

# Mobility Insurance

## Insurance Product Information Document (Manual Wheelchair)

**Company:** First Underwriting Ltd registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (624585)

**Insurer:** Accredited Insurance (Europe) Limited – UK Branch. Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Accredited Insurance (Europe) Limited - UK Branch has a place of registration and principal place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.

**Product:** First Senior 5 Star Insurance for Manual Wheelchairs.

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 manual 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.
- ✓ Temporary hire costs cover.
- ✓ 'Get-you-home' expenses following an accident.
- ✓ New for old replacement if the damage exceeds 60% of the replacement value during the first 3 years, assuming product is new.
- ✓ Personal injury benefit up to £2,000.
- ✓ Personal effects covered up to £250.
- ✓ Carer contingent liability.
- ✓ Any Driver.
- ✓ Products with a retail value of £4,500 or less.



### What is not insured?

- ✗ Anybody using the mobility equipment without your permission.
- ✗ Theft of your wheelchair whilst unattended and not locked to an immovable object.
- ✗ New for old replacement of any equipment over 36 months old.
- ✗ Any mechanical breakdown of your 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.



### Are there any restrictions on cover?

- ! You must take all precautions to prevent accidents, injury, loss or damage.
- ! You must use and maintain your wheelchair according to the manufacturer's instructions.
- ! You must ensure that you or anyone using the wheelchair are capable of doing so safely.



### 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.
- You must pay the premium shown on the certificate of insurance.



### When and how do I pay?

You must pay your premium as an annual one-off payment before the start of the insurance period. Payment may be made online (for new policies only), by calling us on 01582 840067 or by sending payment details with an application form in the post.



### 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 it within 14 days from the date of purchase or the day, on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. You may cancel the insurance cover after 14 days by informing First Senior insurance and returning your policy documentation, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered provided no claims have been made. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy and an administration charge to cancel the policy.