

# Scooter & Powerchair Personal Liability Insurance

## Insurance Product Information Document

Company: The Insurer of this policy is China Taiping Insurance (UK) Co Ltd. Mark Bates Ltd is the broker.

Product: Scooter & Powerchair Personal Liability Insurance Policy.

This pre-contractual document provides a summary of cover relating to the Scooter & Powerchair Personal Liability Insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the Policy Wording.

### What is this type of insurance?

Our Premier Care Personal Liability Insurance policy is for individuals owning a Mobility Scooter or Powerchair and provides insurance protection in the event of personal liability arising from its ownership, possession or use.

The following is a summary of what is considered to be the main characteristics of the insurance provided. For precise details of cover and a full description of the exclusions and restrictions that apply, the Policy Wording should be referred to. A copy will be provided upon request.



#### What is insured?

- ✓ **Personal Liability** Legal liability for accidental injury to any person or damage to property.



#### What is not insured?

- ✗ **Personal Liability** No cover whilst in USA or Canada.
- ✗ **Bodily Injury** to you or any of your employees.
- ✗ Loss of or damage to property belonging to you for which you are responsible.



#### Are there any restrictions on cover?

- ! **Personal Liability** Maximum amount payable £2M.



#### Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man and worldwide for up to 90 days during the period of insurance.



#### What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you wish to make a claim please ensure to inform us as soon as possible and no later than 7 days after the incident.



#### When and how do I pay?

You can pay for your insurance policy in full by credit/ debit card, cheque, postal order, BACS transfer or alternatively you can speak to one of our advisors about paying in monthly instalments.



#### When does the cover start and end?

Cover starts from the date you ask us and we agree to incept cover, for a period of 12 months.



#### How do I cancel the contract?

You may cancel this policy at any time by informing us by email [cancellations@markbatesltd.com](mailto:cancellations@markbatesltd.com), post or phone 01476 591104.

We will allow a full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, from the date of cancellation. We will not refund any part of your premium if there has been any claims during the period of insurance.

## About Us

Your insurance policy is arranged and administered by Mark Bates Ltd on behalf of China Taiping Insurance (UK) Company Limited and will run for the period stated on your Policy Schedule.

Mark Bates Ltd are authorised and regulated by the Financial Conduct Authority FRN 308390.

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202690.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.