

# Mobility Insurance

## Insurance Product Information Document (Roadside Recovery)

**Company:** First Call GB Limited; registered in England, No 4494431.

**Product:** First Senior 5 Star Roadside Recovery for Electric Wheelchairs & Electric 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. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule 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 policy provides roadside recovery assistance following immobilisation of your vehicle.
- Your certificate of insurance and policy wording will show the limits that will apply to your level of cover.



### What is covered?

- ✓ Electrical or mechanical breakdown of your vehicle.
- ✓ Immobilisation of your vehicle as a result of an accident.
- ✓ Immobilisation of your vehicle as a result of a tyre puncture, flat battery, vandalism or attempted theft.
- ✓ Gets you and your vehicle back to your home address up to a maximum of 20 miles.
- ✓ Gets you and your vehicle back to your temporary address (or holiday home) up to a maximum of 20 miles.
- ✓ Maximum of 6 call outs per year.
- ✓ Cover is 24 hours a day – 7 days a week.
- ✓ Reimbursement of the cost of a taxi upto £10 if unable to travel in a recovery truck.



### What is not covered?

- ✗ Any claim arising from the first 48 hours from the date of inception.
- ✗ More than 6 call outs per year.
- ✗ Vehicle immersed in mud, snow, sand or water.
- ✗ Loss of keys.
- ✗ Get you home where the policy holder is not able to get into the operators vehicle without medical assistance.



### 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.
- ! You must ensure that you or anyone using the scooter or wheelchair are capable of doing so safely.



### Where am I covered?

- ✓ Cover is offered within the United Kingdom, the Isle of Man and the Channel Islands



### 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.