



# Mark Bates Ltd

THE HOME OF PREMIER CARE

## High Value Scooter & Powerchair Insurance & Warranty

*Keyfacts Document*

**keyfacts**®

Ver 004\_001 06/15

# HIGH VALUE SCOOTER & POWERCHAIR INSURANCE

## Policy summary

Our Premier Care High Value Insurance policy is designed for individuals who own a mobility scooter or power chair valued between £5,001 and £30,000 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.

For equipment purchased new you have the option of insuring for 12, 24 or 36 months. For used equipment, you will normally be allowed to take out this insurance for a period of 12 months only. Before expiry date all policies will be offered renewal for a period of 12 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 3 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.                 | 7) Hospitalisation benefit. |
| 2) Loss of keys.                 | 8) Mugging benefit.         |
| 3) Personal accident.            | 9) Vets fees.               |
| 4) Personal effects.             | 10) Dental fees.            |
| 5) Temporary mobility equipment. | 11) Legal expenses.         |
| 6) Hire costs.                   | 12) Manual wheelchair.      |

### Exclusions

A number of exclusions apply and these are detailed in the policy. 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

- 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 metal 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
- 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.
- caused by theft or malicious persons if stored overnight in an unattended motor vehicle, unless such vehicle is parked in a locked building.

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.

Similarly, should you store your equipment at your home overnight in a locked motor vehicle but cannot conform to c) above we may be able to provide cover if it is kept on your drive out of sight in a locked boot or compartment. If these circumstances apply to you we will review the cover provided on receipt of full details.

## 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.

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.

## HIGH VALUE SCOOTER & POWERCHAIR WARRANTY

### Policy summary

Our Premier Care High Value Warranty policy is designed for individuals who own a mobility scooter or power chair valued between £5,001 and £30,000 and provides financial protection in the event of accidental mechanical or electrical breakdown.

The policy is available for new equipment only. Cover will commence immediately after the manufacturer's guarantee expires and you will be given the option of being protected for either 12 or 24 months. Whichever period has been chosen, before expiry date you will be offered renewal for 12 months only.

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

### Insured event

Mechanical or electrical breakdown of your equipment whilst in the United Kingdom, the Channel Islands or the Isle of Man and elsewhere in the world (subject to prior notification) for up to 90 days in a 12 month period.

### Basis of settlement

Repair or replacement as new for equipment up to 3 years old that you have purchased as new. Otherwise we will take into account wear, tear and depreciation to your equipment when handling the settlement of your claim.

### Exclusions

A number of exclusions apply and are detailed in the policy. However, we would draw your attention to the following.

- 1) The policy states certain consumables and other parts which are not covered.
- 2) The policy shall not apply if any part or component is no longer available or is out of manufacture.

### 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.

## Other important information continued

### 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](http://www.fscs.org.uk)

**Should you require this document in a larger format please  
email [enquiries@premiercare.info](mailto:enquiries@premiercare.info) or call  
01476 591104**

**Mark Bates Ltd Premier House Londonthorpe Road Grantham Lincolnshire NG31 9SN  
Tel: 01476 591104 Fax: 01476 591543  
[www.premiercare.info](http://www.premiercare.info)**