

First Senior Insurance Services offer Insurance cover for complete peace of mind

Buying a mobility product can be one of the best decisions you'll ever make, so it's important to consider what would happen if you were unfortunate enough to have an accident or if your vehicle were to be stolen.

getting your claim approved and ensures that you are mobile again as soon as possible.

Ask yourself these questions:

- Can I afford major repairs?
- Can I afford to purchase a replacement vehicle?
- Can I manage without my vehicle altogether?

If you answer **NO** to any of these questions, then you will benefit from an insurance package from First Senior Insurance Services.

We offer a range of products designed to protect your investment and to suit your pocket.

Should you need to make a claim on your insurance, you'll be glad that you chose First Senior Insurance Services. We do everything we can to make sure that your claim is dealt with promptly and efficiently, whilst our dedicated Helpline is available to ensure that any problems you may have are quickly sorted out. This avoids lengthy delays or problems in



**First Senior
Insurance Services
for complete
peace of mind**

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police;
- Undertake credit searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors and beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of an incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Important Notice

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of this application. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details. A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

First Senior Insurance Services Limited -The Value of Experience

Our directors have over fifty years experience between them, ensuring that you are in the most capable hands.

First Senior Insurance Services is part of the First Senior Group. Within the Group, we also have a Finance Company specialising in the finance of mobility and homecare products.

A breakdown recovery scheme is also available, please call for further information.

If you would like information on your nearest accredited First Senior Group Supplier, please contact us on: **01582 840067** or visit our website: **www.firstsenior.com**



First Senior Insurance Services Limited

Unit 6, Cotswold Business Park,
Millfield Lane, Caddington,
Bedfordshire LU1 4AR

Tel: 01582 840067
Fax: 01582 842246

*First Senior Insurance is
Authorised and Regulated by
the Financial Services Authority*

**First Senior
Insurance
Services
Limited**

**The key
to mobility
with security**

**Scooters &
Powerchairs
Insurance
& Warranty
Cover**



Our Customer Charter

First Senior Insurance Services Customer Charter is our commitment to you ensuring that we give you the best possible service including:

- **Competitive Premiums**
- **Comprehensive Cover**
- **Prompt Claims Handling**
- **Payment Direct to the Repairers**
- **Only the leading insurers used - AVIVA & LGI**
- **Friendly and Efficient Staff**
- **Full refund if you are not entirely satisfied with your policy. Just return your policy within 14 days of certificate being issued.**



AVIVA



london general insurance

TYPICAL KEY INSURANCE POLICY BENEFITS

Insurance Underwritten by AVIVA

- Accidental Damage
- Fire Damage
- Flood Damage
- Loss or damage caused by theft or attempted theft
- Storm Damage
- 30 Day world-wide cover
- Public liability up to £2 million
- Temporary cover to loan equipment of similar value whilst your product is in the custody of the dealer/ manufacturer
- Maximum value of product - £7,000.00
- Get you home expenses following an accident
- New for old replacement if the damage exceeds 60% of the replacement value during the first 24 months, assuming product is new
- Nil excess
- No claims bonus
- Carer contingent liability
- Temporary hire cover
- Personal Injury Benefit
- Personal effects cover
- Any Driver

Extended Warranty Underwritten by LGI

Our Extended Warranty Covers:

Unforeseen electrical and mechanical failure after the Manufacturers Warranty has expired.

All relevant call out charges, labour and parts costs are covered.

[See main exclusions ▶](#)

Exclusions & Limitations

FSIS Policies for Scooters & Powerchairs

A copy of the master policy is available on request. The principle Exclusions and Limitations of cover are as follows:

- A) Faulty design, plan specification or materials.
- B) Damage to tyres by application of brakes or by road punctures, cuts or bursts.
- C) The cost of the routine maintenance, overhaul or modifications or loss, damage or breakdown arising therefrom.
- D) Loss, damage or breakdown following modifications or servicing not in accordance with the manufacturers instructions.
- E) Any loss, damage or breakdown caused by corrosion.
- F) Repairs to or replacement of tyres, batteries, fuses, bulbs and any consumable items.
- G) Personal injury cover is limited to a maximum of £1000 where the insured user is injured during an insured event the insurance company will pay the above amount in respect of, death, loss of one or more limbs, or permanent blindness in one or both eyes.
- H) Temporary hire cover is limited to:- Contribution towards temporary hire charges of an alternative similar product (subject to availability) to keep you mobile whilst your mobility product is being repaired following an insured accident. Maximum £5 per day, limit £125 per policy year. Excludes first 7 days.
- I) Get you home is limited to:- Following an Insured Peril you are covered for reasonable costs to get you and your mobility product home: eg by taxi. Maximum £50 per claim, maximum £150 per policy year, excludes the first £5 of each claim.
- J) Personal effects is limited to:- the first £100 towards loss, damage or theft of personal effects as a result of an insured event. The first £20 of each claim is excluded.
- K) Extended Warranty only available for products under 6 years old at date of policy commencement.
- L) New Warranties have to be taken out within 45 days of purchasing new product.
- M) On a pre-owned vehicle, warranty cover can only commence if the product has been serviced in the last 90 days by an approved FSIS Dealer.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to us at First Senior Insurance.

Customer Services Manager

First Senior Insurance, Unit 6 Cotswold Business Park, Millfield Lane, Caddington, Bedfordshire LU1 4AR
or Telephone us on 01582 840067

First Senior Insurance Services Limited, Norwich Union and London General Insurance are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy document.

**This policy has been prepared and administered by First Senior Insurance Services
Unit 6, Cotswold Business Park, Millfield Lane, Caddington, Bedfordshire LU1 4AR**

National Claims Line 0870 066 8601

and is underwritten by: Aviva Insurance Limited

Registered in Scotland, No.2116. Registered Office: Pitheavlis, Perth PH2 0NH.

A member of the Aviva Group. authorised and regulated by the Financial Services Authority

and is also underwritten by: London General Insurance

Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA