

Lifts & Hoists Warranty

Insurance Product Information Document

Company: Fish Insurance Product: Lifts & Hoists Warranty

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

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

What is this type of insurance?

This warranty policy provides cover for electrical or mechanical breakdown of a Disability Lift or Hoist specified on the policy schedule.



What is insured?

✓ **Warranty** - If there is a Breakdown of the Insured Item(s) within the Period of Insurance, The Insurer shall, at their option, repair or replace the faulty materials or pay cash in lieu. The Insurer will pay reasonable labour and transport charges in respect of any valid claim.



What is not insured?

- ✗ The cost of servicing and maintenance including adjustments, lubrications or modification arising there from
- ✗ The cost of replacing or repairing consumable items, e.g. batteries, light bulbs, fuses etc.
- ✗ Loss or damage to any framework, bodywork, or tracking.
- ✗ Accidental Damage of any kind
- ✗ The cost of:
 - I. Materials and labour charges for which the manufacturer, supplier or any other person may be held responsible under the terms of any express guarantee or warranty.
 - II. Repair or replacement parts necessitated by manufacturer's defects that involve recall, replacement or repair by the manufacturer.
 - III. Any losses resulting from the manufacturer's failure to comply with the requirements of CE marking and regulatory controls.
 - IV. Losses resulting from the manufacturer's failure to publish and supply information about weight loading or other technical data affecting the use of the Insured Item(s).
 - V. Lift batteries (unless damages due to electrical or mechanical failure).
 - VI. Call and send device batteries
 - VII. Call outs due to curtailment of electrical supply for any reason.
 - VIII. Foreign bodies caught in the lift.
 - IX. Lift hygiene.
 - X. This policy does not cover any aspect of specific building works (including plumbing, electrical, gas or other heating equipment) or work carried out to facilitate the installation of the product.
 - XI. Repetitive claims – more than one repair to (or replacement of) any one part of the Insured Item(s).
- ✗ Any increase in cost above the manufacturer's last published list price of replacing parts destroyed or damaged and no longer available, or due to repairs being delayed
- ✗ Any increase in costs necessary to fit non-identical replacement parts.
- ✗ Loss of use of the Insured Item(s), or Consequential loss of any nature.
- ✗ Repairs carried out by anyone other than Authorised Repairer appointed by The Insurer.
- ✗ Breakdown where the fault was evident during the manufacturer's warranty period or before commencement of this Policy
- ✗ Any costs incurred where no faults are found on the equipment



Are there any restrictions in cover?

- ! Under no circumstances will the overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.
- ! Where the manufacturer's warranty has expired, there is no cover for the first 45 days from inception of the policy.
- ! Restricted to sudden and unforeseen electrical or mechanical breakdown.



Where am I covered?

- ✓ Cover applies within the geographical limits in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Isles. The geographical limits extend to worldwide for a maximum period of up to 21 days whilst the equipment is temporarily outside the geographical limits.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer, postal order or alternatively, please contact us to ask about paying by monthly direct debit.



When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule, unless the policy is cancelled mid-term.



How do I cancel the contract?

If you decide for any reason this policy does not meet your insurance needs then please contact us within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day right to cancel period, please contact us.