

Mobility Scooter or Powered Wheelchair Insurance



(Lite cover)

Insurance Product Information Document

Company: Fish Insurance

Product: Standard Mobility Scooter 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?

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



What is insured?

- ✓ **Loss or damage** of or to a mobility scooter or powered wheelchair by accidental damage, malicious damage, vandalism, fire, storm, flood or theft.
- ✓ **Third party liability** for accidental damage to the property of or accidental injury to third parties arising from the use of the insured item(s).
- ✓ **Recovery costs to get you home** following an event to an Insured Item(s) which results in that item(s) requiring repair before it can be used.
- ✓ **New for old replacement** following an Insured event.
- ✓ **Personal accident cover** if the user is accidentally injured in direct connection with the Insured Item(s).
- ✓ **Personal effects cover** if they are lost, damaged or stolen as a result of an Insured event to the Insured Item(s).
- ✓ **Costs of hiring alternative equipment** in the event of a valid claim resulting in the Insured Item(s) requiring repair or replacement.
- ✓ **Hospital benefit** in the event of the user being admitted to hospital following accidental bodily injury sustained in direct connection with the Insured Item(s).
- ✓ **Personal assault cover** in the event of the user being mugged or assaulted using the insured Item(s).
- ✓ **Worldwide cover**, including baggage handler cover.
- ✓ **Any user** with the policyholder's permission being granted.

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 scooter or powered wheelchair is damaged at the same time.
- ✗ Electrical or mechanical breakdown, failure or derangement, or manufacturing defects.
- ✗ Wear and tear.
- ✗ Mechanically propelled vehicle exceeding 8mph unless specifically accepted.
- ✗ 24-hour breakdown and recovery service (Fish Mobility Rescue)
- ✗ Holiday recovery costs.
- ✗ The first £25 of any claim for loss or damage.
- ✗ (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 scooters and powered 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 mobility scooter or powered 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.