



Mark Bates Ltd

THE HOME OF PREMIER CARE

Personal Liability Insurance

Keyfacts Document

keyfacts®

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Policy summary

Our Premier Care Standard Insurance policy is designed for individuals who own a mobility scooter or power chair and provides financial protection in the event that you are found legally liable for bodily injury to any person or accidental damage to property arising from the ownership, possession or use of the equipment.

Cover is provided for a period of 12 months and prior to expiry you will be offered renewal for a further 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.

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.

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 Harlaxton Road Grantham Lincolnshire NG31 7JX

Telephone No: 01476 591104

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 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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