

# Manual Wheelchair Insurance



## Insurance Product Information Document

Company: Fish Insurance      Product: Manual Wheelchair Insurance

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 insurance policy provides cover for loss or damage and liability cover for any user, subject to the policyholder's permission, of a manual wheelchair.



#### What is insured?

- ✓ **Loss or damage** of, or to, a manual wheelchair during the period of insurance by accidental damage, malicious damage, fire, storm, flood or theft.
- ✓ **Third party liability** for accidental damage to the property or injury of third parties arising from the use of insurance item(s)
- ✓ **Recovery costs to get you home** in the event of a breakdown or accident.
- ✓ **New for old replacement** in the event of a total loss arising from a claim.
- ✓ **Costs of hiring alternative equipment** in the event of your equipment requiring a repair or replacement.
- ✓ **Worldwide cover** including baggage handler cover.

#### Optional cover you may have chosen:

- **Puncture care** to cover the cost of repairing a tyre puncture on the insured item



#### What is not insured?

- ✗ Loss or damage to accessories unless the wheelchair is damaged at the same time.
- ✗ Wear and tear.
- ✗ Personal accident.
- ✗ Personal effects.
- ✗ Hospital benefit.
- ✗ Personal assault.
- ✗ (Puncture Care Cover) - No cover for damage to the tyre caused by use whilst punctured or deflated.



#### 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.
- ! No theft cover whilst left unattended (other than in a locked and secured building) for more than 1 hour unless secured to an immovable object by a padlock and chain. Theft must be forcible.
- ! No loss, destruction or damage by any cause whatsoever whilst left in the open for more than 12 hours or overnight.
- ! Worldwide cover excludes liability cover in USA & Canada.
- ! Maximum amount payable under baggage handler cover is the difference between the amount recovered from the baggage handlers and the cost of repair.
- ! New for old replacement for manual wheelchairs under 2 years old where the total cost of the repairs is or are likely to exceed 60% of the list price.



#### 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 in respect of loss or damage and third party liability (excluding liability cover in USA & Canada), for a maximum period of up to 21 days whilst the manual wheelchair 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.