

Free Scooter & Powerchair Insurance

Insurance Product Information Document

Company: The Insurer of this policy is China Taiping Insurance (UK) Co Ltd. Mark Bates Ltd is the broker.

Product: Free Scooter & Powerchair Insurance Promotion.

This pre-contractual document provides a summary of cover relating to the Scooter & Powerchair Insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the Policy Wording.

What is this type of insurance?

Our Premier Care Insurance policy is for individuals owning a Mobility Scooter or Powerchair valued up to £5,000. Specially designed to give you peace of mind, our policy provides protection in the event of accidental loss or damage (including fire, theft, storm and flood) and personal liability arising from ownership, possession or use.

The following is a summary of what is considered to be the main characteristics of the insurance provided. For precise details of cover and a full description of the exclusions and restrictions that apply, the Policy Wording should be referred to. A copy will be provided upon request.



What is insured?

The following relate to loss, damage or injury as a result of the ownership or use of your mobility equipment.

- ✓ **Loss or Damage** As a consequence of any sudden, unexpected and accidental cause, including fire, theft, storm and flood.
- ✓ **Replacement on a "New for Old" Basis**
- ✓ **Personal Liability** Legal liability for accidental injury to any person or damage to property.
- ✓ **24/7 National Breakdown Recovery** Gets you and your property home following breakdown or damage.
- ✓ **Loss of Keys** Cost of replacing lost starter keys and cost of returning home to obtain a spare.
- ✓ **Personal Accident** A benefit is paid if you suffer death or serious bodily injury.
- ✓ **Personal Effects** Loss or damage to your personal effects if your mobility equipment is damaged at the same time.
- ✓ **Temporary Mobility Equipment** Covers mobility equipment whilst on hire to you.
- ✓ **Hire Costs** Cost of hiring similar equipment whilst your scooter is in for repair following insured damage.
- ✓ **Hospitalisation Benefit** A payment if you are hospitalised following an accident.
- ✓ **Mugging Benefit** If you are mugged we will pay for loss of personal effects and cost of convalescence.
- ✓ **Vet Fees** If a pet travelling with you is injured.
- ✓ **Dental Fees** If you suffer bodily injury resulting in damage to your natural or prosthetic teeth.
- ✓ **Punctures** Cost of repairing a puncture to any tyre fixed to the mobility equipment.



What is not insured?

- ✗ **Loss or Damage whilst unattended** No cover if the property is left for more than an hour, unless secured to an immovable object by a padlock and chain. Also, no cover applies if the property is left for more than 12 hours or overnight, unless kept in a locked building or room within the confines of your private dwelling or a room where you are temporarily residing.
- ✗ **Theft or Vandalism** Whilst unattended, unless the starter key has been removed.
- ✗ **24/7 National Breakdown Recovery** If you are more than 50 miles from home.
- ✗ **Personal Liability** No cover whilst in USA or Canada.



Are there any restrictions on cover?

- ! **"New for Old" Replacement** Up to 3 years.
- ! **Personal Liability** Limit of £5M.
- ! **24/7 Breakdown Recovery** Maximum one claim during the period of insurance.
- ! **Loss of Keys** £50 limit and only one claim payable during the period of insurance.
- ! **Personal Accident** Benefit of £1,000 or the purchase price of your property whichever is the greater.
- ! **Personal Effects** Limit £300
- ! **Temporary Mobility Equipment** Up to your sum insured.
- ! **Hire Costs** Limit £300.
- ! **Hospitalisation Benefit** Limit £300.
- ! **Mugging Benefit** Limit £300.
- ! **Vets Fees** Limit £300.



What is insured?

- ✓ **Legal Expenses** To recover damages from a negligent third party if you are injured or your mobility equipment is damaged.
- ✓ **Manual Wheelchair** Covers any manual wheelchair you own.
- ✓ **Alternative Mobility Vehicle** If you suffer injury and your existing equipment is no longer suitable, the cost of replacing your existing equipment with an item to a higher specification.
- ✓ **Any Driver** Covers any person driving your equipment with your permission.



Are there any restrictions on cover?

- ! **Dental Fees** Limit £300.
- ! **Punctures** £60 limit and only one claim payable during the period of insurance.
- ! **Legal expenses** Limit £25,000.
- ! **Manual Wheelchair** Limit £1,000.
- ! **Alternative Mobility Vehicle** Limit £3,000.



Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man and worldwide for up to 30 days during the period of insurance.



What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you suffer a loss, accident or theft please ensure to inform us as soon as possible and no later than 7 days after the incident.



When and how do I pay?

This is a free insurance policy.



When does the cover start and end?

Cover starts from the date you ask us and we agree to accept cover. Depending upon the nature of the free promotion you have applied for you will be insured for the agreed term as stated in your schedule.



How do I cancel the contract?

You may cancel this policy at any time by informing us by email cancellations@markbatesltd.com, post or phone 01476 591104.

About Us

Your insurance policy is arranged and administered by Mark Bates Ltd on behalf of China Taiping Insurance (UK) Company Limited and will run for the period stated on your Policy Schedule.

Mark Bates Ltd are authorised and regulated by the Financial Conduct Authority FRN 308390.

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202690.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.