One Call INSURANCE

Information Booklet

Car, Van, Motorcycle and Motorhome Insurance

Welcome to One Call Insurance

We offer quotations from different insurance providers, which shows a fair representation of the market. This means we look at insurance policies from a large number of providers showing what they cover, how much they cost and the service they give in order for us to offer the best policy for you. Sometimes, we can only work with one or a small number of providers to find the insurance product that will be best for your needs. You can read a list of the insurance providers we use at www.onecallinsurance.co.uk. We will always tell you if this will happen. Our aim is to make sure that the insurance we find for you gives you the best outcome. We want to give you low-cost insurance, instant quotations and immediate cover, as well as the best service.

This is not your insurance provider's policy booklet, but it is an important and useful guide for our customers. It explains One Call Insurance's terms of business and should be read alongside your policy provider's Schedule/Certificate of Insurance. One Call Insurance deals with different policy providers who have their own terms. You can download the correct policy booklet for your policy from the policy documents section at www.onecallinsurance.co.uk or from your customer portal at portal.onecallinsurance.co.uk.

If you have chosen to pay by Premium Finance, you will have entered into a credit agreement with a finance provider. They will send you their terms and your credit agreement.

If you have any questions about any product or service we give you, please check our FAQs page on our website at www. onecallinsurance.co.uk/faq
If you have any further questions, please message our live chat team at www.onecallinsurance.co.uk. For details about your policy and services, visit your customer portal 24/7 at portal.onecallinsurance.co.uk

Welcome to One Call Insurance

As an existing One Call Insurance 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

Accident Management Company

Provided by One Call Claims Limited **0203 738 7300.** This is an alternative route for making a claim - generally, an Accident Management Company will deal with non-fault claims. You can refer to the One Call Claims website for more information here: **https://www.onecallclaims.co.uk/**

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 may offer you finance with our own capacity.

Contents

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

What to Do if You Have an Accident

The Law

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

If there is an accident or loss, it may be said that your vehicle is beyond economic repair. If this happens, it will be called a total loss and One Call Claims will offer to insure you on another car, if this meets your insurance provider's requirements.

If there is an injury, or you do not give your details to anyone at the scene when the accident happened, you must report it to the police and tell One Call Claims within 24 hours.

To help with the claims process...

Do not apologise or admit fault.

Try to get the following information to give to our One Call Claims accident helpline. This will help to speed up your claim:

- Full details of the other driver(s), their phone number(s), and registration number(s) so we can contact the other people involved.
- The injuries that were caused.
- The names of anyone who saw the accident happen (witnesses).
- Names of police officers and report numbers.
- Full details of what happened.
- If possible, take pictures of the vehicles and the scene before you leave.

One Call Claims 24-hour Accident Helpline

0203 738 7300 or you can report a claim in your customer portal.

Terminology

This is a list of words we use and their meaning. These are common words found in insurance information. When you read your motor insurance policy, you should also read the policy booklet for the insurance provider for your policy. This will give you all the information about the cover that you have bought. You can do this by visiting: **www.onecallinsurance.co.uk/policy-documents.**

Certificate of Motor Insurance

This is the proof needed by law that shows you are insured. It shows which vehicle is covered, who can drive it and what it can be used for. If your certificate allows your vehicle to be driven by any driver, please check your Policy Schedule for any limits that you need to know about.

CIE (Continuous Insurance Enforcement Law)

The Continuous Insurance Enforcement Law started in 2011. It says that unless your vehicle has a Statutory Off Road Notification (SORN) from the DVLA, you must have an insurance policy in place, even if you do not use your vehicle. Further information on this can be found at: **https://www.mib.org.uk/reducing-uninsured-driving/continuous-insurance-enforcement/**

Consumer

The consumer is the person named under the 'Policyholder' or 'Insured' details on the Certificate of Motor Insurance and policy schedule (the person who is covered by the insurance).

Criteria

These are the guidelines we are given by the provider (insurance provider) that they use to decide on their prices. Not all insurers/underwriters will consider/insure all risks presented to them and may change their critera throughout the policy term.

Endorsement

This is something that could change the original insurance cover. Endorsements will be listed on your Policy Schedule.

Excess

This is the part of the claim that you have to pay yourself. Sometimes there will be more than one excess. If this happens, they will be added together. The standard policy excess is called a 'compulsory excess': this is decided by the insurance provider. If you have a voluntary excess, this is an amount that you decide to to add when you started your insurance cover. Your voluntary excess plus your compulsory excess is the amount that you will pay if you were to make a claim. **Please read your Policy Schedule to see your total excess.**

Financial Conduct Authority (FCA)

The FCA replaced the Financial Services Authority (FSA) in April 2013. It is the financial regulator for the UK. It is funded by the firms that it manages (regulates).

Geographical Limits

These are the areas that you are covered to drive in. Your insurance provider covers you to drive in Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands (and if your vehicle is being transported directly between any of these countries).

Insurance Providers' No Claims Bonus Protection

If you wish, and in most cases if you have earned at least four years, you can pay an extra premium to protect your No Claims Bonus. If you do this, you will not lose your No Claims Bonus if you make a claim, however this may effect your premium at renewal. There is a limit on the number of claims that you can make within a set time (see your insurance provider's policy booklet for your limit). If the number of claims in the period is more than the provider's limit, you will lose your No Claims Bonus and you may have to pay higher premiums when you buy or renew your next insurance.

Provider, Underwriter, Insurance Provider, Policy Provider

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

Market Value

This is what it would cost to replace your vehicle with one that is a similar age, type, mileage and condition, right before the loss or damage happened.

Motor Insurance Database (MID)

The details that you gave us are added to the Motor Insurance Database (MID). This is a database that is shared with the Police, who use it to detect and stop crime. Other providers may use the database to get information if you are involved in a road traffic accident. If you have bought a new policy, made a mid-term change or your policy has been cancelled or has run out, your insurance provider must update the MID with any new information. MID can take up to 72 working hours to update following a purchase or renewal of a policy. For further details, you can visit: www.mib.org.uk

No Claims Discount

This is also called No Claims Bonus. If no claim has been made while you are insured and before your insurance is due to run out, the insurance provider will give you a discount on your payments when you insure with them again. This amount may vary between different insurance provider's. You cannot give the discount to another person or use the discount on another insurance policy for a different vehicle. If a claim is made while you are insured, the discount will be less; the new amount might change between different insurance provider's (for more details, please refer to your insurance provider's policy booklet).

You may also have to pay a higher excess. Your No Claims Bonus will not change if the claim(s) you make are for a broken windscreen or window glass.

You will need to show us proof of your No Claims Bonus; this can be a renewal notice or a letter from your last provider, showing the number of years' No Claim Bonus you have. The proof that you show us when your policy starts must have been built up in your name and it will need to be free to use on this policy. It must also have been earned in the UK unless agreed with one of our agents. We can only accept a No Claims Bonus earned on a private motor vehicle policy, or on a company vehicle on a referall basis. If you have not driven for a while, a No Claims Bonus can only be accepted from your last provider if it is from a policy that ended less than two years ago.

Period of Insurance
This is the length of time on your insurance contract. This is shown on your Policy Schedule and Certificate of Motor Insurance.

Policy
The policy is part of the contract of motor insurance; the full contract includes your provider's policy booklet (you can ask for this or find it in the 'My Account' section at www.onecallinsurance.co.uk), your Policy Schedule and Certificate of Motor Insurance.

Proposal
The proposal is the application form that shows the information you gave us, including information given about you by others and verbal information you gave us before the policy started. You must check all the information to make sure it is correct.

RTA (Road Traffic Act)
The Road Traffic Act is the law that tells you the lowest level of insurance you must have if you want to drive your vehicle on public roads in the UK.

Schedule
The schedule is part of the insurance contract. It shows details of the insurance period, the insurance provider's premium (not including broker fee's or products), the vehicle that is insured, details that are correct for you and any other driver(s) who are named on your policy, and other important information.

Pro Rata – Cancellation
This is the calculation we use when you, we, or your insurance provider cancels your policy. Pro rata is the daily rate of your insurance, plus any charges from your provider. Please check the 'Cancelling Your Policy' section for what happens when you cancel.

Statement of Fact
If you have not received a proposal form, you will receive a statement of fact. This form shows the information that you gave us, including information given to us about you by others, and verbal information you gave before the policy started. You must check that all of the information is correct. You should keep this for your records.

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

Terrorism
As defined in the Terrorism Act, 2000.

Us, Our, We, One Call Insurance
One Call Insurance Services Limited, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ. We are your Insurance Broker when arranging your policy and, when you entered a Credit Agreement with our finance provider or credit broker. If you enter a Credit Agreement with us, we are your credit lender.

Your Vehicle
This is any motor vehicle we have given you a Certificate of Motor Insurance and Policy Schedule for. Details of the vehicle covered will be shown on your latest Certificate of Motor Insurance and Policy Schedule.

You, Your
This is the person or company named under the 'Policyholder' or 'Insured' details on the Certificate of Motor Insurance and Policy Schedule (the person the insurance covers).

One Call Platinum Insurance

If your insurance has changed to the One Call Platinum Scheme, your policy will run on a monthly basis, which means you will pay a monthly £6.00 direct debit arrangement fee. The platinum scheme is a rolling monthly contract and you will receive a new certificate each month in the customer portal. Your insurance renewal will start on the same date each month as long as you make the payments on time. If we do not receive payment for the month, your policy will run out at the end of that month; we will always send you a letter to tell you that this has happened. If this happens, you will not be covered under 'Continuous Insurance Enforcement'.

For the Platinum Scheme, if you make any changes to your policy, or we think some information is wrong, your premium will be worked out again to make sure you have full cover, as long as your insurance provider is happy with the new details.

Any extra or return premium will all be added to the next monthly payment, which will be the same every month after. You will need to make a one-off smaller admin fee of £15.00 by credit/debit card once the change has been made; this will make sure your monthly payment does not increase. If changes are made through your customer portal, the admin fee is only £4.99.

You must tell us if any material facts change. If you do not tell us, your policy might not be valid. Claims would also not be valid. You can make changes by going onto your customer portal at: **portal.onecallinsurance.co.uk**

Your No Claims Bonus amount will still increase at the end of the twelfth month, as long as no claims have been made and there have been no breaks in the insurance cover.

Because your policy operates on a monthly contract with payments made in arrears, there is no charge if the policy is cancelled. However, you will still need to pay for the current month of cover at the time of cancellation. This is calculated based on your monthly renewal date rather than the calendar month. If more than one Direct Debit payment defaults, we may terminate your membership in our Platinum Scheme.

Our Platinum Promise to you
You are a valuable customer and we want you to feel that way. We do not want you to sit in a queue or feel you do not know what is happening when you make a claim. We promise to put your needs first. If we break that promise you will be given a compensation payment.

Our promise	**Compensation**
We'll answer your phone calls and/or live chats for general insurance enquiries within four minutes.[1]	£1.00 for every additional minute you wait after four minutes.
We'll answer your calls to our claims and/or breakdown team within two minutes.	£1.00 for every additional minute you wait after two minutes.
If your vehicle is written off - we'll send your payout within five working days of a settlement figure being agreed.	£10.00 for every additional day after the five days.

If you feel one of our promises has been broken and you require compensation you can request this in the "Account" section of your customer portal. Please note the wait time begins after the pre recorded message and you have selected your options. You may also contact

[1]To get compensation you must request this via the "Account" section on your customer portal.
[2] The number we gave you Is to start a new claim or for breakdown and not for general enquiries or windscreen claims.
[3]Compensation is limited for each year to £60 per promise and this must be sent to us within 30 days of the breach.
[4]This only counts if the claim is valid and comprehensive. If your vehicle is on finance, you must ask your finance company for a settlement figure. We will not responsible for any delays that are caused by your finance company.
[5]Eligible customers can claim compensation using the customer portal.

Platinum Charges

£6.00	Monthly Subscription Fee	Charged every month under the Platinum Scheme.
£4.99	Admin Fee (via Portal)	One-off fee for policy changes made via the customer portal.
£15.00	Admin Fee (via Phone/Chat)	One-off fee for policy changes made via phone or other methods.
Varies	Cancellation Payment	You must pay for the current month of cover at the time of cancellation.

3 Year Price Fix

If you have opted into the 3 year price fix, this means you won't receive annual price changes. This means you're protected if prices rise, but you won't benefit if prices fall. Insurance premiums can increase or decrease; however, with a fixed price your premium will remain the same until the end of the three-year period, unless you make changes to your policy or make a claim.

Your total monthly price includes a monthly fee of £6, this fee may be reviewed at any time, just like a non-fixed Platinum policy. Any increase would not apply until the annual anniversary of your policy.

Terms of Business

We always try to give you clear information so you can use it to help you decide whether to buy the products and services we offer you. We will always do business with you in a fair manner using skilled and clear methods so you fully understand what is happening.

Our services include organising insurance for motor vehicles, e.g. private vehicles, motorbikes and commercial vehicles (including vans, lorries and special vehicles), household, and commercial, e.g. shop, office, club, pub, etc.

Conditions of Trading

One Call Insurance is an independent insurance broker. We will not give you advice or recommend products. We will ask some questions to narrow down the amount of products that we will give details on. You will then choose which product(s) you want to buy.

We will provide guidance using the tools provided by General Insurance Companies, Managing General Agents, Underwriting Agencies and Lloyds Syndicates. We are authorised and regulated by the Financial Conduct Authority (FCA). You can check our status using our registered number 302961 at **https://register.fca.org.uk/**

One Call Insurance Services act for you as the customer, but sometimes, we are an agent for the insurance provider, e.g. when collecting insurance premiums.

If you choose to pay for your insurance using premium finance, One Call acts as a credit lender and can offer you finance through OPF.

When you buy a policy through us, we charge a fee, which we will tell you about before you agree to the policy. The insurance provider pays us some of the annual premium 14 days after the policy starts. If your policy is placed with a Net-Rated Insurance provider (no commission), we will charge the same amount. We will always tell you about this up front if: a) it is a net-rated product; and b) the amount you need to pay.

Continuous Payment Authority

Continuous Payment Authority (CPA) allows us to take payments automatically when money is due on your policy. You agree to this at the point of purchase. This means One Call Insurance may collect payments from your debit card, credit card, or PayPal account when you owe us money.

Payments may:
- Be taken at different times, and
- Be for different amounts, depending on what is owed.

We may use your CPA for:

- automatic renewals
- missed or failed payments
- cancellation balances
- mid-term policy changes you agree to

By agreeing to a CPA, you authorise us to take payments when they are due. You can cancel your Continuous Payment Authority at any time by contacting us.
You can also ask your bank or card provider to stop any future CPA payments, and they must do this for you.

If we ever change how your Continuous Payment Authority works, we will let you know.

Conflict of Interest

One Call Insurance Services Limited may 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 be directors of One Insurance Limited (registered in Gibraltar), which is controlled by the CEO of One Call Insurance Services Limited. One Call Insurance Services Limited may share some of your business with One Insurance Limited, which offers general insurance. We will tell you if this happens.

The Consumer Duty

In July 2023, the FCA implemented this to ensure that all Firms with the Financial Services Industry are ensuring that they are acting to deliver good outcomes for retail customers. Because of this, you can feel confident that our high level of customer service will help you to understand the product you have bought and to clearly answer any questions that you may have.

We will make sure that we act in good faith and avoid foreseeable harm to make sure you receive the best outcome from us.

Quotations

We base quotations on the information you give to use when you ask for a quote. You must, by law, do your best to answer all questions correctly and truthfully. If you do not do this, your policy may not be valid if you make a claim. If you are not sure about some information, please ask us. Our insurance panel offers a fair representation of the insurance market and we will offer a product that will be right for your wants and needs. If the insurance provider thinks that your new details do not meet their requirements, they might not accept you as a customer. If this happens, we will try to find another insurance provider for you.

Please note that the insurer can conduct validation checks at any point within the policy term, not just at the time of purchase.

We will offer you value-added products from a single market exercise. We use various providers for our value-added products.

We can only accept drivers who are UK residents on our insurance policies. Unfortunately, international drivers who are not UK residents will not be accepted for coverage. This applies to all policies offered through our services.

Unrated Insurer

An unrated insurer is one that does not have an official financial strength rating. These are 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 how good it is at paying claims to its policyholders.

Each agency has its own way of working, but ratings are usually organised into a letter graded scale to show risk. For example, an 'A' rating means that the providers have excellent ability to pay out claims, but a 'C' rating means that the provider has weak ability to pay out claims. Some unrated insurers have been running in the United Kingdom for many years so they are not likely to fail but this is not guaranteed. They can fail under some circumstances.

However, a rated provider can also get into difficulty.

Risks of using an unrated insurer include:

- An unrated insurer may be based overseas and outside UK regulations. The regulations they follow may be less interfering, less harsh or lighter than those of the UK's Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA).
- If an overseas insurer fails, claims may have to be transferred to another company overseas that is like the UK Financial Services Compensation Scheme (FSCS). This may slow down your claim.
- Unrated insurers do not have proof of their financial stability.

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

Contract

When you take out insurance cover with us, you will always enter into two separate contracts.

The first contract is with us (One Call Insurance Services Limited) for arranging and completing the admin for your insurance policy. We may charge a fee(s) for our services. Our terms and conditions show our fees in the 'Our Charges' section.

The second contract is with the provider who gives you the insurance cover. You will pay them a separate premium, which will include Insurance Premium Tax (IPT). You can read their terms and conditions in their policy booklet, statement of Motor Insurance and Insurance Product Information Document (IPID), which we will give to you with your policy documents. You can also use these links to our website **www.onecallinsurance.co.uk/policy-documents**.

If you choose to buy value-added products, you will enter into more contracts with each provider. Our admin fees and the separate premium together form the total price of the insurance. These amounts will be found in the covering letter with your policy documents.

If you choose to pay for your policy through Premium Finance you will enter into a third contract with the finance provider. They will send you a copy of their terms when you take up the insurance policy.

Provision of Documentation

At each stage of the insurance (new business, renewal or cancellation) you may be asked to send us some documents. You must send these when you are asked for them by the insurance provider or from us as their agent. Unless we say different, we advise you to send copies (not the originals) of the documents that you are asked for. The documents you send must be up to date and must show the address we have on our records.

If you choose to send the original documents by post, One Call Insurance will not be responsible for their safe delivery or return to you. Any documents sent to us by post will be securely shredded after 7 days. Once we receive the documents we requested, we will provide your policy documents so you can check your policy details, confirm the period of cover, and access any certificates or documents required by law. You will also need to follow this process if you make changes to your policy before it expires or is renewed. At renewal, we will inform you of the renewal date or when your cover will end so that you can arrange alternative cover if necessary. We will notify you of any changes to the policy, service, or provider, explain what actions are required, and provide any documents required by law.

We will not keep any insurance documents from you without you saying we can, unless the law says we are right to do so. If the policy is cancelled or runs out, we will send all the documents that you have asked for and should receive. If you do not receive the documentation we send to you, you must tell us so we can send another copy.

If you have given us an email address, we will send you a link to register for our customer portal; there, you will be able to access your policy documentation any time.

You can register your own account at **portal.onecallinsurance.co.uk/register**

Additional Service Declaration

If you make a claim through an added service (whether we gave this as a free benefit or whether you bought it) during the period of cover, at no extra cost, low cost or at a cost lower than the market price, the VAT will be paid by One Call Insurance.

Payment

We cannot provide cover if we have not received payment. We will send you proof that you have paid premiums, fees and/or charges during the insurance period. If you pay using premium finance and an added premium is higher than £250 for a private car or van (£100.00 for a motorbike), we will only give cover when you have paid at least 20% of the added premium quoted and any necessary admin fee.

Client Money (as an agent of a provider)

We act as agents for the provider to collect premiums and pay refunds. Premiums are treated as received by the provider when they are paid into our bank account. Any premium refund is treated as received when it is paid to you.

Debt Recovery

If you miss a payment (an instalment or account balance after cancellation) or if there is a non-payment of a balance to a member of the One Call Group you will be sent reminders. If you still do not pay after several reminders, we will use our Continuous Payment Authority. If the payment is still not received, we will pass the collection on to our debt recovery department. On top of the money you owe, you will have to pay a fee of £25.00 once the first letter has been sent to you.

If you still do not pay the debt recovery department, another £27.00 will be added to your balance to pay for the second time they try to contact you. If a third letter is sent, another £52.00 charge will be sent. To avoid this happening, it is better to pay instalments or balances on the dates you agreed to. If the outstanding balance remains, the debt recovery department will pass the issue to our solicitors who may ask the courts to recover the money from you.

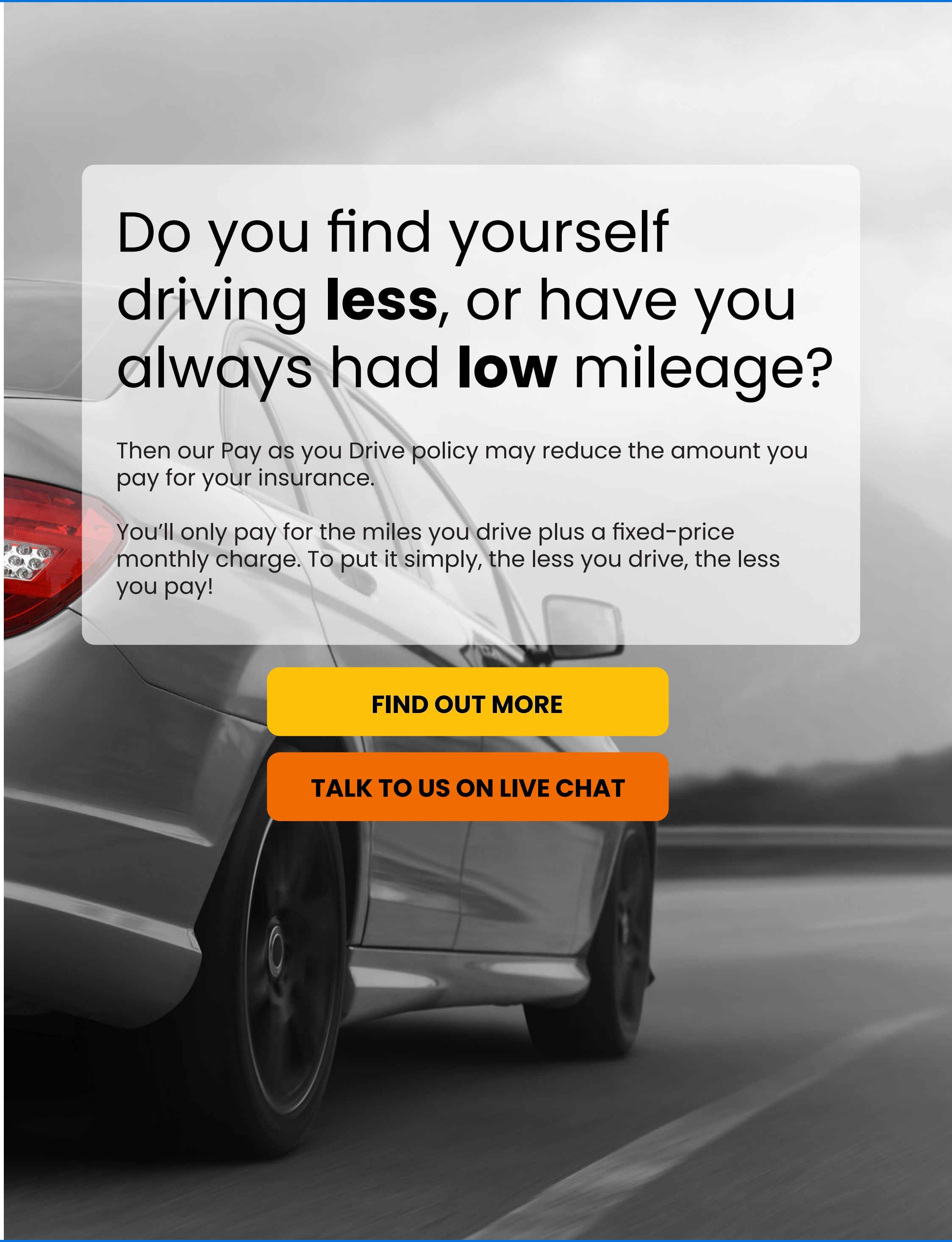
This could mean that a County Court Judgement (CCJ) is logged against you. If an outstanding balance is due on a policy after it has been cancelled or the policy ended we can withhold your No Claims Bonus until it has been paid.

If a balance is unpaid for more than 90 days, we may send the balance to an external debt collection agency. This could do damage to your credit rating and you may struggle to get credit in the future.

If you ask for a payment plan, One Call Debt Recovery may want to review the arrangement and they may ask for proof of income and spending.

Payments by Cheque

If previous cheques have bounced three or more times, we will not let you pay by cheque again. You will then have to pay by debit or credit card.



Changes to Your Policy

You must tell us about any changes to your circumstances straight away. If you do not tell us about these changes, then your policy may not be valid and a claim may not be paid. Changes can make a difference to your premium and/or excess (if your insurance provider is happy with the changes) you will have to pay £42.50 on top of any provider charges or refunds. The fee is £24.00 if the change is made in your customer portal. These changes to your policy can include:

- You change the vehicle or its registration number; you can only make three changes in one insurance period.
- There is a change of driver(s).
- The vehicle's owner changes and you still need our insurance cover.
- A driver on the policy is convicted for a driving offence, including fixed penalty offences.
- A driver has a health condition that the DVLA needs to know about.
- The main usage for that vehicle changes.
- A driver changes their job, starts a new full time or part time job, or stops work.
- The vehicle is changed from the manufacturer's original specification.
- You change your address or the address where the vehicle is kept overnight.
- A driver passes their test or loses their licence.
- Details on the Policy Schedule are changed.
- Any vehicle owned by the policy holder or named driver(s) is in an accident or fire, or is stolen, damaged or broken into.
- Your estimated annual mileage changes.
- The Insurance policy we give you may limit the number of changes you can make while you are covered. If this happens, you may have to pay extra charges or cancel your policy and start a new one.
- A driver is refused insurance or has insurance cancelled or has special terms put in place.
- The main user of the vehicle changes.

You must try your best not to give any incorrect information (a misrepresentation).

If we see a misrepresentation, we will use our Continuous Payment Authority and take an extra payment for this change from your credit/debit card/ PayPal account.

If the misrepresentation means that more than £200 is built up, a 7-day cancellation will be added to the policy and the extra premium will have to be paid in one go. If it is not paid in time, the policy will be cancelled and more charges will be added. We will tell you before this happens.

When you ask for a change to your policy, a premium amount will be built up, an extra premium may be added, or a return premium may be given. If you pay using premium finance and a premium is added that is more than £250 for car or van (£100 for motorbike), you will need to pay 20% of the payment up front and a £42.50 admin fee.

The Insurance policy we give you may limit the number of changes you can make while you are covered. If this happens, you may have to pay extra charges or cancel your policy and start a new one. To make any of these changes to your policy, please go to our Customer Portal at **portal.onecallinsurance.co.uk** or contact us on live chat.

Your insurer does not have to accept your policy if your new details do not meet their criteria. If this does happen, we will cancel your policy and normal cancellation fee will be charged. We will then look for another company to insure you.

Please see your Policy Schedule/Certificate of Motor Insurance for details of your policy and tell us if you are not sure what information to give us.

Fraud

What Is Fraud?
Fraud is when someone lies about their information or keeps it to themselves.

You are committing fraud if you:

- Knowingly misrepresent the facts of your claim and deliberately lie about the circumstances.
- Are trying to get something for yourself (e.g. money) or make someone else lose something (e.g. your insurance provider).

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

- Do not give us information that we or your provider ask for.
- Are trying to get something for yourself (e.g. money) or make someone else lose something (e.g. your insurance provider).

How We Deal with Fraud
Insurance fraud is really serious, so we try to protect ourselves and our customers. Your insurance premium is worked out from the information you give us so it is important this information is right.

Fraud causes higher payments, so we try to find and stop fraud so it is fair for all of our customers.

If we find fraud, we may carry out one or more of the options available to us, which may include:

- Cancelling the policy cover and will not give a refund
- Not paying out on any claims
- Recuperate what we pay to carry out our investigations and any legal fees we have paid
- Telling other companies and the anti-fraud databases, such as CIFAS, CUE and Hunter.

We may also tell the police, which could mean prosecution. As the acting broker we have the right to refuse cover, if this happens we will let you know.

Fraudulent Claims
If you, or anyone on your behalf, uses fraud to get money from your policy, your insurance will be cancelled, and you will not get a refund. In an evemt where you fail any validation checks, we will void the payment and it may take 7-10 working days for it to be returned to you.

Other Information

Compensation Arrangements
Our policies are protected by the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from the scheme if your insurance provider does not do what they say they would.

This depends on what type of claim it is and what happened. Insurance contracts are for 90% of the claim even if the claim is big.

You can read more information about the FSCS compensation scheme at www.fscs.org.uk

Language
The terms and conditions and other information are given in English. No other language will be used unless we agree this with you before your policy starts.

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

Legal Jurisdiction
English law is used in this contract unless a different law is agreed by both parties. If a court or another authority finds any of the rules to be invalid, unlawful, illegal or not forceable, the invalid rule(s) will be removed but the other rules will stay in place.

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.

Bribery Act
We fully comply with the Bribery Act 2010, and will not accept any form of payment, gift or service, the intention of which could be considered to result in the improper performance of our obligations to you. If we reasonably believe that you have attempted to offer a bribe we will terminate our agreement with you.

Sanctions
Every business in the UK is subject to the provisions of Government sanctions and is therefore prohibited from dealing with 'embargoed' entities, for example certain foreign states or 'terrorist' organisations.
We will conduct a check against the HM Treasury' Sanctions list on the entity applying for the insurance and its directors / controllers.

Our Charges

We may charge you an admin fee for organising your insurance. We will give you full details of this before you purchase the policy. Our standard charges are set out below but may change depending on your needs. If you need us to do more work on your behalf, which will mean we spend more time, we may ask you to pay an extra fee for our services. We will always agree this with you before this happens.

New Business and Renewal
If we charge you an extra fee to organise a new insurance policy or to renew your policy, we will decide how much this will be when we know how much it will cost and how long it will take.

Commission Charge
If your insurance is provided by one of our Net Rated companies, we will add a charge in place of us receiving a commission payment. We will tell you if your insurance is with a Net Rated provider and whether you will need to pay any charges.

Other Charges

£42.50	Changes made to your policy	Changes made to the policy from when the policy is accepted will be charged with this fee, unless the change is made using the Customer Portal; portal.onecallinsurance.co.uk. If the change is made within 30 days of your policy renewal, the charge will be £4.99.
£24.00	Any changes you make to your policy using the Customer Portal	Changes made to the policy using the Customer Portal; portal.onecallinsurance.co.uk from when the policy is accepted will be charged this fee. If a change is made another way, the charge is £42.50.
£42.50	If we find misrepresented information and/or a lower No Claims Bonus fee	This charge will be added if there is a misrepresentation or reduction of the No Claims Bonus. If the company finds a misrepresentation, you will have the opportunity to contest it. We will investigate this without a fee to start with. We will contact third parties if you still don't agree with what we find out, but if the information we gave when we started investigating is right, you will have to pay the £42.50 charge. If the change is changed back after 14 days of the change being processed, you will still have to pay £42.50.
£35.99 £49.99	Set-up fee (within cooling off period):	We can ask you to pay to cover the cost of setting up your policy if it is cancelled during the cooling off period - £35.99 for renewals and £49.99 for new business policies. This is from when the policy has been processed and therefore a contractual agreement has been made
£55.99	Cancellation fee (added after the cooling off period, charged from day 15 to end of the policy if no claim has been made)	This fee is charged to all policies that are cancelled after the cooling-off period up until the end of the policy. Other broker admin fees will also be charged as well as any added changes to your policy (value-added products), which must be paid all in one go. If a claim has been made, please see page 14.
£15.00	Missed Direct Debit	We can charge this fee if you have missed a Direct Debit payment or if we have to set up a new payment plan because you missed a payment. If we say yes to a refund, it will be paid within 21 days. A fee may be added by your premium finance provider. Please see their documents for details about this.
Variable Interest rate	Premium Finance Instalment plans	Premium Finance plans have a charge than can change (variable). This is included in the payments you agreed to make. The premium finance provider will tell you the variable rate you have to pay.
£49.99	Limited Mileage Charge	If you don't tell us the mileage of your vehicle when we ask for it, you will be charged £49.99.

What We Do Not Charge For

For certain changes to your policy, there will not be a charge made to you, these include:

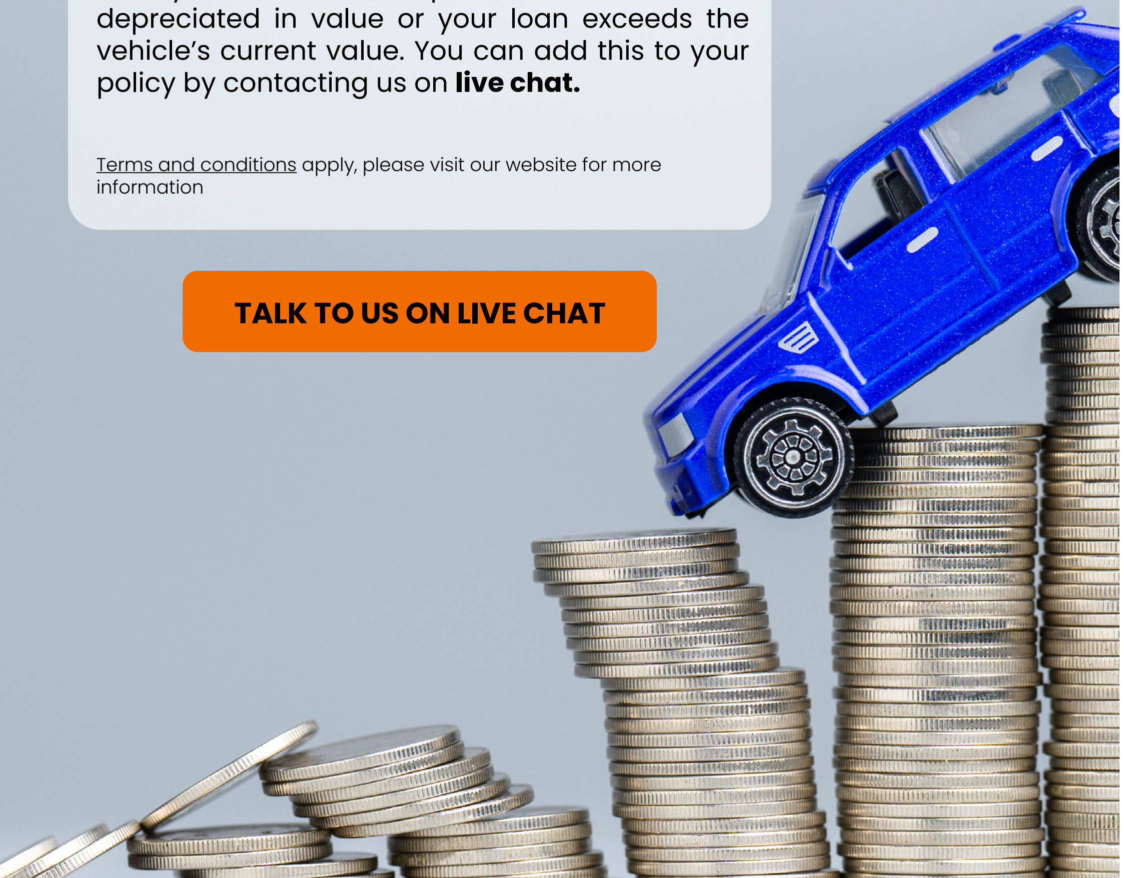
- Change of email address.
- Change of customer name.
- Change of contact number.
- Amending the title of a driver.
- Changing your Direct Debit Date

Will your vehicle **depreciate** in value?

If your car or van is written off, our total loss top up product will pay you an additional 25% as a lump sum on top of the vehicle value - for as little as £55.21 a year. This is particularly beneficial if you think your vehicle will depreciate in value, it has depreciated in value or your loan exceeds the vehicle's current value. You can add this to your policy by contacting us on **live chat.**

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

TALK TO US ON LIVE CHAT



Policy Cancellation

Asking for a Cancellation

You can get in touch with our Live Chat Team at: www.onecallinsurance.co.uk to cancel your insurance, or you can do this by logging into your customer portal. Please tell us why you are cancelling so we can improve our services. For more information about charges, please see the 'Our Charges' section'. We can ask you to pay for the cost of setting up your policy if it has not started. Any extra cover, e.g. breakdown cover, will be cancelled at the same time as your motor insurance.

If You Are Cancelling a Renewal

Please contact the Renewals Team via live chat https://portal.onecallinsurance.co.uk/ or send a written request by post to:

The Motor 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.

If You Made a Claim

Refunds will not be given if a claim has been made before a policy is cancelled. This is because the insurance provider will charge 100% (all of the premium and all administration charges on your policy) of the premium and it doesn't matter how long you have had the cover. If you have paid all of it, we will not give you a refund. If you pay using Premium Finance, we will send a letter to you about your account balance.

Rights to Cancel

You can cancel any contract we organise for you. Please see "Requesting a Cancellation" or "Cancelling a Renewal" below for more information. We require confirmation from the policy holder to cancel the policy.

Cooling-Off Period (14 days)

Before the end of the first 14 days of the start of your policy, you can cancel under the 'cooling-off period' rule. All insurance providers can set a 'policy time on risk' charge. One Call Insurance will add a charge of £49.99 for new policies, and £35.99 for renewed policies. This can include admin charges to pay for setting up the policy.

If you bought any value added products that you used in the first 14 days, you will still have to pay for them in full.

If we, or your insurance provider, cancel your policy, we will send a letter to you at the address you gave us to tell you that your policy will end in 7 or 14 days. The end date will be on the letter.

Impounded Vehicle

If your vehicle is impounded by the police when you buy the insurance and you didn't tell us, and the insurance provider rejects the policy from the start, we will charge you a £49.99 admin fee.

Voided Policies

If your policy has been voided by your insurance provider we will charge you £49.99 or £35.99 if the policy was a renewal.

Informing the MID at Policy Cancellation

If your policy has been cancelled, the Certificate of Motor Insurance won't be valid. The details you gave us about your vehicle will be taken off the Motor Insurance Database (a database accessed by the police to check for uninsured vehicles). When your policy is cancelled, the insurance provider will tell the MID that all the cover they gave you has been taken away.

Cancellation Fees After the 14-Day Cooling Off Period

After the 14-day cooling off period has ended, you can still cancel your policy, but there is a set charge if the policy is arranged by One Call Insurance. This includes admin costs for organising the insurance and for the cancellation. All cancellations are worked out as follows:

- If you cancel between Day 15 and the end of the policy, you will be charged for any time that you are covered (this is worked out by your insurance provider who will add an insurance fee). We will include an admin fee and the cost of any extra products you added to your policy.
- If you have made a claim, you will be charged the full premium, broker fees and the full cost of any products you added to your policy.
- If your premium is lower than our cancellation fees, you will still need to pay the insurance costs that are left.

If you paid your premium in full, we will tell you how much you will get back. Please note that in some cases, you may not receive any money back if the charges and time on cover exceed the amount you paid. If you are paying by Premium Finance, we will check how much you have already paid, and you will need to pay cancellation charges as outlined above. This will not include the interest you paid on Premium Finance, as this was paid to the finance provider and cannot be used to pay your premium.

Insurance providers can charge for the time you had cover. If your policy is cancelled and we are owed money, we will use the continuous payment authority and will collect the amount using your debit/credit card. We will try to take the payment on the last working day of the month, or on your chosen date if you selected one. If this payment doesn't go through, we will try again on the 1st, 15th, and 28th. If we can't take the payment after the 4th attempt, we will pass the matter to our debt recovery team. If this happens, you will incur additional charges.

We may cancel your policy if:

- We don't receive the documents we ask for
- We don't receive payments
- We find fraud
- You give us incorrect information (misrepresentation)
- Your insurance provider asks us to
- You use threatening or abusive behaviour towards our staff or suppliers
- You use bad language or bully our staff or suppliers

If your provider asks us to cancel your policy, we may try to find another provider for you. We will say this in a letter to you if we can do this.

Cancelling Your Premium Finance Payments or Non- Payments

If you cancel your Direct Debit or fail to make your finance payments, this does not immediately cancel your insurance policy. You will still be covered, but if we do not receive payment and you do not respond to our notifications, we will treat this as your instruction that you no longer wish to keep your policy. In this case, we will inform your insurer and arrange for the policy to be cancelled on your behalf.
Please note:

- Cancelling your policy may affect your cover and could result in charges or loss of protection.
- If your insurer sends us a cancellation notice, any remaining premium will be refunded to you after deductions for time on cover.

Refunds

Refunds will be given using your credit/debit card. Refunds can take up to 14 days. If a refund is needed to a bank account that is different to the one you gave us, you must send us a copy of the account holder's bank statement confirming the account details and proof that your other account is closed.

Please note we will not refund an amount onto a debit/credit card or into a PayPal account if it is more than the amount you have paid us.

Non-payment

If you pay monthly and miss payments, and we send a default letter, we can cancel your policy.

If this happens, we will use the premium refund your provider sends to us to pay the balance that is left when you cancel your policy. If there is any money

left over, we will send this to you. If you made a claim under this insurance and the policy is cancelled because you missed payments, you will not be given a refund. You will have to pay the money shown on the default letter.

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

Cancellation calculations and explanations

Total Insurance Premium	The full cost of your insurance policy for the period of cover, as calculated by the insurer before any fees or discounts are applied.
Policy Enhancements	Optional extras you selected to increase your level of cover, such as additional protection or benefits. These are added to your base premium.
Broker Fees	Charges applied by us (your broker) for arranging, administering, and servicing your insurance policy.
Discount	Any reduction applied to your premium, for example for no claims history, promotional offers, or other eligibility criteria.
Total Insurance Costs	The overall amount payable for your policy, including the insurance premium, any enhancements, fees, and after any discounts have been applied.
Balance Outstanding from my previous policy	Any unpaid amount carried forward from an earlier policy with us, which has been added to your current balance.

How we would calculate your cancellation

The table below provides an example of the insurance cost and shows the total amount that may be charged if your policy is cancelled.

(figures used for illustration purposes only)

Total annual insurance cost

Total Insurance Premium	£748.33
Policy Enhancements	£0
Broker Fees*	£40
Insurer Fee	£0
Discount	£0
Total Insurance Costs	£788.33
Balance Outstanding from my previous policy	£0

Total cost of cancel

Cost for days insured	£129.16
Policy Enhancements	£0
Broker Fees*	£40
Insurer Fee	£0
Cancellation Fee	£55.99
Total Cancellation Costs	£225.15
Total Paid to Date	£143.26

*Broker Fees include any fee that has been applied to your policy throughout the policy term.

Final Balance (total cancellation cost *minus* total paid to date)	**£81.89**

In this example of this cancellation, if you cancel your policy today:

1. Your **total cancellation cost would be £225.15,**
2. The table shows that you have already **paid £143.26 to date,**
3. Meaning you would still need to pay **£81.89** to cover the total balance.

Please note: The cost for days insured is calculated based on the number of days you've been insured plus any cancellation fees charged by your insurance provider. Please refer to the insurance providers terms for more information on this.

If you have an outstanding balance and you are struggling financially, we may be able help. Please contact our live chat team at https://portal.onecallinsurance.co.uk.

Complaints Procedure

One Call Insurance aims to provide the best service to all our customers by being open and honest. We always try to answer complaints in a positive way and put right any mistakes which may have been made. Your complaints provide us with feedback and important information and we use this to help us make our service better.

Step 1:
If you need to make a complaint, please use our Live Chat service between 9:00am and 5:30pm Monday-Friday at **www.onecallinsurance.co.uk**

All of our staff are trained to deal with customer complaints and will try their best to resolve the problem for you. If they cannot resolve the problem, they will pass you onto an available manager, who will try to deal with the problem for you. If you wish, you can send your complaint directly to the complaints handling manager at:

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

We will aim to resolve your complaint within 24 hours from when we receive it, if we are unable to do this, we will send you a letter to say we have received the complaint within 5 working days. Once we have sent the letter, we will carry out a full investigation of the complaint.

If your complaint is resolved within 3 working days we will send a letter, which will confirm that the complaint has been resolved as discussed.

If we do not resolve your complaint within 3 working days, once we have finished our investigations, we will send you a final resolution letter within 8 weeks. If you remain dissatisfied with the resolution offered, please refer to step 2 of the complaints procedure which can be found within the complaints correspondence.

Step 2:
If you choose to take your complaint further, you can contact the Financial Ombudsman Service (FOS) or another Alternative Dispute Resolution Provider (ADRP). You must send a copy of the final resolution letter we sent to you with your policy number and use "One Call Insurance Services Limited" as the reference. The FOS can help with most complaints if you are;

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

You can contact the FOS at:
www.financial-ombudsman.org.uk
Or you can send a letter to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The The Financial Ombudsman Service (FOS) is an expert in resolving financial complaints in the UK with a payout limit of £445,000 for complaints referred to us on or after 1 April 2025 about acts or omissions that occurred on or after 1 April 2019.. Complaints can be made by customers (or by someone on their behalf) who are private customers, micro-enterprises and small or medium size enterprises (small to medium size enterprises can bring complaints to the ombudsman as long as their annual turnover is less than £6.5m and fewer than 50 employees or an annual balance sheet below £5m).

If you want to use an Alternative Dispute Resolution Provider (ADRP) you can make your within 12 months of receiving our final resolution letter. A list of ADRPs can be found on the trading standards website.

Read more information at
www.financial-ombudsman.org.uk

Our Liability
In the event of our negligence, our maximum liability for losses suffered by you in consequence is £1,300,000.

For any other claim arising out of our actions, our liability is limited to the amount of commission or fee we received for setting up the insurance policy in question for the policy period in which the action (or inaction) took place.

We will not be liable for any indirect losses but nothing in this paragraph will limit our liability for death or personal injury caused by our negligence.

What Happens at Renewal

We will send your new renewal terms at least 21 days before the renewal date. If you haven't opted in to receive posted documents, your renewal invitation will appear in your customer portal, and you will receive an email notification when it is ready to view.

If we are unable to offer you a renewal based on the details we have on file, we hold the right to refuse renewal terms, provided we send you notice of this 21 days before your renewal date, allowing you time to find another provider.

We will use the information you gave us last year to give you a new price for your renewal. If any of your circumstances have changed in the last year, you must tell us before we renew your policy. If you do not tell us, you may not be fully insured and you may not be able to make a claim. If you are not sure, please ask us.

The renewal price will include our broker fee (please see the 'Our Charges' section for details).

To offer you our best available price, we will ask our providers to do a check of your credit records. This does not cost you anything and the information they look at will be from public sources like credit reference agencies, who may record the credit search. This is good for you as some providers could offer you a discount on your premium because the check helps them check your identity, which protects you and them from fraud or money laundering. The check will never make your premium increase. If you do not want our providers to check your credit records, you must send us a letter saying this at least 30 days before your renewal date. Please write Credit Check' on the envelope.

Renewing by Premium Finance
If you pay using Premium Finance, we will renew your policy and send details to your customer portal with your new insurance documents about one week before your renewal date. Your Premium Finance payments will continue on the same date as your Direct Debit date or up to three days before or after it.

Please do not cancel your existing Direct Debit if this was your payment method last year, as we will set up a new Direct Debit for your next 11 payments and ensure a smooth transition without any disruption to your cover.

Renewing by payment in full or by credit/debit card
If you paid in full by credit/debit card and we hold the correct details, to help and protect you, we will use your debit/credit card or PayPal account to take the full amount of your renewal premium without contacting you up to five days before your renewal date. If we take payment for your renewal, and you tell us you don't want to renew before the renewal date, we will give you a full refund.

If we do not hold your Direct Debit or credit/debit card details, we will not take the money for your policy without telling you. You will need to contact us to renew the policy before the renewal date. You can do this by talking to our Renewals Team or by paying at portal.onecallinsurance.co.uk.

If we take payment to renew your policy without contacting you, we will have told you on your renewal invitation at least 21 days before your renewal date. If you choose to buy your renewal online, you must pay the renewal fee in a separate payment.

How to Say No to an Automatic Renewal
We will take an automatic payment for your insurance policy if we hold the correct payment details for you.

If you don't want automatic renewal you should tell us this in your customer portal, or by phone, live chat or by writing a letter to One Call Insurance Services Limited, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ. Please tell us at least 5 days before your renewal date. If you are using the customer portal to opt out, this must be done 30 days before the renewal date.

If you don't want to renew your policy, you tell us on or before your renewal date. If you ask us to cancel the renewal after the renewal date, you will have to pay a £35.99 charge. You may also be charged by your provider for 'time on risk'.

Consumer Premium Finance Agreement

If you chose to pay by Premium Finance, you will enter into a separate Credit Agreement Contract.

The payment on your bank statement will say 'One Call Insurance'.

We act as an insurance broker for your insurance products and a credit lender for premium finance.

We do not act as a credit broker and will not arrange finance agreements with third-party lenders

You will not be provided with alternative finance options.   We are not independent financial advisors . If you do not agree to these terms, you must not enter into the finance agreement..

If you fail to keep up with your payments to us:

- We may cancel your insurance contract;
- We will work out whether we owe you money, or you owe us money;
- If money is owed to you, this will be sent to us from the insurance company (a return of premium).
- If a refund is due, it will be used to reduce any outstanding balance, and we will notify you of any remaining amount to be paid.
- If additional money is owed, we will add this to the outstanding amount, and you will be required to repay the full balance (see the Policy Cancellation and Debt Recovery sections of this Information Booklet).
- When you have paid any money that you owe us, you will not need to do anything else.

We will send you the full details of the terms.

Direct Debits will be made through a running account credit agreement made between One Call Insurance, your finance provider and you.

You will enter into a finance agreement with us to pay your insurance premiums. If you miss a payment, a fee will be charged when the missed payments (arrears) are collected.. Please see the 'Our Charges' section under One Call Insurance's terms of business for more information.

Any funds given to you under this running account credit agreement will be under terms and conditions. A welcome pack with a pre-contract information document and a full copy of the terms and conditions will be sent to you within 14 days from when your policy starts. You must read and understand the terms and conditions of the running account credit agreement and this booklet before you enter the agreement.

We will not charge a fee to arrange your premium finance.

Credit Assessment

When checking your application, we may do a public information credit search about you. The credit reference agency will record the search even if the credit application is agreed. This may show on your credit file (a 'hard footprint') and may be used to carry out credit risk checks and to prevent money laundering.

We may use credit scoring, credit reference agencies and automated decision-making systems. The assessment will happen after we has seen your application. When we do an assessment to check what you can afford, a hard footprint will be added to your credit file.

Your Payments

If you do not make payments under this agreement, your credit rating may be damaged and you may have problems getting credit in the future. Legal action may also be taken to recover the money. This may also mean that your insurance policy that is paid for by the agreement may be cancelled. You may then have to pay for any money that is charged because of the cancellation, which we will seek to get back from you.

Direct Debit Guarantee

If we need to change the date, amount or frequency of your Direct Debit, we will always tell you 5 working days before the money is taken from your account. If a mistake is made, you will be able to get a refund straight away from your bank or building society. You can cancel at any time; and guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. A copy of this information under the Direct Debit Guarantee will be sent to you with your welcome letter.

Credit Limit

We will decide, but not tell you, the credit limit available on your account. We can change the new credit limit at any time but will tell you by letter at least one month before the limit is put in place. You will then be sent another one month's written notice if your credit limit is being lowered.

Minimum Payments

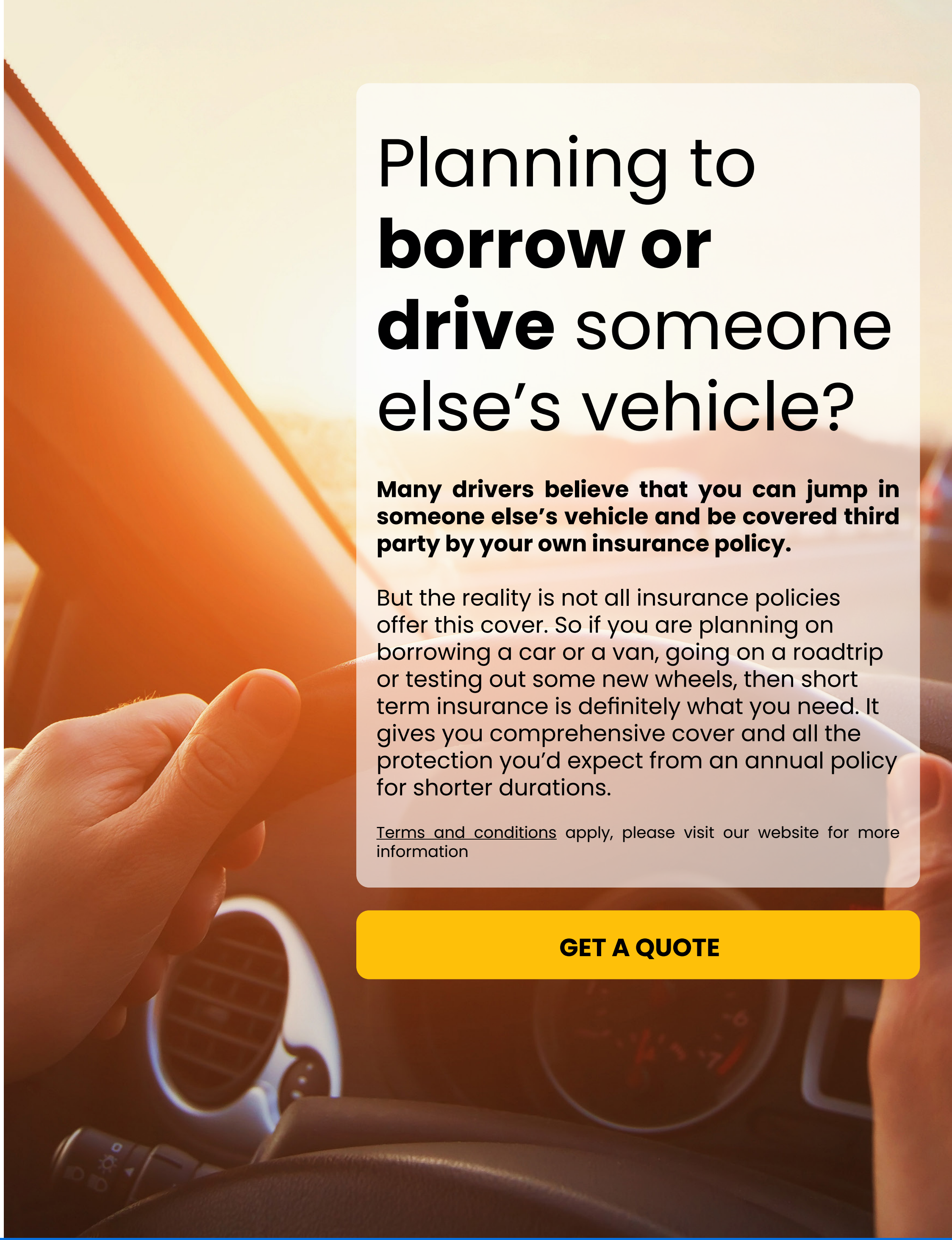
If there is still money to pay on your account, you must make minimum monthly payments to us. We will send you a letter with information about the date the first monthly payment must be paid and what the following payments will be each month. Payment must be made on the banking business day of the first payment date (if there is no banking business day on that date, the payment will be taken on the first banking business day after that date). We may set a different date. When you first use (draw) the credit, the minimum monthly payment you must pay is the monthly payment written in the Pre-Contract Consumer Credit Information that we will send to you. Where the amount of credit is changed, the new amount of your payments, number of payments remaining and account balance will be given to you.

The payment date can be changed to a better date for you after the first payment is received and cleared.

Interest Charges

Interest will be charged as written in the Pre-Contract Consumer Credit Information.

If the interest rate is going to change due to changes in the market, we will give you 7 days' notice. We may also change the interest rate for any credit already given to you for paying insurance premiums. The interest rate and APR is written in the Pre-Contract Consumer Credit Information. Following 11 instalments your APR will never be higher than 25.94%. Should the



agreement cancel and be set up on fewer instalments, the APR can be higher, however your interest rate will never be higher than 12%..

Default Charges

You will be charged £15.00 if a direct debit is unpaid. If you have missed your monthly payment and a second try to take the money fails, We will use the continuous payment authority and take the money using the card payment details you gave us.

Cancellation

If you cancel your Premium Finance Agreement, your insurance policy will still be in place until you inform us directly that you want to cancel. Please be midful these are two separate contracts. Please see the Cancellation section of this booklet for more information. We may add cancellation fees (please see the 'Our Charges' section for details of any other cancellation charges added by One Call Insurance.

Confidentiality and Data Protection

Data Protection Laws means any law, regulation or rules related to protecting people's personal data.

All personal information you give us is stored securely and kept private by us in our computerised and other records. When we use your personal information we follow Data Protection Laws. We use strict security measures to stop others (unauthorised) seeing your data.

You can read about how we use your information (data) in our Privacy Policy. We recommend you read this. It can be found at: www.onecallinsurance.co.uk/privacy-policy

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

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 liability.

We may, with your consent, introduce you to the services provided by third parties, for which the third party may pay a fee to us.

All prices and details written in this Information Booklet are correct at the time it was printed and can change without notice.

Our terms and conditions are available at: www.onecallinsurance.co.uk

New terms apply as soon as they are posted.

We may not be able to help you within our suggested timescales if:

- There is huge demand for the service.
- If industrial action stops us from being able to help.

Declaration

By accepting this agreement, you confirm the following declaration:

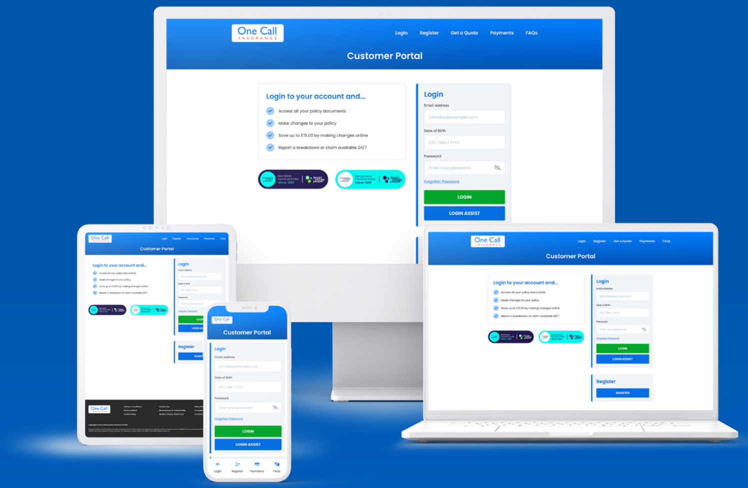
I agree to have an account set up for me on the terms and conditions as set out by the finance provider and One Call Insurance Services Limited. I confirm my details, and the information on the proposed use of funds are correct.

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.

Notes...



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

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

ACCESS YOUR DOCUMENTS ONLINE

Broken down?

If you've broken down please call our **One Call Rescue** team on **0203 7387300** and select **option 1.** We're open 24 hours a day, 7 days a week, 365 days a year. Alternatively you can report a breakdown and request assistance/recovery via our **customer portal.**

Need to make a claim?

If you've been involved in an accident, your vehicle has been stolen or damaged or you need a windscreen repair you can report a claim by calling **One Call Claims,** on our 24/7 claims helpline on **0203 7387300** and select **option 3.** Or you can report your claim via our **customer portal.**

www.onecallinsurance.co.uk