



Scooter & Powerchair 3 Month Insurance

Keyfacts Document



SCOOTER & POWERCHAIR INSURANCE

Policy summary

Our Premier Care Standard Insurance policy is designed for individuals who own a mobility scooter or power chair valued at up to £5,000 and provides insurance protection in the event of accidental damage (including fire, theft and malicious damage) and personal liability arising from its ownership, possession or use.

This insurance is for a period of three months only. At expiry you will receive an offer to continue cover on your equipment for a period of 12, 24 or 36 months.

This document includes a general summary of the insurance provided by the policy. For precise details of cover, including the full conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

Accidental damage

Insured event

Loss or damage by any accidental cause whilst in the United Kingdom, the Channel Islands or the Isle of Man and elsewhere in the world for up to 30 days during the period of insurance.

Basis of settlement

Repair or replacement as new for equipment up to 2 years old that you have purchased as new and where spare parts are available. Otherwise we will take into account wear, tear and depreciation to your equipment when handling the settlement of your claim.

Additional benefits

As well as cover for accidental damage to your equipment, the following additional benefits are provided.

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| 1) Get you home. | 6) Hire costs. |
| 2) Loss of keys. | 7) Hospitalisation benefit. |
| 3) Personal accident. | 8) Mugging benefit. |
| 4) Personal effects. | 9) Vets fees. |
| 5) Temporary mobility equipment. | 10) Dental fees. |

Exclusions

A number of exclusions apply and these are detailed in the policy wording. However, we would particularly draw your attention to the following relating to restrictions in cover whilst the equipment is not in use.

Loss of or damage to equipment

- left for more than one hour (but not more than 12 hours or overnight) since it was last driven by you, unless it is secured to an immovable object by a metal padlock and chain or stored in a locked building or room within the confines of your private dwelling or in a locked private dwelling or room where you are temporarily residing; or
- left for more than 12 hours or overnight since it was last driven by you, unless it is stored in a locked building or room within the confines of your private dwelling or in a locked private dwelling or room where you are temporarily residing.
- caused by theft or malicious persons if stored overnight in an unattended motor vehicle, unless such vehicle is parked in a locked building.

When your equipment is not driven for more than 12 hours or is left overnight the intention of the policy is to provide cover only whilst stored in a locked building or room within the confines of your private dwelling. Therefore, storage in an area that can be accessed by others, including communal areas of residential complexes, is not covered. If the method of storage for your equipment falls outside of the cover provided, but you feel that it is nevertheless in a location that is not susceptible to loss or damage and you wish your circumstances to be reviewed, you may contact us with full details and we will ask the insurer to consider your request.

Similarly, should you store your equipment at your home overnight in a locked motor vehicle but cannot conform to c) above we may be able to provide cover if it is kept on your drive out of sight in a locked boot or compartment. If these circumstances apply to you we will review the cover provided on receipt of full details.

Personal liability

Insured event

All compensation and claimants and defence costs and expenses for which you are legally liable as a consequence of accidental bodily injury or accidental loss of or damage to property arising in connection with the ownership, possession or use of the equipment by you, up to a maximum of £2,000,000.

Cover is provided within the United Kingdom, the Channel Islands and the Isle of Man and up to 30 days worldwide (excluding USA and Canada) during the period of insurance.

Exclusions

A number of exclusions apply, all of which are usual for this type of business and are detailed in the policy.

Other important information

Notification of claims

If you need to notify the insurer of a claim or of any circumstances or incident that may cause a claim you should contact us at

Mark Bates Ltd Premier House Harlaxton Road Grantham Lincolnshire NG31 7JX

Telephone No: 01476 591104

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property.

The policy document provides full details of the action you should take in the event of a claim.

Language

The policy and associated documentation and all information relating to this insurance shall be in English.

Law

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

Insurer

The insurer is China Taiping Insurance (UK) Co Ltd.

China Taiping Insurance (UK) Co Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202690.

Cancellation

- 1) You may cancel this policy at any time.
- 2) We may cancel this insurance on behalf of the insurer by sending 30 days' notice to your last known address.

Complaints

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, firstly please contact

Mark Bates Ltd Premier House Harlaxton Road Grantham Lincolnshire NG31 7JX

Telephone No: 01476 593887

If the matter has not been dealt with to your satisfaction and you wish to make a complaint, you may contact the Chief Executive at

China Taiping Insurance (UK) Co Ltd 2 Finch Lane London EC3V 3NA

Complaints that cannot be resolved by them may be referred to the Financial Ombudsman Service.

A full description of the complaints procedure is provided in the policy.

Compensation rights

In the event that the insurer is unable to meet its legal obligations under this insurance you may be entitled to apply for compensation under the Financial Services Compensation Scheme (FSCS).

Further information is available from FSCS. Tel: 020 7892 7300.



Should you require this document in a larger format please
email enquiries @premiercare.info or call
01476 591104

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