

Our Services

One Call Insurance Services Limited trading as O.C.Commercial are an independent intermediary acting as your agent and responsible for the advice we give you when arranging your insurance. O.C Commercial is authorised and regulated by the Financial Conduct Authority which is the statutory regulator. Our FCA number is 302961 and are authorised to arrange general insurance. You can check this on the FCA's register by visiting <http://www.fca.org.uk/register/> or by contacting the FCA on 0800 111 6768. We use facilities made available by General Insurance Companies and Lloyds Syndicates alike.

Our services include arranging your insurance for small business insurance, commercial van insurance or public liability through to professional indemnity and insurance for large corporate businesses. As well as insurance for your business, O.C. Commercial can arrange high net worth cover for your valuable personal possessions, competitive car insurance for your personal vehicle and home insurance.

Treating Customers Fairly

We promise to treat you fairly. We consider carefully the products we offer and we select and design them with our customers in mind. We work hard to make sure you are not misled and that the information we provide is clear and understandable. Our complaints process is fair and accessible and we aim to put things right if we have made a mistake. We want you to be confident and comfortable in your dealings with us.

Quotations

These are completely based on information you provide to us, at the time of quotation. Our quotations are guaranteed for 30 days. As an insurance Broker our insurer panel offers a fair analysis of the market and we will offer the product best suited to your demands and needs.

Provision of documentation

At each stage of the period of insurance we will require documentation from you. You must provide this to us on request from the insurer, or us as an agent of the insurer. Unless you are told otherwise, you are advised to send copies of the documents requested, not the original documents. All documentation sent in to our office must be up to date and at the address we hold on our records. If you choose to send the original documents O.C Commercial cannot be held responsible for their safe delivery or return to you. On receipt of the requested documents, we, in turn, will provide full policy documentation so you can check your policy details, confirm the period of cover and have available any certificates or documentation you must have by law. This also applies to any changes you wish to make to your policy during its period of cover. At renewal we will notify you of the renewal date, or when cover will end, in time to allow alternative cover to be arranged if necessary. We will inform you of any changes to the policy cover, service or insurer being offered, explain your responsibilities in the matter and provide any documentation you need by law. We will not withhold any insurance documentation from you without permission, unless the law allows us to do so. If the policy is cancelled, or expires, we will send all documentation you are entitled to receive if you ask for it. If the documentation we have said we will provide has not been received then it is your duty to contact us and request a duplicate to be sent. Provided that you advise us within 14 days of the documentation being requested, our duplicate document fee will be waived.

Payment

Cover cannot be issued without receipt of payment be it in full or by deposit for one of our instalment facilities. We will provide you with proof that you have paid any premiums, fees or charges during the period of insurance. On any policy amendments where the additional premium is higher than £250.00 we will only issue cover when you have paid a minimum of 20% of the additional premium quoted. Protecting your money When we receive payment for policies, they will be held by us either as an agent of the insurer / third party, or on your behalf in a non-statutory trust client bank account. When we receive money as an agent, we hold it on the insurer / third party's behalf. This means, for example, that if you pay a premium to us, it is treated as having been received by the insurer and you can not be asked to pay that premium again if we do not pay the insurer. We may use money that is held on your behalf in a non-statutory trust client account to pay for another consumer's policy before we receive payment from them. Under a non-statutory trust account, we may use money held on your behalf to refund another consumer before we receive the refund due from the insurer / third party. However your money will be protected at all times because of our requirements under the FCA's rules. We reserve the right to retain interest earned from our account.

Debt recovery

If for any reason you default on a payment (instalment or account balance after cancellation) of any kind, and after several reminders the debt remains unpaid, we will employ a debt recovery service. They will inform you that if the debt remains unpaid to us within the following 7 days of contacting you, then the debt becomes theirs. You will have to pay in addition to any debt, a fee of up to £52 for each letter or visit incurred to collect the debt. It is in your interests to pay instalments or balances on the agreed dates to avoid this sort of outcome. If the default persists the debt recovery service may apply to the court to recover this from you. This could result in a County Court Judgement (CCJ) being logged against you. If an outstanding balance is due on a policy after it has been cancelled or the policy lapsed, we have the right to withhold any No Claims Bonus until the balance has been cleared.

Claims

If there is an outstanding premium at the time of a claim it is our right to withhold any settlement until the balance is cleared, we will inform you if this is the case.

Our charges

The following charges will be payable to cover our services and expenses incurred on your behalf or if you fail to inform us of any changes to your policy.

- **New business:** £45.00 or 5% of the annual premium whichever is greater (This fee may vary up to a maximum of 30% of the total annual premium. You will be made aware of any policy fee in these instances).
- **Renewal arrangement:** £45.00 or 5% of the annual premium whichever is greater (This fee may vary up to a maximum of 30% of the total annual premium. You will be made aware of any policy fee in these instances. The renewal arrangement fee will be charged in addition to the insurer's renewal premium).
- **Non disclosure of material information:** £55.00 (This charge applies for non disclosure of material information. You have a right to dispute a non disclosure, which we will investigate, in the first instance, without charge. We will contact third parties if you still dispute our findings; however, should they confirm the information we presented in our first investigations, the fee of £55 will be charged).
- **Mid-term changes made to policy:** £15.00 or 5% of the annual premium whichever is greater (Any changes made to the policy from inception date up to the end of month 11 will be subject to this charge. This fee may vary up to a maximum of 30% of the total annual premium. You will be made aware of any policy fee in these instances).
- **Alteration to payment details:** £26.00 (We will charge this amount for any stopped or returned cheques or for altering the date you want the Direct Debit taken from your account) .
- **Duplicate documents:** £20.00 (Duplicate documents of any kind requested by you have a charge of £20.00 Please inform us within 14 days if any documents have not been received in order to avoid this charge).

- **Cancellation fee applied (within cooling off period):** Renewals £35.00 and New business £49.00 (We reserve the right to make a charge to cover the cost of setting up your policy where your cover is cancelled within the cooling off period - £35.00 for Renewals and £49.00 for new business policies).
- **Non return of required documentation:** £49.95 (Where we have to remind you to return documentation, this fee is added with the final reminder. If the required documentation is returned within 3 months of inception, this fee is refundable)
- **Rejection of Direct Debit:** £10.00 (If a Direct Debit payment is rejected, we reserve the right to charge this fee, in addition to any charges applied by Creation, to cover administration costs).
- **Direct Debit default:** £26.00 (We reserve the right to charge this fee where you have defaulted on a Direct Debit payment and we have to set up a new payment plan. New repayments will only be offered up to the 8th month of your policy term. Authorised refunds will be processed within a 21 day period)
- **Changes to incorrect information:** £55.00 (In order to amend any of the information that you may have incorrectly provided us with (whether inadvertently or deliberate), a charge of £55 will be made per individual amendment).
- **Direct Debit Instalment plans have a variable DD rate** (Instalment plans attract a variable charge, which is included in the agreed payments. The variable rate is confirmed by Creation Finance).
- **Copy of personal data:** £10.00 (For a copy of your personal data held on file).

Commission earned by O.C. Commercial can vary upto 30% of the total insurance premium. Commission Disclosure: Commercial clients can request the amount of commission we earn to be disclosed. This will be provided on request.

Cover cannot be issued without receipt of payment be it, in full or by deposit for one of our instalment facilities. We will provide you with proof that you have paid any premiums, fees or charges during the period of insurance.

Cancelling your policy

If you made a claim: Please note that refunds will not be given if a claim has been made prior to the cancellation of a policy as the insurer will charge 100% (all of the premium and all administration charges on your policy) of the premium regardless of the time that cover has been in force. If you have paid in full you will not be entitled to a refund, if you are paying by Direct Debit we will write to you to confirm your account balance.

Rights to cancel: You have the right to cancel any contract we arrange on your behalf by providing a written request to do so, where possible we ask that you provide a reason for the cancellation in order for us to monitor our consumer feedback. We reserve the right to make a charge to cover the cost of setting up your policy where the cover has not yet come into force. Please see 'Our Charges' for more information.

Cooling-off period – 14 days: Within the first 14 days from receiving your policy documents or the policy start date, whichever is later, you may cancel your policy under the cooling off period. All insurers have a right to apply a "policy time on risk" charge. One Call Insurance will apply a charge of £49 in addition to any insurer charges to cover the cost of setting up your policy. After this period we will cancel your policy on a Short Rate basis. If we or your insurer cancels your policy we will write to you at your last known address informing you that your policy will be cancelled seven (7) days after the date on the letter. You will need to return your Schedule of Insurance to us.

If you are cancelling a renewal: Please contact the Renewals team on 01302 554 019 or send your written request by post. Please also refer to further details relating to your renewal within the booklet. Requesting cancellation: By Telephone: contact our cancellation department on 01302 554019 Monday – Friday 9am – 5.30pm
By post: Send your written instruction along with your Schedule of Insurance to:- OC Commercial , 1282 London Road , Alvaston , Derby DE24 8QP

Documentation required: You must return all documentation including any Schedule of Insurance (if you received this in the post) along with an explanation of why the cover is to be cancelled. If you received the Schedule of Insurance via email then you must declare to us when completing your cancellation instruction that you have surrendered the Schedule.

Cancellation fees – after the 14 days cooling off period: After the 14 day cooling off period has ended you still have the right to cancel your policy. There is a set charging structure applied to the cancellation of any insurance policy arranged through One Call Insurance which takes into account our administration costs for arranging the policy and administering the policy cancellation. All insurers have a right to charge for the time the cover was in force. If your policy is cancelled and there is a balance to be paid to us we will use your card payment details that we hold on file to collect this amount, we will notify you before taking this payment.

Where you have paid in full the maximum amount of premium which can be refunded is:								
1 months cover 75%	2 months cover 65%	3 months cover 55%	4 months cover 45%	5 months cover 35%	6 months cover 25%	7 months cover 15%	8 months cover 5%	9 months cover 0

If you are paying by Direct Debit, you will be required to pay the following percentage of your premium, less any payment already received from you								
1 months cover 25%	2 months cover 35%	3 months cover 45%	4 months cover 55%	5 months cover 65%	6 months cover 75%	7 months cover 85%	8 months cover 95%	9 months cover 100%

If an insurer cancels on higher rates than our cancellation scale , we reserve the right to cancel as per the insurer terms rather than our cancellation rate.

Cancelling direct debit payments: If you are paying by Direct Debit the cancellation of your Direct Debit does not mean you have cancelled the policy, it simply means you have stopped paying for it. However cover will still be in force and the premiums will still be charged until we receive your cancellation request. The Direct Debit agreement is set up between you and Creation Consumer Finance. More information about the terms of the agreement can be found under Creation's terms of business.

Refunds: In the event of a refund being due to you, the appropriate amount will be issued back onto the credit/debit card used to pay for the policy in the first instance, unless a cheque is requested by you, once the refund has been received from the underwriters (this normally takes between 6 – 8 weeks) and we have received your valid insurance Schedule of Insurance or surrender notice. Commercial policies issued on a minimum deposit policy will not receive a refund if the policy is cancelled. where you have chosen to pay on our instalment facility you will be required to pay the balance.

Default on payment: If you are paying by instalments and you are in receipt of a default notice from us, we have the discretionary right to cancel your policy in accordance with the terms and conditions in the default notice sent to you. In this circumstance any refund of premium received by your insurer will be used to reduce any outstanding balance when your policy is cancelled.

Any residual balance of return premium will be paid to you. If a claim has arisen under this insurance and the policy is cancelled due to a default on payment no refund will be available from the insurer and you must pay the sum contained within the default notice in full.

What happens at renewal

We will send out your new renewal terms in a reasonable time before your renewal date.

Duty of disclosure: The price we offer on your renewal notice will be based on the information you provided us with previously. If your circumstances or any other material information has changed during the last year, you must advise us before your policy is renewed. If you are in doubt about whether something is relevant, you should ask us. If you fail to inform us, you may not be properly insured; this may invalidate any claim you wish to make on your policy. The renewal cost will also include our renewal arrangement fee (see "our charges" for more details.)

We will invite all policies on the same level of cover with the same excess you received on last year's policy, associated services will be included free of charges at the basic level of service available. This offer can be withdrawn at any time. If you require an upgrade on your cover or associated services, an additional charge will be incurred.

In order to try and get you a competitive renewal price we will instruct some of our insurers to carry out a check on your credit records. This does not cost you anything and the information that they access could be obtained from a number of different publicly available sources, such as a credit reference agency, who may keep a record of the search. This is beneficial to you because some insurers will be able to offer you a significant discount on your premium because the check provides another way in which they can confirm your identity, thus protecting both parties from fraud or money laundering. Regardless of the result of the check, it will never result in your premium increasing. If you do not want us to instruct our insurers to check your credit records, then you must notify us in writing at least 30 days before your renewal date. Please mark your envelope 'Credit Check'. We hold the right to refuse renewal terms without explanation provided we send notice within 14 days of renewal allowing you time to find an alternative insurer.

Renewing by Direct Debit: If you pay for your insurance via Direct Debit, for your convenience we will automatically renew your policy and issue confirmation via email along with your new insurance documents, approximately 4 days before your renewal date. Your Direct Debit collections will continue from up to 6 days after your renewal date.

Renewing by payment in full or credit/debit card: If you are paying in full by credit/debit card, where we hold valid details, for your convenience and protection we will debit the account from which you paid for the original policy with the full amount of your renewal premium up to 5 days before your renewal date. If we are unable to take a payment in full, we will take 3 consecutive monthly instalments. The first payment will be taken 5 days before your renewal date and the remaining payments will be taken on the same date in the following two consecutive months. If we do not hold valid Direct Debit or credit/debit card details we will not automatically renew your policy - you will need to contact us to renew the policy prior to the renewal date. You can do this by calling our Renewals team on 01302 554 019 or making a payment online by visiting the 'Existing customer' section at www.onecalldirect.co.uk.

Where we intend to automatically renew your policy, we will inform you on your renewal invitation at least 21 days before your renewal date. If you choose buy your renewal online, please note that the £25.00 renewal fee is not included in the online price but that this fee is still payable.

How to decline an automatic renewal: Please note that failure to inform us that you do not want us to automatically renew your policy before the renewal date will result in a charge of £35.00 in addition to any time on risk charge made by your insurers. Please contact the Renewals team on 01302 554 019. Complaints procedure O.C Commercial are authorised and regulated by the Financial Conduct Authority. We use the guidelines set out by the FCA to ensure that our customers receive a fair, consistent and prompt resolution wherever possible. For further information on making complaints you can log onto the FCA Website at <http://www.fca.org.uk/>. If you are not satisfied with any service that we have provided, then you can register a complaint using the following procedure, where we will do our best to try to resolve the issue:

Step 1: We ask that you contact O.C Commercial during the hours of 9:00am to 5:30pm, Monday to Friday: 01302 554019

All staff have been trained to provide a high level of service and we will try to resolve any matter where possible. If an 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:
The Complaints Handling Manager, One Call Insurance Services, 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 within eight 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 (FOS), either on receipt of our final resolution or 8 weeks from the date you informed us of your dissatisfaction. Financial Ombudsman Service, South Key Plaza, 183 Marsh Wall, London, E14 9SR Please include your policy number and quote "O.C. Commercial" as the 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>.

Data protection

The terms and conditions below sets out the way in which we may use the information about you and the circumstances when we may pass information about you to someone else. In particular, for the purpose of administering your account information, processing related services, the conduct of your account and handling any claim which may arise will be held on record by us.

It is O.C. Commercial's policy to deal only with the policy holder unless the policy holder has given express permission otherwise at inception of the policy and this has been noted on the file. In order for us to protect your information we have a number of security questions we will ask you if you wish to discuss your policy. This is put in place to protect you.

It is important that the data you have supplied is kept up to date and you should therefore notify us promptly of any changes.

Please be aware that we exchange information with other insurers through various databases and electronic data interchange applications. This helps speed up the processing of your data by the insurers and allows checks to be made on that information. It also helps to prevent fraudulent claims being made. All insurers supply details of insurance policies to a database which the police and other insurers access. This helps detect people who break the law by not taking out insurance and also helps insurers pursue claims following incidents.

We may respond to enquiries by the police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively, or to protect your interests, we may disclose the data you have supplied to other third parties such as repairers or other insurers etc.

We may, before or after entering into this agreement, search the files of any credit reference agency or agencies who will keep a record of our enquiries. We may also disclose details about you and your conduct of this agreement to that agency or agencies. Such details are then used only to help make credit decisions on you or members of your household or occasionally for fraud prevention or to trace debtors. Where credit scoring calculations are used by us/the insurer, acceptance or rejection of your application will depend only on the results of the credit scoring process.

The data we hold on our computers about you is copied to a security tape and stored in a safe place each working day and our telephone calls may be monitored or recorded for training and auditing purposes. Under the Data Protection Act 1998, you have a legal right of access to your own personal data held on our systems. You may request a copy of the information we hold for you including paper and electronic files, on payment of £10.00 and a written request. Information about you and this agreement may be used by us or passed to other organisations within the One Call Group for the marketing of credit and other products and services which we think may be of interest to you. These may be offered by letter, telephone, or other electronic media. The data supplied will not be passed to any other parties other than those, which we have mentioned hereon. If you do not want to receive information on other products and services please indicate this by ticking here and return this page to us, adding your full name and address below.

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Data requests or requests to not receive information about other products and services need to be sent to:

The Administrator, One Call Insurance Services Limited, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ.

Creation Consumer Finance Direct Debit Agreement

If you have opted to pay by Direct Debit, the debit on your bank statement will read "One Call Insurance".

Your Direct Debits will be made via a Running Account Credit Agreement made between One Call Insurance and Creation Consumer Finance Ltd (Creation also known as Premium First) of 6th Floor, Royston House, 34 Upper Queen St, Belfast, BT1 6FD and you, the customer. Please note that you are entering in to a finance agreement with Creation to pay your insurance premiums. Please note that should you default, then a fee will be applied when collecting the arrears. This fee will be in addition to any administration charges which One Call Insurance may apply, please see the 'Our Charges' section. Any funds made available to you under this Running Account Credit Agreement shall be subject to terms and conditions. A welcome pack containing a pre contract information document and full copy of the terms and conditions of this agreement will be sent to you by Creation within 14 days from the start of your policy. It is your responsibility to read, along with this booklet, and understand the full terms and conditions of the running account credit agreement before entering into the agreement.

Credit Assessment

In assessing your application Creation may search the public information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This and other information may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering.

Your payments

The monthly repayments on your agreements are variable. You should consider your ability to maintain the payments. If you do not make the repayments that are due under this agreement then your credit rating may be adversely affected and could make obtaining credit more difficult in future. It may also result in legal action being taken to recover the debt. Failure to make repayments under this agreement may result in the cancellation of your credit agreement and the insurance policy paid for by said agreement. You may then be liable for any debt arising from the cancellation.

Direct Debit Guarantee

If there is a change to the date, amount or frequency of your Direct Debit, Creation will always give you five working days notice in advance of your account being debited. In the event of an error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel at any time and this guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. A copy of these safeguards under the Direct Debit Guarantee will be sent to you with your welcome letter from Creation.

Credit Limit

Creation will determine but not notify you of the credit limit available to your account. They may introduce a credit limit at any time and will give you at least one month's written notice of such limit. Thereafter you will receive a further one month's written notice in respect of any variation resulting in a decrease to your credit limit.

Minimum payments

Whilst any debit balance remains on your account you agree to make minimum monthly payments to Creation. Creation shall write and advise you of the date by which the first monthly payment is required and thereafter in each subsequent month. Payment is required on the banking business day corresponding to the first payment date (or if there is no corresponding banking business day, the first banking business day following that date) or such other date as we may specify. In respect of your first drawing of credit, the minimum monthly payment is the monthly payment specified in the pre contract information which will be sent to you by Creation. For any subsequent drawings of credit, the minimum amount of monthly payments will be as specified by Creation to you from time to time having regard to the amount of the transactions on the account, and the term of the insurance's financed by drawings on the account.

The payment date can be altered after the first payment is received to a more convenient date in the month however there is an administration charge of £10.00 if you request an alteration more than once. Creation also charges £10.00 for changing the payment date after 60 days from inception of the policy.

Interest charges

Interest shall be charged at the rate specified in the pre contract information. The interest shall be varied up by Creation upon seven days written notice given to you at any time so that they may take account of actual or expected changes in market conditions. Creation will vary the interest rate in respect of any credit already advanced to you for the purpose of paying insurance premiums. The rate of APR is specified in the pre contract information and assumes possible variation in the rate of interest but never any higher than a maximum of 28.82% APR.

Default charges/refunds

If a Direct Debit payment is rejected a charge of £15.00 will be applied by Creation. Where you default more than twice the Direct Debit facility will be withdrawn and a new plan arranged by One Call Insurance via post dated payments, we must have payment details available to collect the agreed instalments. Please refer to the 'Our Charges' section for details of any additional charges. If you have defaulted on your monthly payment and the attempt to re apply at your bank has failed One Call Insurance or Creation will use your payment card details to collect this amount.

Cancellation

In cancelling your Direct Debit, your insurance policy will remain in force until One Call Insurance has received notification of your intention to cancel. Please refer to the cancellation section of this Information Booklet for more information. This is in addition to any other cancellation charges applied by One Call Insurance, see the 'Our Charges' section of this booklet for further information.