



Mark Bates Ltd

THE HOME OF PREMIER CARE

In-Home Warranty & Accidental Damage

Keyfacts Document

keyfacts®

Ver 004_002 06/15

Policy summary

Our Premier Care In-Home Warranty and Accidental Damage policy is designed for individuals who own mobility equipment for use in the home such as beds, chairs, hoists and bath lifts and provides financial protection in the event of accidental damage, including damage following accidental mechanical or electrical breakdown.

Warranty cover is available on both new and used equipment. For new products protection will commence immediately after the manufacturers' guarantee expires and you will be given the option of being protected for 12, 24, 36 or 48 months. The cover for used products is for 9 months beginning 3 calendar months after the equipment has been purchased. Before expiry date policies for both new and used products will be offered renewal for a period of 12 months only.

Accidental damage insurance commences as soon as you have agreed to take out the policy and you will not have to wait until the manufacturers' guarantee expires or the 3 months moratorium period ends on used products.

This document includes a general summary of the 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.

Section A - Warranty

Insured event

Mechanical or electrical breakdown of your equipment 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. 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 particularly 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.

Section B - Accidental damage

Insured event

Loss of or damage to the equipment 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 these 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.

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 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



Mark Bates Ltd

THE HOME OF PREMIER CARE

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

Mark Bates Ltd Premier House Londonthorpe Road Grantham Lincolnshire NG31 9SN
Tel: 01476 591104 Fax: 01476 591543
www.markbatesltd.com

Mark Bates Ltd t/a Premier Care are registered in England No: 2946288 and authorised and regulated by the Financial Conduct Authority, registration number: 308390