

Legal & Hire Vehicle

Insurance Product Information Document

Company: ONE Insurance Limited

Product: Basic Legal and Hire Vehicle



This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in anyway. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This is cover provided by One Insurance Limited and is not a Legal Expenses Policy. Our Personal Injury Assistance Service will help you to ensure that if you are injured as a result of an accident at home, in a public place or at work, where the negligence of a third party was the sole or contributing factor for your injury or loss, you will have access to our specialist solicitors who are ready and waiting to advise you about your legal rights.



What is covered?

- ✓ Policy excess recovery
- ✓ Personal Injury Compensation
- ✓ Recover out of pocket expenses i.e. loss of earnings
- ✓ Any consequential loss
- ✓ A hire vehicle in the event of a non-fault claim will be provided for the duration of the claim or settlement received, whichever is sooner, provided your vehicle is not driveable



What is not insured? (Key exclusions only)

- ✗ No pets are allowed in the hire vehicles
- ✗ No vehicle is available for claims resulted from theft, attempted theft, vandalism or fire claims
- ✗ No vehicle is available following a fault accident
- ✗ Hire charges cannot exceed the value of your vehicle
- ✗ Fault or dispute in liability claims
- ✗ Not applicable to windscreen claims



Are there any restrictions on cover?

- ⊘ All payments on your main policy must be up to date at the date of the claim and you must continue to make the payments in line with the original agreement. Where payments are declined, we reserve the right to recall/refuse the vehicle
- ⊘ A hire vehicle will only be provided if you are using the insurance underwriters approved repairer
- ⊘ A deposit of £60.00 is payable at the time of arranging the hire and will be refunded provided the vehicle is returned in a reasonable condition and provided no tickets are issued against the vehicle while in your care



What are my obligations?

- Be at least 21 years or age to receive our insurance cover, if not you will be required to provide your own insurance cover at an additional cost to yourself
- Hold a credit/debit card
- Hold a full UK/EU driving licence and supply a copy to us when requested
- Complete a hire agreement
- Inform us on the day or receiving your claim settlement in order for us to arrange collection of the vehicle
- All of our vehicles carry a minimum £600.00 excess for any claim made during your hire period



Where am I covered?

Your cover applies anywhere in Territorial Limit: Sub-Section A (The United Kingdom, including Northern Ireland, the Isle of Man and The Channel Islands).

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When and how do I pay?

The basic legal and hire vehicle cover is provided to you free of charge to run alongside your private motor insurance policy.



When does the cover start and end?

See your statement of fact for the cover start and end date



How do I cancel the contract?

If you want to cancel your insurance you need to contact your insurance broker.

You are entitled to cancel this cover at any point of your insurance policy. As this benefit is given to you at no cost there would be no return premium available.