Information Booklet

Home 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

One Call INSURANCE

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 INSURANCE COMMERCIAL

One Call Commercial

For all business requirements, landlords and van insurance

One Call CLAIMS

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

One Call Mortgage Hub

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

One Call Rescue

Breakdown Cover

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

One Call PREMIUM FINANCE

One Call Premium Finance

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

Contents

Making a Claim	1
Terminology	2
Other Information	3
Terms of Business	5
Alterations to Your Policy	7
Fraud	9
Our Charges	9
Other Charges	10
Policy Cancellation	12
Complaints Procedure	13
What Happens at Renewal	14-16
Confidentiality and Data Protection	19
Disclaimer / Declaration	19

Issue date: 24/06/2026

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

Download your policy documents online in our **customer portal**

We've uploaded your policy documents to your account on our customer portal. You can access them 24/7 quickly and easily, as and when you need them.

ACCESS YOUR DOCUMENTS ONLINE

Making A Claim

To make a claim, call One Call Claims on 0203 738 7300 to report the incident. Please have to hand the policy number shown on your schedule. Alternatively, you can report your claim using your online portal on our website.

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

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

You must give the policy number shown on your policy schedule each time you write to or phone us.

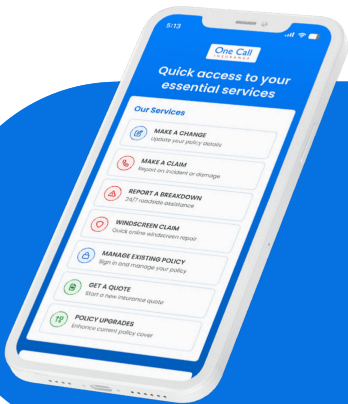
One Call Claims 24-hour Accident Helpline

0203 738 7300

Download our App today!

Use it to quickly manage your policy, view your documents, make a claim, and more!

Download on the App Store | GET IT ON Google Play



Terminology

Here is a list of the meaning of common words you will read in your insurance information. When looking at your home insurance policy, you should also read the policy booklet given to you by the company that provide the insurance you have taken out with us. It will give you all the information you need about the cover you have bought. You can do this by visiting: www.onecallinsurance.co.uk/policy-documents.

Accidental Damage
This is sudden, unexpected damage. It does not include damage caused by wear and tear, anything that happens over time, faulty design or faulty materials.

Associated Damage
This is what it costs for clearing a site or demolishing, shoring up, or propping up buildings to carry out repairs.

Bedroom
This is a room used as a bedroom, or originally built as a bedroom, even if it is now used for something else.

Building(s)
Your property as it is shown in the summary. Also if they are part of the property;

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

Consumer
The consumer is the person named under the 'Policyholder' or 'Insured' details on the policy schedule (the person who is covered by the insurance).

Criteria
These are the guidelines we are given by the underwriters (insurance provider) that they use to decide on their prices.

Deferment Period
This is the first period of time after buying the policy when you cannot make a claim if an event happens that is covered by our products.

These periods are:

- different depending on the legal service (the first 45 days for personal injury disputes, 80 days for employment disputes and 180 days for disputes about land); and
- the first 14 days for all levels of the home emergency insurance.

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

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

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).

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; and
- fixed wall, floor, and ceiling coverings (not carpets).

Home
This is the property (house, bungalow, flat or maisonette) shown in the summary and:

- domestic garages that belong to the property (for home use); and
- outbuildings if they are part of the property; but
- not items shown in (a), (b) and (c) under Building(s).

Insurer/Provider
This is the company that you have bought cover from for your home and/or the contents that are detailed in your policy schedule.

Insured Value
This is the amount of money shown in the summary. This amount is the most the insurance provider will pay for any number of claims from the same event. If you are unsure about the amount, you can use the BCIS Rebuild Calculator to help determine an accurate figure: https://calculator.bcis.co.uk/.

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

Policyholder / Serviceholder
The person(s) named on the Policy Schedule.

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

Property
This is the building and the land that is included within its boundary.

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

Repairperson
This is the tradesperson we have allowed to repair your home after you have made a claim through the home emergency service.

Schedule of Insurance
This document gives details of you, the authorised provider, your home and your cover. It is part of the contract of insurance. It gives details of the period of insurance, the insurance provider's premium (not including broker fee's or products), the home and specified contents that are insured and any details that apply to you and any other names on your policy.

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

Terrorism
As defined in the Terrorism Act, 2000.

Unfurnished
This is when your home is not furnished enough for normal living purposes for more than 30 days without a break (consecutive days).

Unoccupied
This is when your home has not been lived in by you, or a person authorised by you, for more a specified number of consecutive days.

Please read the provider's policy document to find out the number of days for your cover. These policy documents can be found at www.onecallinsurance.co.uk/policy-documents and in your customer portal at portal.onecallinsurance.co.uk.

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.

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

Insured Event (Home Emergency)
This is when you need 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;
- the removal of a wasps or homets' nest attached to the property;
- roof damage because of storm or impact damage that is likely to result in flooding or problems with security;
- damage to locks on doors and external broken windows, cause problems with security;
- a fire or burglary that mean immediate repairs might be needed to make the insured property safe, secure or habitable, but only to stop:
- unreasonable discomfort or difficulties for people living in the insured premises; and
- damage to the insured premises when immediate or urgent attention is needed.

Other Information

Insured Values
You must make sure that the amounts you are insuring show the right value for your property. Some of your personal possessions, for example, jewellery could change, so you must check their value regularly and use a professional valuer if needed. If you do underinsure items, the payment your provider gives you might be smaller than the value of your property. You can update the value of your property by contacting us at any time. For Rebuild Costs, this is

the amount it would take to completely rebuild your home from scratch if it were destroyed, including materials, labor, and professional fees, but not the land value. It ensures you have enough insurance to cover a full reconstruction, not just the market value of your property. If the rebuild cost is too low, your insurance may not cover the full cost to rebuild your home after a loss, leaving you to pay the difference. If it’s too high, you could end up paying more in premiums than necessary.

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.

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.

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 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.

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.

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 provider will only pay its share of the claim.

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**

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.

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.

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.

We will offer you value-added products from a single market exercise. We mainly use just one provider for each of our value-added products, which is One Insurance Limited, apart from our Gadget cover which is provided by URIS.

Unrated Providers

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 Household 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 need 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 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 £125, 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 an 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 to our debt recovery department, One Call Debt Recovery (OCDR). In addition to the money you owe, a fee of £25.00 will be charged once the first letter has been sent to you.

If you still do not pay the debt recovery department, a further £27.00 will be added to your balance to cover their second attempt to contact you. If a third letter is sent, a further £52.00 charge will be applied. To avoid this happening, it is important to pay instalments or balances on the dates you agreed.

If the outstanding balance remains, the debt recovery department may pass the matter to our solicitors, who may ask the courts to recover the money from you. This could result in a County Court Judgment (CCJ) being registered against you.

If an outstanding balance is due on a policy after it has been cancelled or the policy has ended, we may withhold your No Claims Bonus until the balance has been paid.

Where payments are made using monthly instalments and are provided through a premium finance credit agreement, this means the full cost of your insurance premium is paid upfront on your behalf, and you repay this amount over time. Any unpaid instalments, cancellation balances, or charges that remain outstanding under this agreement are treated as a debt.

Missed payments, arrears, or payment arrangements under a premium finance agreement may be recorded on your credit file. This may happen even if you contact us and agree a payment plan, as credit reference agencies may still be updated in line with UK credit reporting rules.

If a balance remains unpaid for more than 90 days, we may send the balance to an external debt collection agency. This could affect your credit rating and may make it harder for you to obtain credit in the future.
If you ask for a payment plan, One Call Debt Recovery may review the arrangement and may ask for proof of income and expenditure.

Product Oversight and Governance

All of the products we offer are ultimately manufactured by product providers (usually the Insurance Companies providing cover). As a distributor we have measures in place to:

- Obtain information about the product, the product approval process and understand the identified target market.
- Ensure that we understand the value assessment that the manufacturer has undertaken, so that we can distribute the product accordingly.
- Consider the impact that our distribution strategy and process has on the value of the product. This includes considering any remuneration we receive as part of the distribution strategy and ensuring that it does
- not result in the product failing to offer fair value to the end customers.
- Provide information to support the manufacturer in their product reviews. This includes information on remuneration where this has an impact on the value of the product.
- Amend our distribution processes if they identify it results in harm to customers. This should include taking appropriate remedial action”

Alterations To Your Policy

You must tell us about any changes to your circumstances straight away. If you do not tell us about changes, your policy might not be valid or a claim may not be paid. If you make changes, your premium might change. A fee of £42.50 will also be charged along with any charges or refunds by your insurance provider.

You must take care not to make any mistakes about value (misrepresentations).

If we become aware of any misrepresentations, we will exercise the Continuous Payment Authority and debit the credit/debit card/PayPal account with an additional premium for this alteration. However, if the misrepresentation accumulates an additional premium that is more than £200, a 7-day cancellation will be added to the policy and the additional premium will have to be paid in full. If the additional premium is not paid by the date you are given, the policy will be cancelled, and you may have to pay more charges. We will tell you before this happens.

If you ask for a change to your policy, a premium will be accumulated, an additional premium may be charged, or a return premium may be given. If you pay using premium finance and there is an additional premium over £125, you will need to pay a 20% deposit and you will be charged a £42.50 administration fee.

The Insurance policy we place you with may say you can only make a certain number of changes to your cover within the policy dates.

Do you and your family have the right **legal protection?**

As a valued customer, your home insurance policy may include cover for legal costs up to £25,000 for personal injury, contract disputes and property disputes. However, we know that legal issues come in many forms, and they can quickly become very expensive. So, have you ever considered what you'd do if you found yourself needing cover up to a higher value?
Our Family Legal Protection could be just what you're looking for. On top of the cover that you receive as standard, it's designed to help protect you and your family from legal costs* of up to £1000,000 arising from the likes of employment disputes, clinical negligence, identity theft and jury service expenses, where the likelihood of success is above 51%.

Add Family Legal Protection to your policy by contacting us via live chat.

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

Online Portal

This means that further charges may be needed, or you may have to cancel and/or replace your policy.

To make any of the above changes to your policy, please visit our 'My Account' section at portal.onecallinsurance.co.uk and choose our live chat service.

Your Insurer does not have to accept your policy if your new details do not meet their criteria. If this happens, we will cancel your policy and you will be charged our normal broker cancellation. We will try to find a different provider for you.

Please read your policy schedule for details of your policy and tell us if you are unsure whether certain information should be included.

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 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.

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.

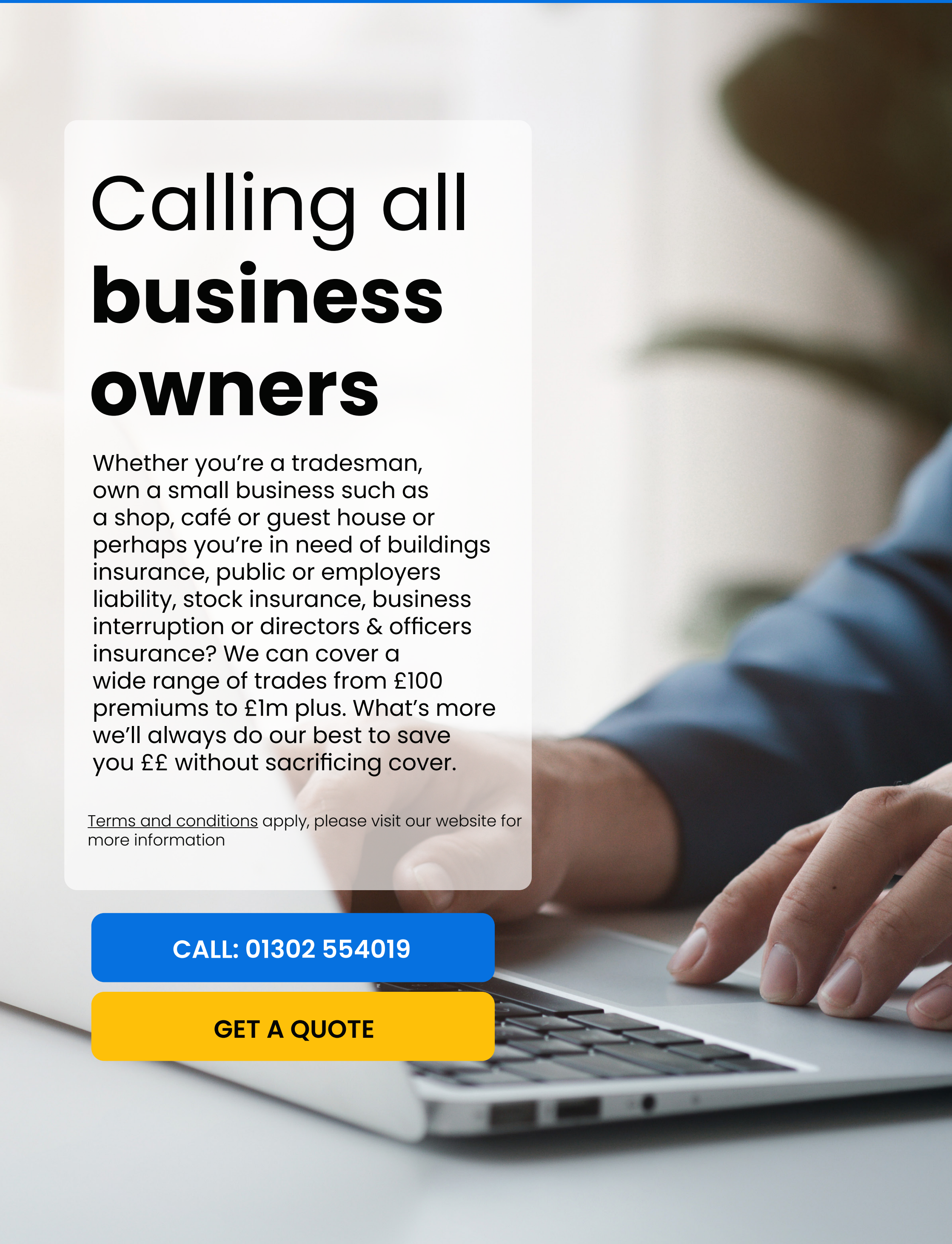
Other Charges

£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.

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



Calling all **business owners**

Whether you're a tradesman, own a small business such as a shop, café or guest house or perhaps you're in need of buildings insurance, public or employers liability, stock insurance, business interruption or directors & officers insurance? We can cover a wide range of trades from £100 premiums to £1m plus. What's more we'll always do our best to save you ££ without sacrificing cover.

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

CALL: 01302 554019

GET A QUOTE

Policy Cancellation

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.

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 10 days. The end date will be on the letter.

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 Household 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. You may contact our Live Chat team at https://portal.onecallinsurance.co.uk/

Where possible we ask that you give a reason for the cancellation so that we can monitor our consumer feedback and service.

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

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

Cancellation Fees After the 14-Day Cooling Off Period

After the 14-day cooling off period has ended, you 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.

Voided Policies

If your policy has been voided by your insurance provider we will charge you £49.99.

Cancelling 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.

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.

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 FOS is an expert in resolving financial complaints in the UK with a payout limit of £445,000. 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 complaint 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 in file, then we will notify you 21 days prior to your renewal date. This will give you time to find another provider yourself.

We will use the information you gave us last year to give you a new price for your renewal. If any of your circumstance 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 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 can 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 need to 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'.

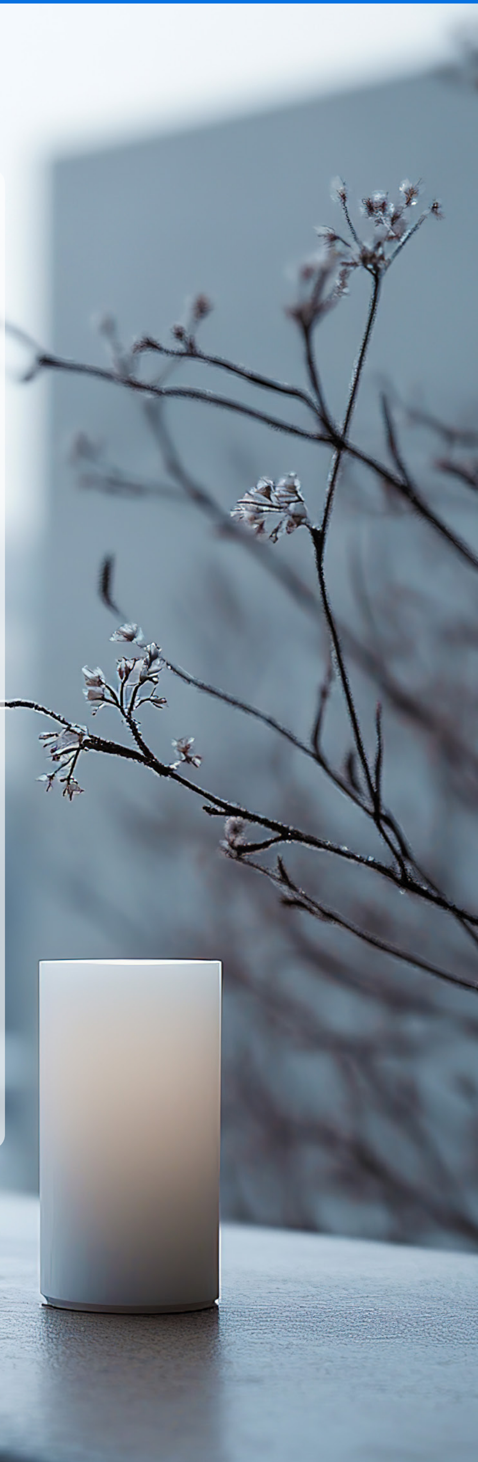
Worried your boiler might break down?

If your boiler breaks down in the middle of winter or there are mice in the loft or if you need to move out while the emergency is fixed, then our **upgraded home emergency cover** will give you complete peace of mind, with no call out fee, no excess to pay and alternative accommodation provided if needed. You'll also have access to a 24 hour helpline, and a national network of reputable tradesmen who can get things fixed, fast.

You can add to your policy through our Customer Portal.

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

Online Portal



Consumer 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 a 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. This will vary but will never be higher than 12% or 28.82% APR.

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).

Do you own a **buy-to-let** property?

Then we can help. If you are a landlord, just starting out, or a serious investor you need confidence that you have the right insurance to protect your investment(s).

At One Call we know that each landlord will have their own unique needs which is why our team of portfolio managers are on hand to answer your questions, provide support through the process of getting a quote and choosing the right cover. What's more we'll always do our best to save you ££ without sacrificing cover.

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

CALL: 01302 554019

GET A QUOTE

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: **.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 the start of the policy.

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

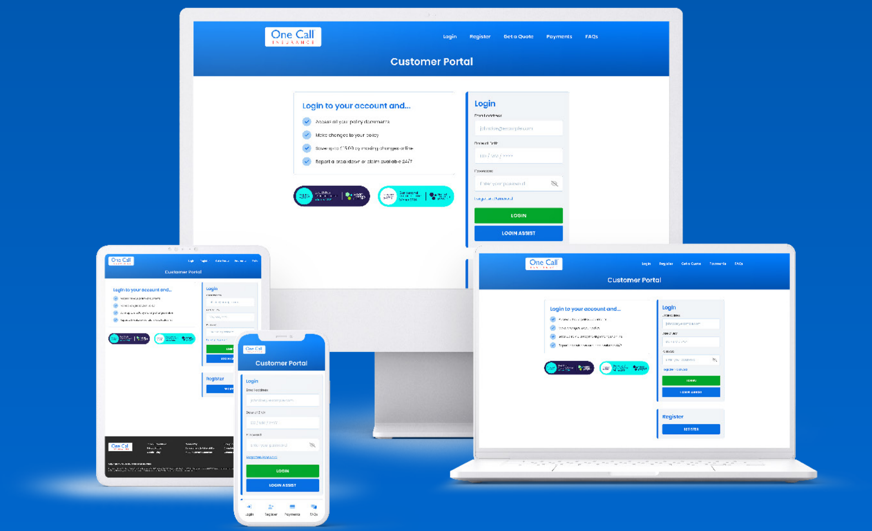
Car insurance with **benefits**

Not only do we compare cover and prices from our panel of providers to ensure you are getting the best possible deal, we also offer **FREE breakdown and legal advice as standard.**

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

GET A QUOTE

TALK TO US ON LIVE CHAT



You can now download your documents online

We've uploaded your policy documents to your account on our **customer portal.**
You can access them 24/7 quickly and easily, as and when you need them.

ACCESS YOUR DOCUMENTS ONLINE

Home emergency?

Burst pipe? Broken window? Or another home emergency?
Then call One Call Claims on **0203 7387300** and select **option 4**.
We're open 24 hours a day, 7 days a week, 365 days a year.

Need to make a claim?

Then please call One Call Claims on **0203 7387300** and select **option 4.**
We're open 24 hours a day, 7 days a week, 365 days a year.

www.onecallinsurance.co.uk