

Please read and understand the following terms & conditions. If you need help please call us on 01582 840067

### First Senior Insurance Policies for class 2 and 3 Electric Scooters & Powerchairs

The principal exclusions and limitations of Insurance & Warranty 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 and or rain damage.
- F) Repairs to or replacement of tyres, batteries, fuses, bulbs and any consumable items.
- G) Personal injury cover is limited to a maximum of £2000 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:- Contributions 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 £15 per day, limit £150 per policy year. Excludes first 5 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 of £50 per claim, maximum £150 per policy year, excludes the first £5 of each claim.
- J) Personal effects is limited to:- the first £250 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 8 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 First Senior Insurance Services Ltd. authorised dealer.
- N) Loss of keys is limited to: if whilst using your mobility equipment away from your home address you should lose your starter key, our insurance will pay up to £50 for the cost of replacement key. No more than two claims per policy year.
- O) Maximum value of product insured is £6000.
- P) We aim to resolve all claims within 48 hours. In cases where we are dependent on 3rd parties this may be extended.
- Q) 45 day worldwide cover excludes North America.
- R) In the event of a claim the agreed payments in terms of repairs carried out under the insurance and extended warranty policies are as follows:-
  - Call Out - Maximum £55
  - Labour - Maximum £30 per hour

The principal exclusions and limitations of the Roadside Recovery are as follows:

- A) First Call will reimburse the cost of a taxi up to £10 to recover members to their home address if they are unable to travel in a recovery vehicle.
- B) Vehicles that have not been regularly serviced or breakdown as a result of inadequate repair or unauthorised repairs by untrained technicians and/or re-occurring claim where no remedial action has been taken to correct the fault.
- C) Any liability of consequential loss arising from any act performed in the execution of the breakdown services required.
- D) Any fines or penalties imposed by the courts.
- E) Vehicles immersed in mud, snow, sand or water.
- F) Any claim arising from the first 48 hours from the date of inception.
- G) The cost of replacement parts or materials used in the repair.
- H) Toll charges, ferry charges, parking charges, traffic congestion charges.
- I) Loss of keys.
- J) Breakdowns where your vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
- K) More than 6 call outs per year.

### 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: Customer Services Manager, First Senior Insurance Services Ltd., Unit 2, Cotswold Business Park, Millfield Lane, Caddington, Bedfordshire LU1 4AR or telephone us on 01582 840067

First Senior Insurance Services Limited and First Underwriting Limited 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.

### These policies have been prepared and administered by First Senior Insurance Services Limited.

Unit 2, Cotswold Business Park, Millfield Lane, Caddington, Bedfordshire LU1 4AR. The full policy wording is available on request.

### Making a claim

For help and advice on how to make a claim please call our national claims line on 01592 204030.

### Underwriters information

Insurance is underwritten by: First Underwriting Limited.

Registered Office: Level 15, The Gherkin, 30 St Mary Axe, London EC3A 8EP. Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Reference Number (FRN) 624585.

Warranty is underwritten by: First Underwriting Limited.

Registered Office: Level 15, The Gherkin, 30 St Mary Axe, London EC3A 8EP. Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Reference Number (FRN) 624585.

Roadside Recovery is underwritten by:

First Call GB Limited. Authorised and regulated by the Financial Conduct Authority. FCA registered No 308015

Registered in England, No.4494431. Registered Office: Wellington House, 90-92 Butt Road, Colchester Essex CO3 3DA.