

# Insurance Product Information Document

Company: Fish Insurance    Product: Manual Wheelchair 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?

The insurance policy provides cover for loss or damage to the insured item and also third party liability for any user.



### What is insured?

- ✓ **Loss or damage** of, or to, a manual wheelchair during the period of insurance by accidental damage, malicious damage, fire, storm, flood or theft, up to the policy limit stated on the schedule.
- ✓ **Third party liability** for accidental damage to the property or injury to third parties arising from the use of the insured item (s) up to the policy limit of £2m.
- ✓ **Reasonable Recovery costs** to get you home if your manual wheelchair breaks down and requires repair before it can be used. Policy limit any one claim is £100, up to an annual limit of £200.
- ✓ **New for old replacement** Following an insured event, if the total cost of the repairs is likely to exceed 60% of the list price of a new Item of a similar make and model, a new item will be provided instead of repairs. Or the Insurer may offer a cash settlement representing the discounted price for which a replacement of a similar make and model can be obtained.
- ✓ **Cost of hiring alternative equipment** in the event of your equipment requiring a repair or replacement, up to the policy limit of £100 per policy year, Inc. VAT. £5 per day for hiring a similar item of equipment. Insurer approval must be gained prior to hiring the equipment.
- ✓ **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?

- ✗ Loss or damage to accessories unless the wheelchair is damaged at the same time.
- ✗ Wear and tear.
- ✗ Personal accident.
- ✗ Personal effects.
- ✗ Hospital benefit.
- ✗ Personal assault.
- ✗ Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals).
- ✗ If Puncture Care 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.
- ! No theft cover whilst left unattended (other than in a locked and secured building) for more than 1 hour unless secured to an immovable object by a padlock and chain. Theft must be forcible.
- ! No loss, destruction or damage by any cause whatsoever whilst left in the open for more than 12 hours or overnight.
- ! New for old replacement applies only to mobility scooters and powered wheelchairs less than two years old (or less than three years old in respect of Accidental Damage claims only) at the time of the incident that leads to a claim where you have owned the manual wheelchair from new or purchased it as new (i.e. the Insured Item has never been previously owned any other person).
- ! Worldwide cover excludes liability cover in USA & Canada.
- ! 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 (excluding liability cover in USA and Canada).



### 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 and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer or alternatively, please contact us to ask about paying by monthly direct debit.



### 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.



### 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 wish to cancel the Policy after 14 days, no refund of premium will be available.