

Prosthetic and Orthotic Insurance



Insurance Product Information Document

Company: Fish Insurance Product: Prosthetic and Orthotic 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 prosthetic and orthotic devices.



What is insured?

- ✓ **Loss or damage** to a prosthetic or orthotic device during the period of insurance by accidental damage, malicious damage, vandalism, fire, storm, flood or theft.
- ✓ **Public liability** for accidental damage to the property of or accidental injury to third parties arising from the use of the insured item(s)
- ✓ **Personal accident** 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).
- ✓ **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** in the event of the user being mugged or assaulted using the insured Item(s).
- ✓ **Worldwide cover** including baggage handler cover.



What is not insured?

- ✗ Loss or damage to any accessories unless the insured item is damaged at the same time.
- ✗ Electrical or mechanical breakdown, failure or derangement, or manufacturing defects.
- ✗ Wear and tear of device(s).
- ✗ Loss, destruction or damage by any cause whatsoever to the equipment whilst left in the open for more than 12 hours or overnight.



Are there any restrictions in cover?

- ! 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.
- ! No cover for prosthetics or orthotics over 7 years old.
- ! Personal accident cover does not include injuries caused by pre-existing medical conditions.



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 any one trip for a maximum period of up to 21 days and a maximum period of 90 days in any period of insurance whilst the prosthetic or orthotic 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 cooling off period, please contact us.