

# Mobility Insurance

## Insurance Product Information Document (3 for Free)

**Company:** First Senior Insurance Services Limited is registered in England & Wales, Company Number 3504591 and is authorised and regulated by the Financial Conduct Authority under Firm Reference Number (FRN) 308478. Registered address: Unit 2, Cotswold Business Park, Caddington, LU1 4AR. First Senior Insurance Services Limited is an intermediary and not an insurer.

This document is issued in accordance with the authorisation NPA Insurance Limited t/a Peach ('Peach') have granted to First Senior Insurance Services Limited under the terms of a contract between First Senior Insurance Services Limited and Peach. This contract makes First Senior Insurance Services Limited the Agent of Peach and gives them the authority to perform certain acts on Peach's behalf, but does not affect Your rights to claim or make a complaint.

**Insurer:** NPA Insurance Limited t/a Peach. NPA Insurance Ltd, Company Number 00064269, registered address: Mallinson House, 40 – 42 St Peter's Street, St Albans, Herts, AL1 3NP is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number is 202069.

**Product:** First Senior 5 Star Insurance for Electric Wheelchairs & Mobility Scooters.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Therefore, for the full terms and conditions you should refer to the policy wording. You will also receive a certificate of insurance showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

- This insurance provides cover for unforeseen costs surrounding the use of a mobility scooter or electric wheelchair (mobility equipment)
- Your certificate of insurance and policy wording will show the limits that will apply to your level of cover.



### What is insured?

- ✓ Personal legal liability insurance up to £2 million if you cause an accident while using your mobility equipment.
- ✓ Accidental Damage Cover.
- ✓ Fire Damage Cover.
- ✓ Flood Damage Cover.
- ✓ Loss or damage caused by theft or attempted theft.
- ✓ Temporary cover to loan equipment of similar value whilst your product is with the dealer/manufacturer.
- ✓ Carer contingent liability.
- ✓ Named driver only.
- ✓ Products with a retail value of £6,000 or less.



### What is not insured?

- ✗ Theft of your scooter or wheelchair whilst unattended with the key in or on it.
- ✗ Theft of your scooter or wheelchair when left unattended for more than an hour unless secured to an immovable object.
- ✗ Any electrical or mechanical breakdown of your scooter or wheelchair.
- ✗ Damage to tyres by application of brakes or by road punctures, cuts or bursts.
- ✗ Repairs to or replacement of tyres, batteries, fuses, bulbs, and any consumable items.
- ✗ Any loss, damage or breakdown caused by corrosion and or rain damage.
- ✗ Any other Driver.
- ✗ Temporary hire costs cover.
- ✗ Personal injury benefit.
- ✗ Personal effects.
- ✗ 'Get you home' expenses following an accident.
- ✗ New for old replacement if the damage exceeds 60% of the replacement value during the first 36 months, assuming product is new.
- ✗ Loss, damage, claim, liability (whether actual or alleged), any cost or expense arising where your scooter or wheelchair is travelling at a speed greater than 8mph.
- ✗ Claims caused by or exacerbated as a consequence of you being under the influence of alcohol or drugs (other than drugs prescribed by a registered medical doctor and used in accordance with such doctor's instructions).



### Are there any restrictions on cover?

- ! You must take all precautions to prevent accidents, injury, loss or damage.
- ! You must use and maintain your scooter or wheelchair according to the manufacturer's instructions



### Where am I covered?

- ✓ Cover is provided within the United Kingdom and outside the United Kingdom for up to 45 days during the period of insurance, excluding United States of America, Canada or any territory within their jurisdiction.



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided throughout the period of cover.
- You must tell us as soon as you become aware of any loss or damage which may lead to a claim.
  - Written notification of all the items subject to your claim must then be advised to us as soon as possible.
  - Full supporting information in respect of any loss or damage must be provided within 30 days after initial notification.
- You must comply with all the conditions set out in the policy.



### When and how do I pay?

There is no premium to pay as this 3 month cover is free.



### When does the cover start and end?

Your cover will start on the date you specify and will end on the date specified and confirmed in the certificate of Insurance determined by the period of cover you have chosen. This forms the term of your policy.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return the policy to First Senior Insurance, Unit 2 Cotswold Business Park, Millfield Lane, Caddington, Bedfordshire LU1 4AR and we will cancel the cover.