

# Legal & Hire Vehicle

## Insurance Product Information Document

Company: ONE Insurance Limited

Product: Basic Legal and Guaranteed Hire Vehicle Plus



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 cover is provided by One Insurance Limited and 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 will be provided for the duration of the claim or settlement received, whichever is sooner, provided your vehicle is not driveable
- ✓ In the event of an insurance claim and your vehicle is out of action and your insurer does not provide you with a vehicle. We will provide you with a hire vehicle. We will reclaim the hire vehicle; when you have received the settlement of your claim, you are provided with a replacement vehicle from your insurer or the cost of the hire vehicle reaches the value of your vehicle (whichever is sooner).



### 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 or fire claims
- ✗ Hire charges cannot exceed the value of your vehicle



### 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



### 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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### 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 of receiving your claim settlement in order for us to arrange collection of the vehicle
- All of our vehicles carry a minimum £300.00 excess for any claim made during your hire period



### When and how do I pay?

You can pay your premium as a one off payment annually or in monthly instalments. Payments can be made by direct debit or debit /credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer using the services of credit finance companies.



### 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 cover you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium. If you have had a claim you will still need to pay the premium in full.

If your cover has not yet started you will receive a full refund.

After 14 days and you wish to cancel you can still cancel the cover however no refund is available.