



Mark Bates Ltd

THE HOME OF PREMIER CARE

Manual Wheelchair Insurance

Keyfacts Document

keyfacts®

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Policy summary

Our Premier Care Wheelchair Insurance policy is designed for individuals who own a manual wheelchair valued at up to £10,000 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 will have the option of insuring your wheelchair 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 or damage by any accidental cause 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

Repair or replacement as new for equipment up to 2 years old that you have purchased as new and where spare parts are available. Otherwise we will take into account wear, tear and depreciation to your equipment when handling the settlement of your claim.

Additional benefits

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

- 1) Get you home.
- 2) Temporary wheelchair.
- 3) Hire costs.

Exclusions

A number of exclusions apply and these are detailed in the policy wording. However, we would particularly draw your attention to the following relating to restrictions in cover whilst the equipment is not in use.

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 used by you, unless
 - i) it is secured to an immovable object by a metal padlock and chain; or
 - ii) 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; or
 - iii) it is stored in a locked communal room within the range of buildings that includes the location of your private dwelling, provided that
 - A) the room is utilised solely for the storage of mobility equipment;
 - B) the room is kept locked at all times whilst unattended; and
 - C) the insurer will not pay for any claim following theft, unless entry to the room has been achieved by forcible and violent means.
- b) left for more than 12 hours or overnight since it was last used by you, unless
 - i) 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; or
 - ii) it is stored in a locked communal room within the range of buildings that includes the location of your residence, provided that
 - A) the room is utilised solely for the storage of mobility equipment;
 - B) the room is kept locked at all times whilst unattended; and
 - C) the insurer will not pay for any claim following theft, unless entry to the room has been achieved by forcible and violent means.

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.

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.

In addition cover will include any person acting as your carer or attendant whilst the wheelchair is in their custody and control with your permission.

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, all of which are usual for this type of business and are detailed in the policy.

Other important information

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 Londonthorpe Road Grantham Lincolnshire NG31 9SN

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 for every full quarter of the insurance period that remains in force from the date 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 Londonthorpe Road Grantham Lincolnshire NG31 9SN
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 Deputy General Manager of the insurer 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: 0800 678 1100 Website www.fscs.org.uk



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Should you require this document in a larger format please
email enquiries@markbatesltd.com or call
01476 591104

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