

# Scooter & Powerchair Insurance

*Keyfacts Document*



Should you require this document in a larger format please  
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**keyfacts**®

## Comparison Chart

|  | Plus    | Standard |
|--|---------|----------|
| Accidental damage  | ✓       | ✓        |
| Personal liability   | ✓       | ✓        |
| 24/7 Breakdown recovery (following accident)               | ✓       | ✓        |
| 24/7 Breakdown recovery (for puncture and battery failure) | ✓       |          |
| Loss of keys   | ✓       | ✓        |
| Personal accident  | ✓       | ✓        |
| Personal effects   | ✓       | ✓        |
| Temporary mobility equipment                               | ✓       | ✓        |
| Hire costs   | ✓       | ✓        |
| Hospitalisation  | ✓       | ✓        |
| Mugging  | ✓       | ✓        |
| Vets fees  | ✓       | ✓        |
| Dental fees  | ✓       | ✓        |
| Legal expenses   | ✓       |          |
| Manual wheelchair  | ✓       |          |
| Alternative mobility equipment                             | ✓       |          |
| Any driver   | ✓       |          |
| Overseas holiday cover (excluding USA & Canada)            | 90 days | 90 days  |

## Notes

**Notification of claims**

If you need to notify the insurer of a claim or of any circumstances or incident that may cause a claim you should contact us at

**Mark Bates Ltd Premier House Harlaxton Road Grantham Lincolnshire NG31 7JX**

**Telephone No: 01476 591104**

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property.

The policy document provides full details of the action you should take in the event of a claim.

**Language**

The policy and associated documentation and all information relating to this insurance shall be in English.

**Law**

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

**Insurer**

The insurer is China Taiping Insurance (UK) Co Ltd.

China Taiping Insurance (UK) Co Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202690.

**Cancellation**

- 1) If, once you have received the policy documents, you decide that you do not wish to accept this insurance, you may return the documents to us within 14 days of receipt and we will refund the premium.
- 2) Otherwise, you may cancel the policy at any time and the insurer will allow a refund of premium paid in accordance with its short period rates in force at the time of cancellation.
- 3) We may cancel this insurance on behalf of the insurer by sending 30 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.
- 4) No refund of premium will be allowed if a claim has occurred during the insurance period.

**Complaints**

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, firstly please contact

**Mark Bates Ltd Premier House Harlaxton Road Grantham Lincolnshire NG31 7JX**  
**Telephone No: 01476 593887**

If the matter has not been dealt with to your satisfaction and you wish to make a complaint, you may contact the Chief Executive at

**China Taiping Insurance (UK) Co Ltd 2 Finch Lane London EC3V 3NA**

Complaints that cannot be resolved by them may be referred to the Financial Ombudsman Service.

A full description of the complaints procedure is provided in the policy.

**Compensation rights**

In the event that the insurer is unable to meet its legal obligations under this insurance you may be entitled to apply for compensation under the Financial Services Compensation Scheme (FSCS). Further information is available from FSCS. Tel: 020 7892 7300.

**Policy summary**

Our Premier Care Standard Insurance policy is designed for owners of mobility scooters and power chairs valued at up to £5,000 and provides insurance protection in the event of accidental damage (including fire, theft and malicious damage) and personal liability arising from its ownership, possession or use.

You have the option of insuring for 12, 24 or 36 months. Before expiry date all policies will be offered renewal for a period of 12, 24 or 36 months.

This document includes a general summary of the insurance provided by the policy. For precise details of cover, including the full conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

**Accidental damage****Insured event**

Loss of or damage to your equipment by any accidental cause (including fire, theft and malicious damage) whilst in the United Kingdom, the Channel Islands or the Isle of Man and elsewhere in the world for up to 90 days in a 12 month period.

**Basis of settlement**

The insurer will pay the following in respect of your equipment.

- 1) For equipment less than 2 years old  
At its option, the cost of repair or replacement to a condition equivalent to or substantially the same as, but not better or more extensive than, its condition when new.
- 2) For equipment more than 2 years old, purchased secondhand or when components cannot be obtained  
At its option
  - a) the cost of repair or the value of your equipment after allowance for wear, tear and depreciation whichever is the lesser; or
  - b) the cost of replacement after allowance for wear, tear and depreciation.

The maximum amount payable will not exceed the sum insured which, unless specially agreed, will be the purchase price.

**Additional benefits**

As well as cover for accidental damage to your equipment, the following additional benefits are provided.

- |                                  |                     |
|----------------------------------|---------------------|
| 1) Get you home.                 | 6) Hire costs.      |
| 2) Loss of keys.                 | 7) Hospitalisation. |
| 3) Personal accident.            | 8) Mugging.         |
| 4) Personal effects.             | 9) Vets fees.       |
| 5) Temporary mobility equipment. | 10) Dental fees.    |

**Exclusions**

A number of exclusions apply and the following are the ones most specific to the equipment being insured. In particular, we would draw your attention to exclusion 5) relating to restrictions in cover whilst the equipment is not in use.

- 1) Loss or damage due to
  - a) manufacturing defect, wear and tear, gradual deterioration, electrical or mechanical breakdown, defective workmanship or misuse.
  - b) scratching, denting, tearing or similar damage of a cosmetic nature which does not affect the normal operation of your equipment.
  - c) any process of cleaning, altering, servicing or repairing.
  - d) delay, confiscation or detention by customs officials, the police or similar authorities.
  - e) atmospheric or climatic conditions.
- 2) Loss of or damage to tyres by application of brakes or by punctures, cuts or bursts.
- 3) Any unexplained loss or damage.

## SCOOTER & POWERCHAIR PLUS INSURANCE

### Additional improvements & benefits

The broad cover provided by our Premier Care Standard Policy has been enhanced further in our Plus Policy to provide a truly comprehensive insurance as described below.

#### Basis of settlement

The period stated is increased from 2 years to 3 years.

#### Insured event

Cover is provided within the United Kingdom, the Channel Islands and the Isle of Man and up to 90 days worldwide (excluding USA and Canada) whilst this insurance is in force.

#### Additional benefits

Many of the benefits have been increased in value and the cover provided has been improved.

Also, the following additional benefits have been incorporated:

- |                        |                                     |
|------------------------|-------------------------------------|
| 11) Legal expenses.    | 13) Alternative mobility equipment. |
| 12) Manual wheelchair. | 14) Any driver.                     |

- 4) Loss or damage by theft or malicious persons
  - a) where the equipment is obtained by deception.
  - b) of or to accessories, unless the equipment is stolen at the same time.
  - c) occurring whilst the equipment is left unattended, unless the starter key has been removed from the vicinity of the equipment.
  - d) to property that does not operate by means of a starter key whilst left unattended, unless the battery has been removed from the vicinity of the property or the property is stored in a locked room or building;
  - e) where the equipment is stored overnight in an unattended motor vehicle, unless such vehicle is parked in a locked building.
- 5) Loss of or damage to equipment
  - a) left for more than one hour (but not more than 12 hours or overnight) since it was last driven by you, unless it is secured to an immovable object by a good quality padlock and chain or stored in a locked building or room within the confines of your private dwelling or in a locked private dwelling or room where you are temporarily residing; or
  - b) left for more than 12 hours or overnight since it was last driven by you, unless it is stored in a locked building or room within the confines of your private dwelling or in a locked private dwelling or room where you are temporarily residing.

When your equipment is not driven for more than 12 hours or is left overnight the intention of the policy is to provide cover only whilst stored in a locked building or room within the confines of your private dwelling. Therefore, storage in an area that can be accessed by others, including communal areas of residential complexes, is not covered. If the method of storage for your equipment falls outside of the cover provided, but you feel that it is nevertheless in a location that is not susceptible to loss or damage and you wish your circumstances to be reviewed, you may contact us with full details and we will ask the insurer to consider your request.

- 6) The policy does not cover you for any claim whilst the equipment is
  - a) being used for racing, pace making or time or reliability trials in any organised sporting event or whilst practising for any of them.
  - b) being used by any person other than you.
  - c) carrying passengers.

### Personal liability

#### Insured event

All compensation and claimants and defence costs and expenses for which you are legally liable, as a consequence of accidental bodily injury or accidental loss of or damage to property arising in connection with the ownership, possession or use of the equipment by you, up to a maximum of £2,000,000 in a 12 month period.

This is a claims made insurance, which means that cover will only apply to incidents first notified to you whilst this insurance is in force.

Cover is provided within the United Kingdom, the Channel Islands and the Isle of Man and up to 90 days worldwide (excluding USA and Canada) in a 12 month period.

Cover also extends to include damages and taxed costs awarded to you arising out of your ownership, possession or use of the mobility equipment should that amount remain unpaid, in full or in part, after 3 months.

#### Exclusions

A number of exclusions apply. The ones most specific or unusual are as follows.

- 1) Bodily injury to you or any of your employees.
- 2) Loss of or damage to property belonging to you or for which you are responsible.
- 3) Any event occurring before the inception of the policy.
- 4) An award by any court outside the United Kingdom, the Channel Islands or the Isle of Man.

### Personal liability

#### Insured event

Cover has been extended to provide cover for any driver.

Cover is provided within the United Kingdom, the Channel Islands and the Isle of Man and up to 90 days worldwide (excluding USA and Canada) whilst this insurance is in force.