



# one insurance

## Gold Breakdown Policy Booklet

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# Your Gold Breakdown Policy

You should read this policy, the schedule and endorsements as one contract. It is our agreement with you, based on the information you give to us and on the information in your proposal or statement of facts.

In return for your premium we will give you our gold breakdown cover as stated on your policy schedule. This will be in line with the sections of this policy document, which are shown as operative on your schedule.

## Conflicts of Interest Disclosure

One Insurance Limited is owned by directors who, in some cases, are also directors of Yoga Insurance Services Limited, your insurance broker.

## Our Promise to You

To avoid any misunderstanding, all our information to you will be in plain English. We promise to be fair and reasonable whenever you need the protection of this policy and we will always act quickly with your interests in mind.

Signed for and on behalf of ONE Insurance Limited



Sarah Chadburn  
Director  
ONE Insurance Limited

## Disclaimer

We may add to, change, end, remove or suspend any term or condition of cover, temporarily or permanently, as reflected from our consumer feedback, at any time, without notice and liability.

All prices and details published in this information booklet are correct at the time of printing and are subject to change without notice.

New terms apply as soon as they are posted.

# Definitions

<b>Policy document</b>	This booklet.
<b>You, your</b>	The person named as the policyholder on the schedule and certificate of motor insurance.
<b>We, our, us</b>	ONE Insurance Limited.
<b>Schedule</b>	This will show: <ul style="list-style-type: none"><li>• the period of cover;</li><li>• name of the policyholder;</li><li>• sections of this policy document that apply; and</li><li>• conditions that vary the terms of this policy document.</li></ul>
<b>Recommended repairer</b>	An approved garage/mechanic included in our nationwide network of repairers.
<b>Breakdown</b>	An electrical or mechanical failure or accidental puncture that immobilises the vehicle.
<b>Data protection laws</b>	Any law, regulation or rules about the protection of individuals about the processing of personal data.

# Our Commitment to the Environment

ONE Insurance Limited is committed to helping the environment by supporting the use of paperless documents wherever possible. This will help us to cut down our carbon footprint and means we can pass on the savings on post and administration to you; however, if you do need a paper copy of your insurance documents please contact your broker.

# Territorial Limits

Except where we say otherwise, your insurance applies in the United Kingdom including Northern Ireland, the Isle of Man and the Channel Islands.

# Data Protection

We are fully committed to making sure that your data is protected. We meet with data protection laws and apply high levels of security when processing your data.

Full information about how we handle and process your data can be found in our Data Protection Notice which you should read. The notice is sent along with your policy documents.

If you need a copy of the Data Protection Notice, or if you have any questions about how we handle and process your data, please contact our Data Protection Officer at [DPO@yoga-insure.co.uk](mailto:DPO@yoga-insure.co.uk) or write to us at Data Protection Officer, Yoga Insurance Services Limited, First Point, Balby Carr Bank, Doncaster, DN4 5JQ

# Gold Breakdown

This cover has been created by One Insurance Limited to give roadside assistance and/or recovery if your vehicle breaks down.

This cover is given by One Insurance Limited. Please read the details, which explain the contract between you and the provider. If you have any questions or would like more information, please contact One Call Rescue on **0203 738 7386**.

If you need to claim under this cover, you must call our helpline on **0203 738 7386**.

## Level of Cover:

Gold.

## Period of Cover:

The cover runs in line with your main motor insurance policy dates (although if you are a VIP gold breakdown member, this cover will continue to run until you or we cancel the cover).

## The Vehicle:

The vehicle named on your motor insurance policy through Yoga Insurance Services Limited at the time of the incident only (unless your vehicle is covered on a multi gold breakdown membership, this will then be the vehicle registered on your multi car breakdown).

# Making a Claim

If you need to claim under this cover, you **MUST** call our Claims team on the following number to report the incident:

**0203 738 7386**

*One Call Rescue are authorised to deal with all claims for One Insurance Limited.*

*If you are unhappy with the service received from One Call Rescue, please write to One Call Rescue, First Point, Balby Carr Bank, Doncaster, DN4 5JQ*

# Summary of Cover

- Roadside help.
- Homestart assistance.
- Onward destination cover (see United Kingdom cover).
- For any insured driver who is using your vehicle, if they have received permission from you first.
- Cars, vans and motorcycles (except any vehicle with living accommodation).
- Recovery of a caravan or trailer (up to 25 feet in length) attached to your vehicle at the time of the breakdown. (subject to an additional excess).
- Up to one hours roadside help.
- Wheel changes if the vehicle has a serviceable spare tyre and wheel and you can give a manufacturer's key to remove any locking wheel nuts.
- We will relay urgent messages to the driver's immediate relatives or close business associates.
- Recovery from the scene of a road traffic accident, this is subject to an excess of £100.

# Terms and Conditions

- 1** You must abide by the terms and conditions of this cover.
- 2** The vehicle must always be maintained in a roadworthy condition and be regularly serviced.
- 3** We will only help the vehicle registered, so if you were driving someone else's vehicle then you would not be covered.
- 4** If a caravan or trailer is attached to the vehicle, the caravan or trailer must be no more than 7.6 metres in length. You will also be subject to an additional £80.00 excess for recovery.
- 5** All payments on your private motor insurance policy must be up to date at the date of the claim, and you must continue to make payments in line with the original agreement.
- 6** We reserve the right to cancel this policy by sending a cancellation notice to your last known address, giving seven days notice. Charges on your main motor insurance policy are separate.
- 7** You can cancel this policy within 14 days of taking it out; where no claims have been made a full refund will be given. No refund of premium will be given after this period.
- 8** Your breakdown membership will be cancelled if your motor insurance policy is cancelled.
- 9** You are only covered for un-repairable windscreen wipers and/or windows (electric or manual) to be fixed or replaced during the course of a journey if it is raining or snowing.
- 10** For help to be given, your private motor insurance policy must be in order and not due to be cancelled.
- 11** Help at home is only covered at the address registered at the start of the policy. If you change address you must tell us at once to make sure you are covered.
- 12** You, or anyone driving your vehicle, are only covered for the vehicle registered on your private motor insurance at the time of the breakdown (unless your vehicle is covered on a multi gold breakdown membership; this will then be the vehicle registered on your multi car breakdown).
- 13** Where it is possible for us to recover you to a garage which is closer than your home but you choose to be recovered to your home address rather than the garage you will be liable for the mileage costs between the garage we could have recovered you to and your home address.
- 14** If Your Vehicle has run out of fuel or charge it will be taken to a local fuelling station, repairer or charge point, whichever is applicable. (this may not be a rapid charge point nor may it be in the direction which You were originally travelling).

## Exclusions

- 1** Recovery will not be offered if any exclusions apply.
- 2** Labour charges of more than one hour.
- 3** If you have a pet in your vehicle, we would not be able to help.
- 4** The cost of replacement parts or materials used in the repair.
- 5** Toll charges, ferry charges, parking charges or traffic congestion charges.
- 6** Storage charges owed during or after the use of our cover.
- 7** Loss of keys or broken glass.

- 8 Vehicles immersed in mud, snow, sand or water; or any fault arising from these.
- 9 Keys locked in the vehicle, damaged keys, damaged/faulty/non-working key fobs.
- 10 Wheel changes to your caravan or trailer (only the vehicle is covered).
- 11 Any campervan or any vehicle changed to give living accommodation.
- 12 Any earlier claims where you have used the basic level of breakdown cover before buying the gold cover.
- 13 If the vehicle suffers a breakdown as a result of Mis-fuelling/Contaminated fuel we will not repair the vehicle (including draining or removing the fuel) we will only recover the vehicle to a local repairer.
- 14 Any recovery or repair work to your vehicle where it has been immobilised due to malicious damage, such as slashed tyres.
- 15 Vehicles that have not been regularly serviced or breakdown because of inadequate repairs/unsuccessful DIY; any reoccurring claim where no remedial action has been taken to correct the fault.
- 16 Vehicles being used for, or that have been changed for, motor racing, rallies, speed or endurance tests (including courtesy vehicles).
- 17 Vehicles being used for hire and reward (including courtesy vehicles).
- 18 Vehicles over 3.5 tonnes gross laden weight or mechanically changed vehicles needing specialist repairers.
- 19 Any liability or resulting loss arising from any act performed when carrying out the breakdown services given.
- 20 Vehicles not in roadworthy condition immediately prior to any breakdown, where previous diagnostics have arisen.
- 21 Claims arising from loss or damage to the contents of your vehicle.
- 22 Any claims for private hire vehicles.
- 23 Any claim recoverable from any other insurance policy.
- 24 Any charges owed before telling us about the breakdown, our allowed repairer attending, or the reclamation of costs for breakdowns attended and/or organised by the police, other breakdown providers or any group other than us.
- 25 The cost of any parts, components, lubricants or materials, food, drinks, telephone calls, petrol or oil, or other incidental expenses.
- 26 Any claim where we have not been told before about a change of vehicle, registration or address.
- 27 Any charges owed because of you breaking down in a location at which rescuing the vehicle would be unlawful.
- 28 Any cost of any specialist recovery equipment needed (as defined by a recovery operator).
- 29 Breakdowns where your vehicle is not accessible, or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
- 30 Any costs recoverable elsewhere.
- 31 Breakdowns caused where your vehicle does not have a serviceable tyre and/or spare wheel/or a run flat kit. Please be aware that a run flat kit cannot be used on a shredded wheel.
- 32 Claims directly or indirectly caused by, or contributed to, or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or radioactivity; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; war, invasion, terrorism, foreign enemy hostilities (whether war is declared or not), civil war, rebellion,

revolution, military force or coup; or pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

- 33** Recovery to a garage where your breakdown is within a 0.5 mile radius of your home address.
- 34** Wheel changes following any impact to the vehicle.
- 35** Cost of relaying any urgent message not arranged through us.
- 36** The cost associated with refuelling the vehicle after a breakdown caused by lack of fuel.
- 34** A replacement vehicle is subject to availability, and our suppliers' terms and conditions, which include but are not limited to:
  - a. Age limits – the driver must be at least 21 years old.
  - b. They need to have a current driving licence and, if a photocard licence is held this needs to be available to view.
  - c. Limits on acceptable endorsements.
  - d. Hire vehicles are not usually available with a tow bar.

## United Kingdom Cover

If the vehicle registered has broken down in the UK then you are limited to the following:

- A.** Call out and up to 1 hour's roadside help by one of our allowed recovery operators to go to the scene of the breakdown and, where possible, carry out emergency repairs.
- B.** If repairs cannot be successfully carried out at the scene of the breakdown, then we will pay the cost of recovering the vehicle, driver and up to four passengers to the nearest open and suitable garage able to affect a repair, or recovery to your onward destination, or home address (whichever is nearer).
- C.** If our recovery agent cannot fix your vehicle at the roadside within an agreed, reasonable period then you will be offered one of the following options (whichever we think is suitable):
  - I.** The cost of other road or rail travel for the driver and up to four passengers. This is limited to £100.00 per person from the scene of the breakdown to one destination within the territorial limits stated in this cover, plus a return journey for one person to collect the vehicle.
  - II.** The recovery of the vehicle, the driver and up to four passengers to the nearest open and suitable garage able to affect a repair, your home address or a destination of your choice within the territorial limits written down in this cover. Where it is possible for us to recover you to a garage which is closer than your home but you choose to be recovered to your home address rather than the garage you will be liable for the mileage costs (£3.00 per mile) between the garage we could have recovered you to and your home address.
  - III.** The cost of a suitable hire vehicle to transport you to one destination within the territorial limits written down in this cover, plus a suitable hire vehicle to return you to collect your vehicle if it cannot be recovered at the time of the breakdown up to a maximum of £100.00. The hire vehicle provided will be 1600cc.
  - IV.** Overnight accommodation for you and up to 4 passengers upto the value of £250.00.

The maximum payable for any claim from any breakdown is £500.00 or the current market value of the vehicle whichever is lower.

# Important Notes

- We will always decide on the best possible way of offering help, after taking in to account individual circumstances.
- A garage or mechanic doing repair work on your instruction will be acting as your agent for such repair work.
- If asked you must give evidence of the servicing of your vehicle, or receipts for replacement parts.
- This document is under English law unless otherwise agreed in writing by the provider.
- If you are in an unsafe location (blocking lanes, disrupting traffic) then we will recommend you to call 101 for the highway's agency to move you to a safe location. Once they have completed this, you will need to contact us back to complete your breakdown.
- If your vehicle breaks down, we will offer recovery of any caravan or trailer (within the specified restrictions).
- The caravan/trailer is not covered for breakdown within the terms and conditions of this cover.

## The laws that apply to this contract

Unless we agree with you to apply the laws of another country, English law will apply to this contract. All communications will be in English. All disputes arising out of this contract will be under the exclusive jurisdiction of the Courts of England and Wales.

ONE Insurance Limited ('ONE Insurance') is authorised and regulated by the Malta Financial Services Authority in terms of the Insurance Business Act 1998 to carry on the business of General Motor Insurance and regulated by the Financial Conduct Authority for the conduct of UK business.

## What if You Have a Complaint?

Mistakes do happen, and if you feel let down we have procedures in place to investigate and remedy your concerns. We will do our best to resolve the issue.

Your broker, Yoga Insurance Services Limited, is authorised and regulated by the Financial Conduct Authority (FCA). Yoga follow the FCA guidelines for complaint handling and the steps to follow are set out on our website [www.yoga-insure.co.uk](http://www.yoga-insure.co.uk)

### Step 1:

We ask that you contact the right company during the hours of 9:00am to 5:30pm Monday to Friday:

- If you would like to lodge a complaint about the selling of an insurance policy, the first step is to contact One's broker (i.e. Yoga Insurance Services Limited): [Live Chat available at www.yoga-insure.co.uk](#)
- If you would like to lodge a complaint about the handling of a claim, the first step is to contact One's Claims Handler (i.e. One Call Rescue): [01302 552316](tel:01302552316)
- If you would like to complain about the terms and conditions of the policy cover, the first step is to contact the insurer (i.e. One Insurance Limited): [00356 2342 3117](tel:0035623423117) (Malta)

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

Selling Complaints	Terms and Conditions Complaints	Claims Complaints
The Complaints Handling Manager Yoga Insurance Services Limited First Point Balby Carr Bank Doncaster DN4 5JQ	The Hedge Business Centre Level 3 Triq ir-Rampa ta' San Giljan Balluta Bay St. Julian's STJ 1062 Malta	The Manager One Call Rescue First Point Balby Carr Bank Doncaster DN4 5JQ

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

## Step 2:

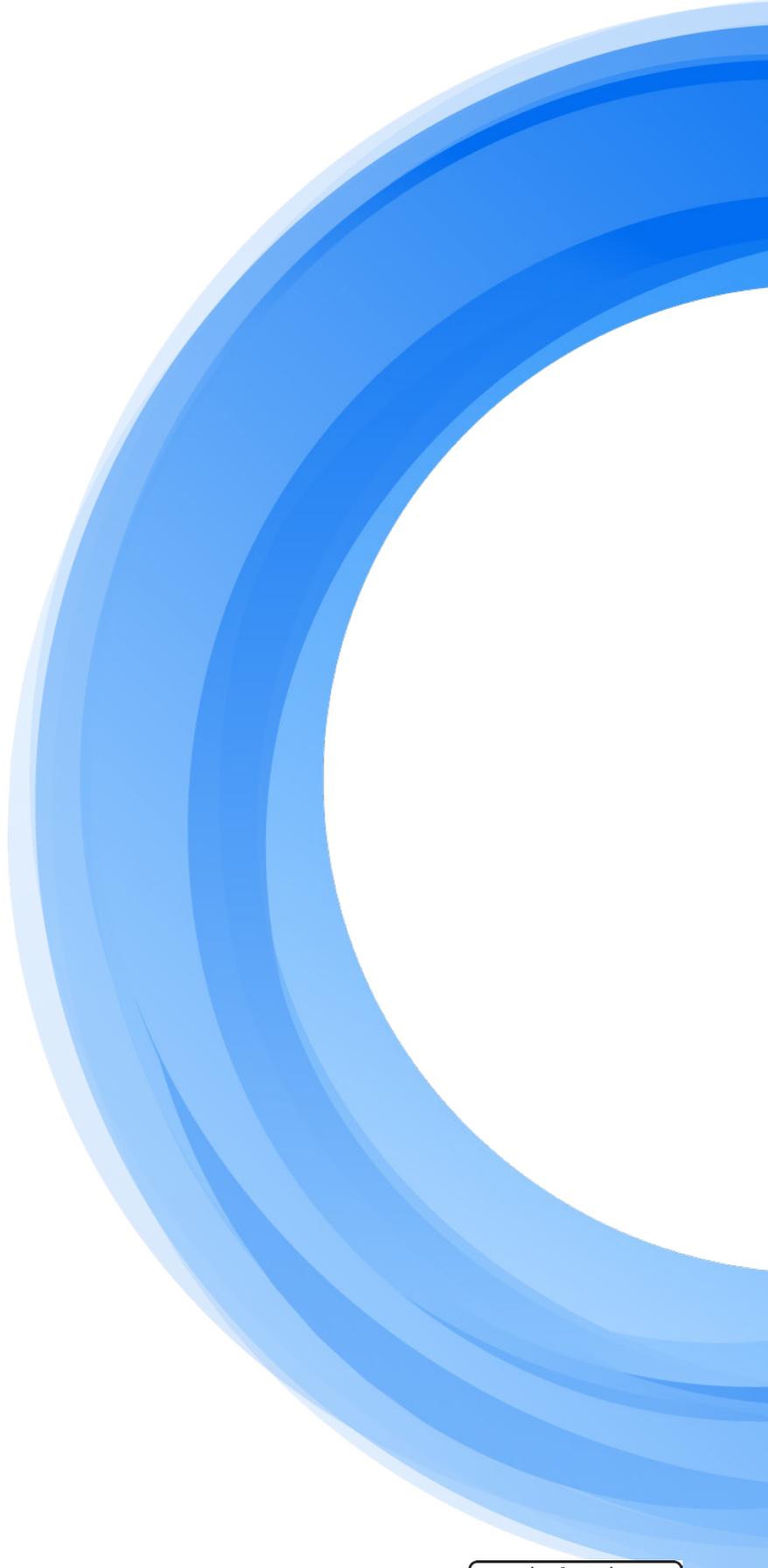
You have the right to refer your complaint to an approved dispute resolution facility run by the Financial Ombudsman Service, either when you received our final resolution or eight weeks from the date you told us that you were dissatisfied.

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

Please include a copy of the final response that we sent to you with your policy number and quote 'Yoga Insurance Services Limited' as a reference. If you would like to make a complaint via the FOS then this must be made within six months of our final response. This will not affect your legal rights. Further information is available at <http://www.financial-ombudsman.org.uk>.

This policy is underwritten by ONE Insurance Limited, registration number C48993. ONE Insurance Limited is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act 1998.

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