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one insurance
Lifestyle Excess Reducer
Policy Booklet

06.04.2020 *Yoga*

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Your Lifestyle Excess Reducer 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 insurance against the excess 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 printing and are subject to change without notice.

New terms apply as soon as they are posted.

Definitions

Policy document	This booklet.
You, your	The person named as the policyholder on the schedule.
We, our, us	ONE Insurance Limited.
Schedule	This will show; <ul style="list-style-type: none">• the period of cover;• the name of the policyholder;• sections of this policy document which apply; and• conditions which vary the terms of this policy document.
Recommended repairer	An approved garage/mechanic included in our nationwide network of repairers.
Data protection laws	Any laws, regulations or rules which relate to 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 Great Britain and Northern Ireland.

Lifestyle Excess Reducer

This cover has been created by One Insurance Limited to help you reduce high excess charges if you make a claim. By buying the excess reducer as well as your insurance policy, you will cut your excess by an agreed amount.

If you need to claim under this cover, you must call our helpline on [0203 738 7386](tel:02037387386).

Level of Cover:

Please refer to your schedule.

Period of Cover:

The cover runs in line with the main insurance policy in which you purchased this product with. We have the right of subrogation to recover the excess if you have a non-fault incident.

Making a Claim

In the event of a claim under this cover you **MUST** call our claims team on the following number to report the incident:

0203 738 7386

One Call Claims Limited are authorised to deal with all claims on for One Insurance Limited. If you are unhappy with the service received from One Call Claims Limited, please write to One Call Claims Limited, Unit 1, Carolina Court, Doncaster, DN4 5RA

Terms and Conditions

- 1** Cover is provided for the reduction of excess where a valid claim is made for any claim outlined within this schedule. You must at all times abide by the terms and conditions of this cover.
- 2** Cover is provided for; Motor Insurance including Van and Motorbike Insurance, Home Insurance, Travel Insurance and Pet Insurance.
- 3** The cover provided is for the Policyholder only; any additional parties that incur an excess as a result of a shared insurance policy must have individual cover in order to benefit from excess reduction as outlined within our terms. (The only exception within this would be pet insurance where it is expressly written that the animal/ animals covered are on a shared policy and have claimed under the same incident as a singular claim).
- 4** The cover provided has no maximum amount of claims, however once the claim limit has been reached as outlined within your policy schedule, we shall consider the policy satisfied in full, and no further claims will be considered for this policy period.
- 5** The insurance policies that you have must be current and valid insurance that is provided by an FCA regulated and authorised company registered to trade in the UK territorial limits.
- 6** You must be a permanent resident in the UK or a UK registered company.
- 7** Where a valid claim is made, we promise to make payment for the paid excess where valid proof has been provided that a claim has been made. In all instances we require written and/ or verbal confirmation from the paying agent that the claim has been finalised and that a loss has been verified and made.
- 8** You must assist us in any and all attempts to validate this claim.
- 9** No payments will be made within the policy period without proof of a loss. It is at our discretion as to what we will accept as proof and we reserve the right to refuse any documents that we feel do not validate the claim sufficiently.
- 10** In the event that any misrepresentation, exaggeration or concealment is made by you, or on your behalf in obtaining this insurance, or in support of any claim under this insurance, this policy may be voided rendering the claim invalid; no refund of premium will be given in these circumstances.
- 11** This lifestyle excess reducer will reduce the excess down to a minimum of £25, meaning there will always be £25 excess you are required to pay. In all circumstances unless expressly agreed beforehand, you will be expected to pay the full amount of the excess upfront to the insurer and then claim back through this policy.

12 In any circumstance where the claim amount does not meet the excess payable under your policy schedule, we shall have no liability for the claim.

13 In instances where multiple parties are covered, we may require additional information required to validate that person and the circumstances regarding the claim. By agreeing to this insurance you agree to these terms.

14 You must follow the terms of the insurance as outlined in the policy schedule pertaining to the specific insurance that you are claiming for.

15 Under any circumstance where appropriate cover was in place first, we shall have no liability for the charges unless proved otherwise. If this should be the case we shall only pay the proportion to which we are liable.

16 Uninsured driver protection - If you are hit by an uninsured driver we will pay the full excess of your policy if you have the make, model and vehicle registration of the uninsured third party.

Exclusions

1 Any claim that has occurred outside of the period of insurance of your lifestyle excess reducer.

2 Any claim where the liability was caused by a third party to which your current insurance excess has been waived or reimbursed to you.

3 Any claim for your vehicle if the loss occurred while the person in charge of the vehicle is convicted of driving under the influence of drink or drugs at the time of an incident, or driving against medical advice.

4 Any claim arising from glass repair or replacement on your motor policy.

5 Any claim against lost, damaged or stolen keys.

6 Any claim where the loss was the result of a theft when your vehicle was left unoccupied (that is, nobody is inside it) and is left unlocked, with the windows or roof open or with the keys inside or on it.

7 Any theft or malicious damage claim which is not accompanied by a valid crime reference number.

8 Any claim notified to us more than 31 days following the settlement of your claim by your main insurance provider.

9 Any claim that has occurred outside of the period of insurance of your lifestyle excess reducer.

10 Any claim where your motor vehicle is used for hire and reward, business use other than 'class one business use' or any connection with the motor trade.

11 Any claim for your vehicle if it is used as an emergency vehicle, for track days, road racing, rallying, pace making, speed testing or any other competitive event, hire (including private hire, taxis and chauffeur) or for driving school tuition unless expressly stated.

12 Any claim through your insurance provider where the claim has not been validated and/ or the excess is not exceeded.

13 Any claim which would be classified as 'Home Emergency' or any additional benefit sold as a stand-alone product.

14 Any claim where the vehicle is not your own as registered on your policy schedule at the time of insurance.

15 Your Policy must be fully in force and not be due for cancellation, or have had a cancellation notice issued within the last 14 days.

16 For any vehicle which is not covered by an Insurance Policy for the full duration of the Period of Insurance.

- 17** Only home insurance properties detailed as your primary residence under your policy schedule is covered under this insurance.
- 18** If you were aware at the inception of this policy that you were going to make a claim on your main insurance policy.
- 19** Any recoverable VAT where you are VAT registered or part VAT registered.
- 20** Where your county of residence is outside of the United Kingdom, Isle of Man or the channel islands.
- 21** In respect or any incident caused by ionising radiation, radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel or radioactive, toxic, explosive or any other dangerous properties of any nuclear machinery. Earthquake, radiation or damages caused by waves of an aircraft travelling at sonic or supersonic speed.
- 22** Any loss directly or indirectly resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
- 23** If your insurance policy is cancelled as a result of your own negligence or actions, we will withhold the full premium.
- 24** You must notify us of any change of vehicle, address or circumstance which may change the original agreed terms within your policy schedule in order to be indemnified within this policy.
- 25** In the event you get the vehicle repaired by an alternative garage, the excess reducer will be invalid. You must have the vehicle repaired by the approved repairer.

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.

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 or write to us at Data Protection Officer, Yoga Insurance, First Point, Balby Carr Bank, Doncaster, DN4 5JQ

What if You Have a Complaint?

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

Step 1:

We ask that you contact the right company during the following 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): [Live Chat available at www.yoga-insure.co.uk](http://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 Claims): [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 provide a high level of service and will try to resolve any matter where possible. If the advisor is unable to reach a satisfactory resolution for you they will refer you to the appropriate Line Manager who will also try to resolve your complaint. You can also register your complaint to the Complaints Handling Manager directly:

Selling Complaints	Terms and Conditions Complaints	Claims Complaints
The Complaints Handling Manager Yoga Insurance Services 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 Complaints Handling Manager One Call Claims Unit 1 Carolina Court Doncaster DN4 5RA

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 5 working days. A written final resolution letter will be sent to you once all investigations are complete and within 8 weeks of receipt of your complaint. At which point we will then close our file. If, however, you remain dissatisfied at this stage please go to step 2.

Step 2:

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

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

Please include a copy of the final response that we issued 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 6 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 out General Insurance Business under the Insurance Business Act 1998.

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