



Mark Bates Ltd

THE HOME OF PREMIER CARE

Scooter & Powerchair Insurance

Keyfacts Document

keyfacts®

Ver 004_003 09/15

COMPARISON CHART

	Standard	Plus
Personal liability	£2 million	£5 million
24/7 National breakdown recovery	Standard	Full
Accidental damage, fire, storm and flood	✓	✓
Theft and Vandalism (including theft from car or locked area)	✓	✓
90 days world-wide cover	✓	✓
Baggage handling & In-flight cover	✓	✓
No excess	✓	✓
No claims bonus	✓	✓
Loss of keys	✓	✓
Fully transferable policy	✓	✓
New for old replacement	2 years	3 years
Personal effects cover	£150	£250
Personal injury/Accidental death	£1,000	up to £5000
Temporary hire cover (cover up to)	£7 a day	£10 a day
Hospitalisation benefit (cover up to)	£7 a day	£10 a day
Dental cover	£150	£250
Pet cover	£150	£250
Manual wheelchair cover		✓
Any driver cover (including attendant control)		✓
Legal expenses		up to £25,000

SCOOTER & POWERCHAIR INSURANCE

Policy summary

Our Premier Care Standard Insurance policy is designed for individuals who own a mobility scooter or power chair 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 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.

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

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 driven 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 scooters;
 - 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 driven 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 scooters;
 - 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.

Exclusions continued

Loss or damage as a result of theft or malicious persons whilst stored overnight in an unattended motor vehicle, unless such vehicle is stored in a locked building or if not so stored

- i) all doors and other openings are fully closed and all locks engaged;
- ii) a factory fitted alarm is operational;
- iii) the equipment is stored in a boot or luggage compartment fully concealed from passers-by; and
- iv) there is evidence of forcible and violent entry to the vehicle.

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 or in communal storage as explained in paragraph b) ii) above. Also, when stored overnight in an unattended motor vehicle cover for theft or malicious damage will only apply in the circumstances referred to in the previous paragraph.

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.

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.

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.

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. |

Personal liability

Limit of liability

Increased from £2M to £5M.

Insured event

Cover has been extended to provide insurance for any driver.

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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