider.
Commission Disclosure	Commercial Policies	Commercial clients (Non Retail) can request the amount of commission we earn to be disclosed. This will be provided on request.
£10.00	Non return of Direct Debit mandate	The finance provider reserve the right to charge £10.00 for non receipt of the direct debit mandate.
£10.00	Calls listened to	For any requested for phone calls to be listened to released we reserve the right to charge £10.00.

Policy Cancellation

If you made a claim

Please note that refunds will not be given if a claim has been made prior to the cancellation of a policy as the insurer will charge 100% (all of the premium and all administration charges on your policy) of the premium regardless of the amount 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 Direct Debit, 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 insurers have a right to apply a "policy time on risk" charge. One Call Insurance will apply a charge of £49 for new policies and £35 for renewed policies in addition to any insurer charges to cover the cost of setting up your policy. After this period, we will cancel your policy on a Short Rate basis. Please see "our charges" section for more details relating to the short rate charge structure.

If we or your underwriters cancel your policy we will write to you at your last known address informing you that your policy will be cancelled within seven (7) or ten (10) days, the date of which will be confirmed on your letter. You will need to return your Certificate of Home Insurance to us.

If you are cancelling a renewal

Please contact the renewals team on 01302 554010 or send a written request by post to:

The Renewals Department
One Call Insurance Services Limited
First Point
Balby Carr Bank
Doncaster
DN4 5JQ

Please also refer to further details relating to your renewal contained within this booklet.

Requesting cancellation

You have the right to cancel any contract we arrange on your behalf by providing a written request to do so. You may contact our Customer Service department on 01302 554013 to request a cancellation form. The cancellation form can be returned via post or email.

Where possible we ask that you provide a reason for the cancellation in order for us to monitor our consumer feedback and service. Where we have sent a cancellation form to you, we will have already discussed any outstanding balance or return of premium due to you.

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

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

Documentation Required

What is needed from you to cancel your policy:

- Written instruction or our cancellation form.

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 Call Insurance, Which take 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 end of month 8 - you will be charged for any time on cover as calculated by your insurer this is normally "pro rata" and an insurer fee. We will include any broker fees and any additional products. We will include a cancellation charge of £55.00; we will also deduct any discounts that have been applied to the policy.
- Month 9 to 12 or if a fault claim has been made – You will be charged the full premium in addition to any broker charges and additional products purchased during the policy.

Where you have paid your premium in full we will let you know the amount you are due back. If you are paying by Direct Debit you will be required to pay a balance of the cancellation charges as set out above, once we have calculated how much you have paid. All insurers 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 attempt to take the payment on the last working day of the month.

Cancelling Direct Debit payments

If you are paying by Direct Debit, the cancellation of 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 issue you with a notice of cancellation, whichever is sooner. The Direct Debit agreement is set up between you and the finance provider. More

information about the terms of the agreement can be found under the Consumer Finance Direct Debit Agreement section of this policy information booklet.

Refunds

In the event of a refund being due to you, the appropriate amount will be issued back onto the credit/debit card used to pay for the policy in the first instance (unless a cheque is requested by you) once we have received the refund from the underwriters (this normally takes 6 - 8 weeks) and we have received your valid Certificate of Home Insurance or surrender notice.

Once you have requested the refund it takes approximately 3 to 5 days.

Commercial policies issued on a minimum deposit policy will not receive a refund if the policy is cancelled; where you have chosen to pay on our instalment facility, you will be required to pay the balance remaining on your policy.

Default on payment

If you are paying by instalments and you are in receipt of a default notice from us, we have the discretionary right to cancel your policy in accordance with the terms and conditions in the default notice sent to you. In this circumstance, if any refund of premium is received from your insurer 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 insurer 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

One Call Insurance are authorised and regulated by the Financial Conduct Authority. We use the guidelines set out by the FCA to ensure that our customers receive a fair, consistent and prompt resolution wherever possible.

For further information on making complaints you can log onto the FCA website at www.fca.org.uk. If you are not satisfied with any service that we have provided, then you can register a complaint using the following procedure, where we will do our best to try to resolve the issue:

Step 1: We ask that you contact the appropriate department during the hours of 9:00am to 5:30pm, Monday to Friday:

Sales 01302 554013
Accounts 01302 554014
Customer Services 01302 554013
Cancellations 01302 554015
Claims 0203 738 7495
Renewals 01302 554010

All staff in these departments have been trained to provide a high level of service and will try to resolve any matter where possible. If the advisor is unable to reach a satisfactory resolution for you, they will refer you to the appropriate Line Manager, who will also try to resolve your complaint. You can also register your complaint to the complaints handling manager directly:

The Complaints Handling Manager
One Call Insurance Services Limited
First Point
Balby Carr Bank
Doncaster
DN4 5JQ

We aim to resolve your complaint within 24 hours of when we receive it; however, if this is not possible, then we will acknowledge your complaint within five working days. A written final resolution letter will be sent to you once all investigations are complete within eight weeks of receipt of your complaint, at which point we will then close our file. If however, you remain dissatisfied at this stage, please go to Step 2.

Step 2: You have the right to refer your complaint to an approved dispute resolution facility run by the Financial Ombudsman Service (FOS), either on receipt of our final resolution or 8 weeks from the date you informed us of your dissatisfaction.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Please include a copy of the Final Response that we have issued to you with your policy number and quote "One Call Insurance Services Limited" as reference. If you would like to make a complaint via the FOS then this must be made within 6 months of our final response. This will not affect your legal rights.

Further information is available at
<http://www.financial-ombudsman.org.uk>.

Reasons we may cancel your policy

- Non receipt of documents
- Payment
- Fraud
- Misrepresentation
- Insurer request

What happens at renewal

We will send out your new renewal terms via post at least 21 days before renewal. We hold the right to refuse renewal terms where we are unable to offer a quote with our insurer panel, provided we send you notice 21 days prior to your renewal date, allowing you time to find an alternative insurer.

The price we offer on your renewal notice will be based on the information you provided us with previously. If your circumstances or any other information has changed relating to your insurance during the last year, you must advise us before your policy is renewed. If you fail to inform us, you may not be properly insured; this may invalidate any claim you wish to make on your policy. If you are in doubt about whether something

is relevant, you should ask us. The renewal cost will also include our renewal arrangement fee (please see 'Our Charges' section for more details).

In order to try and get you a competitive renewal price, we will instruct some of our insurers to carry out a check on your credit records. This does not cost you anything, and the information that they access could be obtained from a number of different publicly available sources, such as credit reference agencies, who may keep a record of the search. This is beneficial to you because some insurers will be able to offer you a significant discount on your premium because the check provides another way in which they can confirm your identity, thus 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 insurers to check your credit records, then you must notify us in writing at least 30 days before your renewal date. Please mark your envelope 'Credit Check'.

Where possible we intend to automatically renew your insurance policy where we hold valid payment details. Please see below for specific details. However, if at any point you wish to opt out of having your policy automatically renewed, please contact us at least five days before your renewal date on 01302 554010.

Continuous Payment Authority

Renewing by Direct Debit

If you pay for your insurance via Direct Debit, for your convenience we will automatically renew your policy and issue confirmation via email, along with your new insurance documents, approximately 1 week before your renewal date. Your Direct Debit collections will continue on or up to six days after your renewal date.

If you have opted against your policy documents being emailed, a £5.99 charge will apply for posted documents.

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 debit the account from which you paid for the original policy 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 an immediate 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 prior to the renewal date. You can do this by calling our Renewals team on 01302 554 010 or making a payment online by visiting the 'Existing Customers' section at www.onecalldirect.co.uk.

Where we intend to automatically renew your policy, we will inform you on your renewal invitation at least 21 days before your renewal date. If you choose to buy your renewal online, please note that the £30.00 renewal fee is not included in the online price but that this fee is still payable.

If you have opted against your policy documents being emailed, a £5.99 charge will apply for posted documents.

How to decline an automatic renewal

Please note that failure to inform us that you do not want us to automatically renew your policy before the renewal date will result in a charge of £35.00 in addition to any time on risk charge made by your insurers. If you wish to decline an automatic renewal please contact our renewals team by sending a written notice to our head office or telephone on 01302 554 010.

Consumer Finance Direct Debit agreement

If you have opted to pay by Direct Debit, the payment on your bank statement will read "One Call Insurance".

These are the summary of terms, Your Finance Provider will send you the full details.

Your Direct Debits will be made via a Running Account Credit Agreement made between One Call Insurance, and your finance Provider and you, the customer. Please note that you are entering in to a finance agreement with the finance provider to pay your insurance premiums. Please note that, should you default, then a fee will be applied when collecting the arrears. This fee will be in addition to any administration charges that One Call Insurance may apply, please see the 'Our Charges' section under One Call Insurance's terms of business for more information.

Any funds made available to you under this Running Account Credit Agreement shall be subject to terms and conditions. A welcome pack containing a pre contract information document and 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. It is your responsibility to 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, the finance provider may search the public information 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 proceeds. This and other information may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering.

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 said agreement. You may then be liable for any debt arising from the cancellation.

Direct Debit Guarantee

If there is a change to the date, amount or frequency of your Direct Debit, your finance provider 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 from the finance provider.

Credit Limit

The finance provider will determine, 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.

Minimum payments

Whilst any debit balance remains on your account, you agree to make minimum monthly payments to the finance provider. The finance provider shall write and advise you of the date by which the first monthly payment is required 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 specify. In respect of your first drawing of credit, the minimum monthly payment is the monthly payment specified in the pre contract information that will be sent to you by the finance provider. For any subsequent drawings of credit, the minimum amount of monthly payments will be as specified by the finance provider to you from time to time having regard to the amount of the transactions on the account, and the term of the insurance's 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; however, there is an administration charge of £10.00 if you request an alteration more than once. The finance provider also charges £10.00 for changing the payment date after 60 days from inception of the policy.

Interest charges

Interest shall be charged at the rate specified in the pre contract information. The interest shall be varied up by the finance provider upon 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 in respect of any credit already advanced to you for the purpose of paying insurance premiums. The rate of APR is specified in the pre contract information and assumes 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 £25.00 will be applied by the finance provider. Where you default more than twice, the Direct Debit facility will be withdrawn and a new plan will be arranged by One Call Insurance via post dated payments; we must have payment details available to collect the agreed instalments. Please refer to 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 Call Insurance or The finance provider will use the card payment details held on your file to collect this amount. In addition to the finance provider, we also reserve the right to charge up to £25.00 if your Direct Debit defaults.

Cancellation

In cancelling your Direct Debit, your insurance policy will remain in force until One Call Insurance has received notification of your intention to cancel. Please refer to the cancellation section of this information booklet for more information. This is in addition to any other cancellation charges applied by One Call Insurance (Please refer to the "our charges" section for details of any addition to any other cancellation charges applied by One Call Insurance (see the 'Our Charges' section of this booklet for further information).

One Call Direct Debit

At renewal we may choose to arrange repayments using our own payment facility. We will confirm the interest rate within your renewal documents.

Data protection

The terms and conditions below set out the way in which we may use the information about you and the circumstances when we may pass information about you to someone else - in particular, for the purpose of administering your account information, processing related services, the conduct of your account and handling any claim which may arise will be held on record by us.

It is One Call Insurance's policy to deal only with the policyholder or spouse unless the policyholder has given express permission otherwise at inception of the policy and this has been noted on the file. In order for us to protect your information, we have a number of security questions that we will ask you if you wish to discuss your policy. This is put in place to protect you.

It is important that the data you have supplied is kept up to date and you should therefore notify us promptly of any changes.

Please be aware that we exchange information with other insurers through various databases and electronic data interchange applications. This helps speed up the processing of your data by the insurers and allows checks to be made on that information. It also helps to prevent fraudulent claims being made. All insurers supply details of insurance policies to a database which the police and other insurers access. This helps detect people who break the law by not taking out insurance and also helps insurers pursue claims following incidents.

We may respond to enquiries by the police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively, or to protect your interests, we may disclose the data you have supplied to other third parties such as motor garages, engineers, repairers, other insurers, etc.

We may, before or after entering into this agreement, search the files of any credit reference agency or agencies who will keep a record of our enquiries. We may also disclose details about you and your conduct of this agreement to that agency (or agencies). Such details are then used only to help

make credit decisions on you or members of your household, or occasionally for fraud prevention or to trace debtors. Where credit scoring calculations are used by us/the insurer, acceptance or rejection of your application will depend only on the results of the credit scoring process.

The data that we hold on our computers about you is copied to a security tape and stored in a safe place each working day and our telephone calls may be monitored or recorded for training and auditing purposes. Under the Data Protection Act 1998, you have a legal right of access to your own personal data held on our systems. You may request a copy of the information we hold for you, including paper and electronic files, on payment of £10.00 and a written request.

Information about you and this agreement may be used by us or passed to other organisations for the marketing of credit and other products and services which we think may be of interest to you. These may be offered by letter, telephone, or other electronic media.

The data supplied will not be passed to any other parties other than those, which we have mentioned hereon. If you do not want to receive information on other products and services, please indicate this by ticking this box ☐ and return this page to us, adding your full name and address below.

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Data requests or requests to not receive information about other products and services need to be sent to:

The Administrator
One Call Insurance Services Limited
First Point, Balby Carr Bank
Doncaster
South Yorkshire
DN4 5JQ

Services provided by
Commercial Legal Limited
 Accidental Damage, Legal Service
 & Home Emergency Service
0203 738 7495

Accidental Damage

There are two levels of accidental damage: standard and extended, details of which are outlined below.

The following lists show what cover is generally included by insurers as accidental damage cover; please note that this list should only be treated as a guide as insurers' terms may vary.

Commercial Legal may provide certain aspects of this cover if a claim is made, we will make you aware if this is the case.

Buildings – Accidental Damage (Standard Cover)

What is included?

Underground table

The cost of repairing accidental damage, including breakage, underground pipes, drains and tanks, used by your home and for which your household is responsible for.

Glass and sanitary ware

Accidental breakage to:

- Fixed glass or ceramic hobs built into cookers that are permanent fixtures in your home.
- Sanitary fixtures and fittings in your home.
- Solar panels.

What is not included?

- Any claim made on drains where the damage did not meet building regulations in force at the time they were constructed.
- Cleaning blocked drains.
- Wear and tear of drains.
- Loss or damage caused by scratching or denting.

- Damage caused when your home is unoccupied or unfurnished.
- The cost of replacing undamaged items.
- Damage to windows or door frames.
- Any damage caused as a result of squatters.

Buildings - Accidental Damage (Extended Cover)

What is included?

We will cover any unexpected and unintended damage caused by something sudden and external unless the damage caused is resulting from:

- Wear and tear, loss of value or lack of maintenance.
- Movement of the land on which buildings are on.
- Any part of the buildings moving, settling or shrinking; demolishing or structurally altering or repairing the buildings.
- Insects, moths, vermin, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes.
- Altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the building.
- Frost.
- Faulty workmanship, design or materials.
- Chewing, scratching, tearing or fouling by domestic animals and pets.
- The effects of chemicals.
- Electrical or mechanical breakdown.
- The cost of maintenance or routine redecoration.
- Damage caused by a person in your home or if you lend any part of it or it is let or sublet to.
- Damage when your home is unoccupied or unfurnished.
- Damage to hot tubs and Jacuzzis.

Contents – Accidental Damage (Standard Cover)

What is included?

Electronic equipment

Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and games consoles capable of playing DVDs or desk-top personal computers.

Furniture

Accidental damage occurring in the insured premises to:

- Fixed glass in furniture (but not glass pictures or clocks).
- Glass shelves.
- Glass tops to furniture.
- Fixed glass in mirrors.
- Ceramic hobs and ceramic tops in free-standing cookers.

The most an insurer will pay is the amount detailed in the claim limit shown on their schedule.

What is not included?

Electronic equipment

Damage:

- To video cameras, digital cameras or digital imaging or recording equipment designed to be hand-held or carried.
- To portable audio equipment.
- To laptop computers.
- To records, compact discs, computer disks, cassettes, tapes or DVDs.
- Caused by cleaning, maintaining, adjusting, repairing, dismantling or misusing the item.
- Caused by wear and tear or deterioration.
- Caused by electrical or mechanical breakdown from light, or atmospheric or climatic conditions.
- Caused by scratching or denting; or computer data-processing equipment or similar equipment failing to correctly recognise any date or time
- Loss of data or information arising as a result of any computer data-processing equipment or similar equipment failing to correctly recognise any date or time.

Accidental breakage to items include the above where this is from:

- Loss or damage caused by scratching or denting.

Matching Pairs or sets

We treat each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. We will only pay for damage items. We will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces may lose some value, even if they have not been physically damaged themselves. This loss value is not covered by the policy.

Matching carpets

If you have a matching carpet or other floor covering in more than one room or area, we treat each room or area as separate. We will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

Any loss while the home is unoccupied for more than 30 days at any one time or is unfurnished. Any amount above that listed in the insurer's schedule.

Any damage to or loss of property as a result of squatters.

Contents – Accidental Damage (Extended Cover)

Extended accidental damage covers unexpected and unintended damage caused by something sudden and external except where damage is caused by or resulting from:

- Anything listed as not covered under the contents section of the insurer's policy booklet.
- Any event already covered under the contents section.
- Damage to:
 - Clothing, including furs.
 - Documents or securities such as share or bond certificates.
 - Money.
 - Food and drink.
 - Contact or corneal lenses.
- Any amount over £500, unless it has been agreed in writing with the insurer, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled.

Damage:

- From wear and tear or loss in value.
- Caused by moths, vermin, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes.
- Caused by scratching or denting.
- Caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item.

- When your home is unfurnished or unoccupied for more than 30 days at any one time.
- Caused when you lend any part of your home or if it is let, sublet or lived in only by someone who is not a member of your family.
- Caused by chewing, scratching, tearing or fouling by domestic animals or pets.
- Caused by computer viruses.
- Caused by faulty workmanship or design.
- Electrical or mechanical breakdown.
- Loss, destruction or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time. Loss of data or information arising as a result of any computer data processing equipment or similar device failing to correctly recognise any date or time. Loss or damage that has occurred gradually over a period of time. Loss or damage that would not have arisen if there had not been a failure to deal with any existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.
- Any loss of property is excluded.

The most an insurer will pay is the amount detailed in the claim limit shown on their schedule.

One Call Insurance Home Emergency 24-hour helpline: **0203 738 7495**

Legal Service

Personal Injury Assistance – Standard Service

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

What is included?

- Advice on what you can recover in the event of an accident described above.
- Referral to our specialist solicitors who can act on your behalf to recover damages for your injuries, lost earning and damage to personal possessions.
- 24 hour helpline.
- Advice to family members living at your home at the time of the incident.

Exclusions

- Incidents that occur outside England, Scotland or Wales or where the incident would be outside the jurisdiction of the courts of England and Wales or the courts of Scotland.
- Where the damages being sought are under the arbitration limit that is in force at the time then the solicitors may not act on your behalf.
- Injuries that are only stress or psychological in nature.

Family Legal Service – Upgraded Service

Anyone who has had to take legal advice or legal action knows how expensive it can become and the uncertainty surrounding such costs can be very stressful and deter people from making legitimate claims when they have suffered a loss as a result of a third party's wrongdoing. For this reason we offer a Family Legal Service. This service offers you a more comprehensive level of service in which you can receive initial legal advice from our specialist solicitors on different legal disputes.

What advice is included?

The Family Legal Service includes the Personal Injury Assistance advice and referral service noted above but also enables you to obtain initial legal advice on:

- Chattel damage due to negligence
- Sale of goods and Services
- Breach of contract
- Employment law
- Nuisance and trespass
- Hire purchase agreement disputes

How to make use of the services

After speaking to our UK based 24 hour helpline on **0203 738 7495** we can determine whether or not you have a personal injury case or other legal dispute that our specialist solicitors can provide advice on. If we refer you to our panel solicitors they will discuss the case with you and provide you with the relevant initial advice on making a claim of the dispute in hand. If they deem your prospects of success to be reasonable (more likely to be successful in a court of law than not) and the claim is not excluded then the solicitor may offer to act on your behalf in pursuing your claim against the third party. The solicitor will at this time advise you about their appointment terms and conditions.

Excess Reducer

This service is administered by Commercial Legal Limited and has been created to help customers reduce their excess charges in the event of a claim. By purchasing the Excess Reducer in addition to your insurance policy, you will reduce your excess by an agreed amount.

To ensure that you get the most from this service, please take the time to read the following details which explain the contract between you and the provider. If you have any questions or would like more information, please contact Commercial Legal on **0203 738 7495**.

Your service

We will only pay up to the agreed excess provided the claim falls within these terms. Payment will be made within a reasonable time. This service can be withdrawn at any time by us. The excess is payable upfront by you and reimbursed after the claim has been fully settled.

Period of service

The service runs in line with your main home insurance policy or if 3 claims are made we will automatically cancel this service after the third claim has been made.

The Dwelling

The address named on your home insurance policy through One Call Insurance Services Limited at the time of the incident only.

Definitions

We, Us, Our - Commercial Legal Limited.
You, Your - The person who has taken out the service, being a permanent UK resident
Reasonable time – 24 hours from receipt of invoice.

Terms and conditions

1. You must abide by the terms and conditions of this service as set out by us.
2. All payments on your main policy must be up to date at the time the claim is made and you must continue to make payments in line with the original agreement.

In the event of a claim under this service you **MUST** call our Claims team on:

0203 738 7495

3. We reserve the right to cancel this service alongside the main insurance policy by issuing a cancellation notice to your last known address giving you seven (7) days notice.
4. You can cancel this service within 14 days of inception provided that no claims have been made, and a refund of the premium (less a £15.00 administration fee) will be made. No refund of any of the premium will be made after this period.
5. Where a valid claim is made we will always make the agreed excess payment towards any outstanding balance with One Call Insurance Services Limited for the same insurance policy before payment is made to you.
6. In order for assistance to be provided your insurance policy must be in order and not due for cancellation.

Exclusions

- This service is only available to purchase at the inception of your home insurance policy or up to 14 days of this date provided no claim has been made against your policy.
- Payments over the agreed amount will not be paid.
- This cannot be used to pay any excess other than those set out in your home policy with One Call Insurance Services Limited.
- This cannot be used for any accidental damage claims.
- This cannot be used for any legal services.
- This cannot be used for any home emergency care provided on your policy.
- This cannot be used for any theft or loss claims made away from the home.

Statement of needs

We have not provided you with a personal recommendation as to whether the service is suitable for your specific needs.

Home Emergency Service

This service is an extension to your One Call Insurance buildings/and or contents insurance policy and cannot be purchased as a standalone, independent product.

Call the 24-hour helpline for the services of a reliable tradesperson for emergency repairs to your home. To use this product you must call us within 24 hours of discovering the emergency.

What is covered under the Home Emergency Service?

One Call Insurance will pay a combined total of £250 (including VAT) for labour, advice, parts and materials to cover an emergency for insured events during the period of insurance.

- Burst or blocked pipes, blocked drains or any internal water/heating system.
- 24 hour cover, 7 days a week, 365 days a year for home emergency response.
- Fire, burglary or attempted burglary where immediate repairs are necessary to prevent further deterioration or to ensure safety and security.
- Storm damage where roof repairs are needed to prevent flooding or ensure security.
- Removal of wasps' or hornets' nests.
- Damage to locks and entrance ways where immediate repairs are required for the purposes of either security or safety.
- Damage to bricks, windows and doors which affects your house's security.
- A maximum of three claims per year.

What is not covered under the service?

- Consequential losses of any kind.
- All costs for labour, advice, parts and materials in excess of £250.
- Damage or losses caused by a reoccurrence of a fault, or a new fault arising from the same event where the Home Emergency Service has already been used.
- Mechanical/electrical breakdown of any domestic appliance or anti-theft device.
- Any damage arising out of improper use of any systems or structures covered in this section, including an omission to act by the policyholder, where routine maintenance of a system or structure was required.

- Accidental damage including accidental damage caused by DIY of any kind.
- Any kind of damage caused by any deliberate act by the policyholder or anyone else living in the premises.
- Any claim as a result of circumstances that the policyholder was aware about before they bought the insurance policy.
- Any fault that was not adequately repaired previously.
- Claims arising where structures or systems were not installed by appropriately qualified workmen unless fitted before the policyholder brought the premise.
- Systems or structures which have not been installed or fitted by a suitably-qualified workman, except if they were installed or fitted prior to the policyholder becoming the occupier of the insured premises.
- Routine maintenance work.
- Work conducted by an authorised repairer to temporarily or permanently rectify, repair or prevent further damage occurring by making safe the emergency where possible within the service limits. It does not include the restoration of any decoration, fixtures, fittings or landscaping (e.g. fitted kitchen units, floor covering/tiles, flowerbeds) or the permanent re-instatement of pathways and driveways needing to be removed or replaced in order to deal with the emergency.
- Any loss or damage caused by squatters.
- More than three insured events in any period of insurance.
- Damage arising in the event of a force majeure event.
- Any expense arising from damage that would have arisen even where the insured event did not occur.
- Claims arising if the property has been left unoccupied for more than 30 days at any one time.
- Any damage to flat, tarpaulin, glass, plastic, felt or thatched roofs.
- Claims arising in the first 14 days from policy inception.

- Any item not forming part of your policy coverage as detailed in 'What is Covered? The following are not covered:
 - Pumps including; sewerage pumps, drainage pumps, shower pumps, any associated electrics or valves.
 - Water softeners.
 - Waste disposal units, macerators.
 - Cesspits, septic tanks and any outflow pipes.
 - Vacuum drainage systems.
 - Swimming pools or decorative features including ponds, fountains and any associated pipes, valves or pumps.
 - Ground, air and water source heat pump systems.
 - Power generation systems and their associated pipework, pumps, panels and controls including: solar panels and/or wind turbines, combined heat.
 - Power systems (systems that generate electricity and heat at the same time);
 - Boilers.
- Removing asbestos associated with repairing the appliance or system. When you have had any asbestos removed, you must give us a clean-air certificate before we will do any further work at your property. By law, the person who removes the asbestos must give you a clean-air certificate.

Exclusion of liability from acts of third parties

Every effort is made by One Call Insurance to make sure that we select recognised and competent tradesmen and repairers. However in the event of intentional, reckless, negligent or otherwise substandard work by an authorised third party repairer that causes further loss, all liability to you in respect of their acts or omissions howsoever caused is excluded to the fullest extent permitted by law. This disclaimer does not affect your statutory rights in respect of any products or services that you purchase from One Call Insurance. If any provision in these terms and conditions shall be found by any court or administrative body of competent jurisdiction to be invalid, unlawful, illegal or unenforceable for any reason, such provision shall be deemed deleted and will not affect the validity or enforceability of the remaining provisions.

General exceptions

This service does not insure the following:

- Any property insured under a more specific policy.
- Any fall in market value as a result of repairs or reinstatement.
- Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.
- Loss where property is obtained by any person using any form of payment which later can be shown to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason whatsoever.
- Any liability arising directly or indirectly from the transmission of any disease.
- Incidents taking place before the start of this insurance.
- One Call Insurance shall not be held liable for failure to perform the parties obligation if this failure is due to any force majeure event, (including earthquake, hurricane or other natural disaster where it's occurrence is beyond reasonable foreseeability at the time of the policy inception), war, invasion, act of foreign enemies, hostilities (regardless of whether war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, terrorist activities whether threatened or carried out, nationalisation, government sanction, blockage, embargo, labour dispute, strike, radioactive contamination lockout or interruption or failure of electricity or telephone service.
- Any loss or damage to the property caused by pressure waves from civilian or military aircraft and other aerial devices. Any loss or damage of any kind either direct or consequential arising out of radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
- Any legal liability, loss or damage to any property, or any resulting loss or expense or any consequential loss.
- Replacement costs of plumbing and drainage, electrical wiring, central heating or security which needs to be replaced as a consequence of natural wear and tear or gradual deterioration (e.g. complete replacement of the plumbing system due to deterioration in the pipes that has occurred through age and usage).

General conditions

- We will ensure that an engineer/repairer will contact you within 2 hours and arrange a suitable appointment time. But we may not be able to do this, if:
 - There are industrial disputes official or otherwise.
 - The public transport system fails (including the road and railway networks and repairs to them); or there are other problems which prevent someone gaining access to the insured premises or which makes providing the service impractical.
 - The weather makes this impractical or dangerous to do so.
- We will only pay the charges of the repairers instructed by us.
- We will pay the claim subject to the exclusions and conditions of this Home Emergency Service.
- All communication between the policyholder and One Call Insurance shall be in English unless expressly agreed by both parties prior to the inception of the policy.
- We will not make any payment under the Home Emergency Service if any of the terms and conditions are broken.
- Any legal liability, loss or damage to any property, or any resulting loss or expense or any consequential loss.
- Loss, damage, consequential loss or liability or injury directly or indirectly caused by, pollution or contamination unless it is:
 - Caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the property.
 - Reported to us within 30 days of the end of the period of insurance. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
- Your boiler must be serviced every year.
- Your boiler must not be more than 15 years old.
- Save for the rights granted to One Call Insurance Services under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

- Excess Charges: there is a £25 excess charge each time you use on the One Call Insurance Home Emergency Service.
- Service Usage: for the Standard Home Emergency Service, there is a limit to three claims per annual period of cover. The service cannot be used within the first fourteen days where the policy is taken out for the first time. The service cannot be used more than once for an emergency arising out of the same cause.
- Where you have instructed us to assist you in the event of a home emergency and you decide to cancel the call out, we have the right to charge you £55.00 in order to cover the agent's costs.

Cancellations and policyholder responsibilities

- You can cancel this service at anytime within 14 days of inception provided that no claims are made, and a refund (less time on cover) will be made. No refund of premium will be available after this period.
- We reserve the right to cancel this service at any time, by giving you 14 days notice in writing to your last known address, and a pro rata refund will be allowable to you if no claims have been made.
- Everything reasonable must be done to mitigate losses by the insured including taking precautions to avoid injury, loss or damage and protecting your property. You must make sure other people do the same.
- You must abide by the terms and conditions of this service and you must make sure other people do the same.

Premium Home Emergency Service - £39.00

If you have opted for our Premium Home Emergency Service, this includes all the benefits of our Standard Home Emergency Service but with the addition of:

- Unlimited call outs in the policy period.
- No excess or call out charges.
- A maximum of £750 total costs of repairing or dealing with the emergency.
- Additional cover for emergencies arising out of damage to guttering and soffits.
- Hotel cover of up to £200 if the necessary repairs needed would cause the house to be uninhabitable overnight.
- Travel costs of up to £50 should you need alternative accommodation.

We will cover the above provided the emergency callouts arise from a new incident or cause of action.

One Call Insurance
Home Emergency
24-hour helpline:

0203 738 7495

Disclaimer

One Call Insurance 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 without 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 on www.onecalldirect.co.uk

New terms apply as soon as they are posted.

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 provider and One Call Insurance Services Limited. I confirm that 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 herein.

Travel Insurance

You can save money, save time, and get peace of mind by comparing travel insurance with One Call Insurance.

Choose from single or multi-trip, European or Worldwide Travel Insurance, get a quote in minutes online at

onecalldirect.co.uk



One Call does it all!

You can make a payment or make changes to your policy quickly and easily online 24 hours a day, 7 days a week. Visit the 'Existing Customers' section at www.onecalldirect.co.uk

New Quotes

For all new insurance quotations, call our sales team

01302 554 013

Renewals

To renew your insurance policy, call our renewals team

01302 554 010

Existing Customers

For all existing customers wishing to make changes to a policy, call customer services

01302 554 013

or visit our website

Claims

In the unlikely event that you need to claim please call

0203 738 7495

If you do not call us after an accident there may be problems with your insurance policy in the future.

Home Emergency Care

If you have taken out Home emergency care and require assistance.

0203 738 7495

www.onecalldirect.co.uk