



Mark Bates Ltd

THE HOME OF PREMIER CARE

In-Home Accidental Damage

Keyfacts Document

keyfacts®

Ver 001_002 07/15

Policy summary

Our Premier Care In-Home Accidental Damage Insurance policy is designed for individuals who own a riser or recliner chair or adjustable bed valued at up to £5,000 and provides insurance protection in the event of accidental damage (including staining or ripping). In addition, the policy provides cover in the event that your manufacturers' warranty fails due to unintentional mis-use of the equipment, an insurance which is only available with this policy.

The policy is available for a minimum of 24 months and we will allow you to take out a policy for 24, 36, 48 or 60 months to run in line with your manufacturers' warranty.

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.

Insured event

Loss or damage by any accidental cause whilst within your private dwelling.

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.

Exclusions

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

- 1) Burns or scorching caused by cigarettes, cigars or tobacco pipes or lighted materials used in connection with them.
- 2) Damage caused by animals.
- 3) Mechanical or electrical breakdown.

Extension

Contrary to exclusion 3), cover extends to include mechanical or electrical breakdown in the event that your manufacturers' warranty fails due to unintentional mis-use of the equipment up to £500 any one incident. You may claim more than once under this extension if the cause of breakdown has not occurred previously and if you have not claimed at all in the previous 12 month period. In respect of this extension only, you will be responsible for the first £50 of each and every claim.

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 policy 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 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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