

# Insurance Product Information Document

Company: Fish Insurance    Product: Disability Equipment Insurance

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Fish Administration Ltd is part of the PIB Group.

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited which is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference number 310101.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy wording. The schedule will show the information given to us by you, on which your quotation is based and the cover you have chosen.

## What is this type of insurance?

This insurance policy provides loss or damage for any user, subject to the policyholder's permission, of disability equipment.



### What is insured?

- ✓ **Loss or damage** of, or to, a piece of disability equipment during the period of insurance by accidental damage, malicious damage, vandalism, fire, storm, flood, or theft, up to the specified policy limit stated on the policy schedule.
- ✓ **Worldwide cover** including baggage handler cover, limited to the difference between the amount recovered from the airport authorities and the market value of the item.

### Optional cover you may have chosen

- ✓ **Puncture care** to cover the cost of repairing a tyre puncture on the insured item, up to £100 per claim, up to a maximum of £200 in any policy year.



### What is not insured?

- ✗ No cover for loss, destruction, or damage by any cause whatsoever to the equipment whilst left in the open for more than 12 hours or overnight.
- ✗ Theft by you, your spouse, partner, or family member.
- ✗ Theft of the Insured Item(s) by any User.
- ✗ Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals).
- ✗ Third party liability.
- ✗ If Puncture Care is selected - no cover for damage to the tyre caused by use whilst punctured or deflated.



### Are there any restrictions in cover?

- ! Under no circumstances will the overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.
- ! Maximum amount payable under baggage handler cover is the difference between the amount recovered from the baggage handlers and the cost of repair.

**Please refer to your policy wording for the full details of exclusions and limitations.**



### Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland) and worldwide for no more than 21 days in any annual period of insurance.



### What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Fish Insurance as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Fish Insurance of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



### When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule unless the policy is cancelled mid-term.



### When and how do I pay?

You or your authorised representative can pay for your insurance policy in full by credit/debit card, cheque, or BACS transfer.



### **How do I cancel the contract?**

You can cancel your policy at any time by calling us on 0333 331 3990. How we deal with your request depends on whether you cancel within the policy 'cooling off' period or not.

#### **Cancelling in the 'cooling off' period**

Your 'cooling off' period lasts 14 days from the day you received your documents or in the case of renewal, 14 days after the renewal date. If you cancel within this period, we will refund all the money paid. No money can be refunded if you have made a claim, or if there has been an incident likely to result in a claim, in the 'cooling off' period.

#### **Cancelling after your 'cooling off' period**

If you decide to cancel after the 14-day cooling-off period, we will charge you for the cover you have had up to the cancellation date. No money will be refunded if you have made a claim before the date, you ask us to cancel. Also, we will not issue any refund where the amount is £10.00 or less. Please refer to the Fish Terms of Business for details of the cancellation administration fee.