

mobility safeguard

insurance and breakdown

Provides you with affordable protection and peace-of-mind for your wheelchair or scooter

accidental damage
fire
storm
flood
theft

up to 3 years new for old replacement

malicious damage

personal injury

legal liabilities

get-you-home

hospital benefit

personal assault

property on loan

equipment hire

worldwide cover

baggage handler cover

personal effects cover

any driver

extended warranty

breakdown



Designed and administered by:-

Fish Insurance – a division of Fish Administration Ltd
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Fish Administration Ltd is Authorised and Regulated by the Financial Services Authority

Mobility Safeguard

Mobility Safeguard is designed to benefit an owner or user of a mobility product. It meets the demands and needs of those who wish to purchase financial protection against common unforeseen financial consequences arising out of the usage or ownership of a mobility product both now and in the future.

About Fish Insurance

Established in 1975, Fish Insurance specialise in the design and administration of bespoke insurance policies for disabled people. Over the last 30 years we have built an enviable reputation for fairness, knowledge and impeccable professional service. Our Customer Service Team understands disability issues. They will explain to you any aspects of the cover that you do not understand.

Fish Insurance provides insurance for local authorities, NHS Wheelchair Services, charities, the healthcare industry and direct customers. Other policies available include "Keep Mobile" Motor Insurance, Direct Payments Liability Insurance (designed for people who employ personal assistants and carers) and a range of policies for in-home healthcare equipment and assistance technology aids.

Mobility Safeguard Insurance is just one policy in the comprehensive range of facilities available from Fish Insurance.

If you have an accident or your mobility product is stolen

Mobility Safeguard Insurance protects you against the cost of repairs to, or replacement of, your mobility product. New for Old cover applies for products up to 3 years old for accidental damage claims and up to 2 years old for theft claims.

We will also pay towards the recovery costs of getting you and your mobility product home following an accident or breakdown (including battery failure or tyre puncture).

If you collide into anyone or anything and you are sued for negligence

Mobility Safeguard Insurance pays for your defence and the resultant damages if you are found to be negligent.

Examples:

- Run into and hurt a pedestrian
- Accidentally scratch a parked car
- Whilst crossing the road you cause a car to swerve and it hits another vehicle or person

The above claims could run into a significant cost for which you would be covered.

Mobility Safeguard Insurance provides far more cover – as standard protection

Please refer to the policy summary for more details. You may insure your mobility product for 1, 2 or 3 years. Premium discounts apply if you select more than one year cover.

OPTIONAL ADDITIONAL COVER

Mobility Safeguard Extended Warranty (Breakdown)

If you have purchased Mobility Safeguard Insurance, you may compliment this by also covering the cost of repairs following sudden and unforeseen mechanical or electrical breakdown. Cover includes the cost of callout, labour charges and parts fitted.

Examples:

- Broken Transaxle
- Damaged Gearbox
- Blown Printed Circuit Board
- Damaged Controller(s)

The cost of such repairs could be several hundreds of pounds. Your mobility product supplier can advise you on the likely repair costs for your specific mobility product.

New Products and products still within the manufacturer's warranty

Ask your supplier how long the manufacturer's warranty lasts. You may purchase your extended warranty cover (at the same time as the insurance) for cover to commence when the manufacturer's warranty expires.

Product with 1 year manufacturer's warranty

- You may purchase a further 1 year or 2 years extended warranty.

Product with 2 years manufacturer's warranty

- You may purchase a further 1 year extended warranty.

Renewals will be offered thereafter (at our option) annually, until your product is 5 years old.

Used or Reconditioned Products where the manufacturer's warranty has expired

The product must be less than 3 years old and cover must be arranged within 30 days of the purchase date of the product.

Prior to cover commencing, the product must be fully serviced and in good condition.

- You may purchase 1 year or 2 years breakdown protection
No cover will apply for the first 90 days from inception date of the policy. (Your supplier will normally provide a warranty for the first 90 days).

Renewals will be offered thereafter (at our option) annually, for a full 12 month period, until your product is 5 years old.

For full details of premium, please refer to the Proposal Form.

Immediate Cover and Help

A policy summary is detailed overleaf. Please check that the cover provided meets your requirements.

If you have any queries or, require any further information or, a specimen policy before going ahead, please do not hesitate to call Fish Insurance Customer Services on:-

01772 724442

We will be delighted to answer any queries you may have and can arrange immediate cover. Please have your debit/credit card details to hand. If you wish to make a postal application, please complete and return the proposal form together with your remittance or debit/credit card details to:- **Fish Insurance, 2-4 Riversway Business Village, Navigation Way, PRESTON, PR2 2YP.**

We want you to be happy with the cover you have purchased. If you are not entirely satisfied with your policy, you may return it within 14 days for a premium refund. Please refer to the policy summary for more information. If the policy is cancelled mid term there is no refund of premium except for unexpired years in respect of insurance cover only. No refund of premium will be allowed in respect of Extended Warranty (Breakdown) cover.

Policy Summary

mobility safeguard

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Mobility Safeguard is underwritten by UK Underwriting Ltd on behalf of AXA Insurance UK plc and Primary Insurance Company Limited.

Mobility Safeguard Insurance

ABOUT YOUR COVER

Significant Features and benefits	Significant exclusions or limitations	Policy Section
Any driver	<ul style="list-style-type: none">● The use must be with your permission and in compliance with all legislation applicable to the use of mobility products	All
Loss or damage by accidental damage, fire, storm or flood	<ul style="list-style-type: none">● Loss or damage to tyres and/or accessories unless your mobility product is damaged at the same time● Maximum payable is £7000 unless stated otherwise on your policy schedule	1
Theft, malicious damage	<ul style="list-style-type: none">● Theft or malicious damage whilst left unattended and adequate security measures have not been taken● Loss or damage to tyres and/or accessories unless your mobility product is damaged at the same time	1
Third party liability	<ul style="list-style-type: none">● Limit any one occurrence two million pounds	2
Liability of attendants	<ul style="list-style-type: none">● Limit any one occurrence two million pounds● No cover applies if there is any other policy in force covering the same circumstances	3
Recovery costs to Get-You-Home Covers the cost to get you and your mobility product home following loss or damage to or breakdown of your mobility product	<ul style="list-style-type: none">● Limit any one occurrence £100● Limit in any one policy year £200	4
New-for-old replacement cover	<ul style="list-style-type: none">● The insured mobility product must be under three years of age at the time of an accidental damage claim● The insured mobility product must be under two years of age at the time of any other total loss claim	5
Personal injury benefits	<ul style="list-style-type: none">● £3000 in respect of death, loss of one or more limbs or blindness● No cover applies if a pre-existing medical condition could have contributed to the injury● Age limit 80 years	6
Property on loan	<ul style="list-style-type: none">● You must provide full details of the product on loan● Your insured mobility product must be the subject of a claim	7
Personal effects	<ul style="list-style-type: none">● Maximum amount payable £200. Excess £5	8
Hiring alternative mobility equipment	<ul style="list-style-type: none">● Maximum payment of £5 per day. 7 day excess● Maximum total benefit of £100 per policy year● Your insured mobility product must be the subject of a claim	9

Significant Features and benefits	Significant exclusions or limitations	Policy Section
Hospital benefit	<ul style="list-style-type: none"> ● Maximum £10 per day, 7 day excess ● Maximum total benefit £250 any one year 	10
Personal assault	<ul style="list-style-type: none"> ● Following assault whilst using your mobility product ● Maximum benefit £250 ● Injury must require inpatient treatment and you must provide a copy of the police and doctor's report 	11
Manual wheelchair cover	<ul style="list-style-type: none"> ● Maximum amount payable £2000 	12
Worldwide cover	<ul style="list-style-type: none"> ● Excludes liability cover in North America and Canada ● We must be notified prior to travelling abroad where a trip will exceed 21 days. (An additional premium will be payable) 	13
Baggage handler cover	<ul style="list-style-type: none"> ● Maximum amount payable is the difference between the amount recovered from the baggage handler and the cost of repair 	13
Optional Cover		
Breakdown Cover This section pays for repairs to the mobility product including the cost of parts fitted and the callout and labour costs involved following breakdown.	<ul style="list-style-type: none"> ● Restricted to sudden and unforeseen Electrical or Mechanical Breakdown ● Repetitive claims ● Claims where the fault was evident prior to commencement of cover ● Your product must be serviced annually ● Micro scooters ● Cost of repairing or replacing consumable items such as batteries tyres and light bulbs ● Any costs incurred where no fault is found 	14

Your cover is valid for the period of cover stated in your policy schedule. For policies of more than a year in duration, please review and update your cover periodically to ensure that it remains adequate.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please refer to the Cancellation Section of the policy under "General Conditions".

MAKING A CLAIM

If you have a claim, please telephone us on 01772 724442 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 01772 724442. If you are still not

satisfied, please write to the Customer Services Manager at Fish Insurance, 2-4 Riversway Business Village, Navigation Way, PRESTON PR2 2YP. If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

In the event that AXA Insurance UK plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services compensation scheme (FSCS). In the event that Primary Insurance Company Limited is unable to meet its liabilities you may be entitled to compensation from the Irish Insurance Compensation Fund. Further information can be found in your policy under "Compensation Scheme".

Terms of Business and Information about our Service

About Fish Insurance Fish Insurance – a division of Fish Administration Ltd are Independent Insurance Brokers specialising in disability related insurance and warranty scheme design and administration.

Our service

Fish Insurance act on your behalf in arranging your insurance.

What policies do we offer?

Our range of Mobility Safeguard policies are underwritten by UK Underwriting Ltd on behalf of Axa Insurance UK plc and we do not offer insurance or breakdown for mobility and disability equipment from any other insurer.

We may ask you some questions to narrow down the selection of products that we will provide details on. You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed.

Our Fees and Charges

We charge £10.00 for supplying any duplicate documents.

We charge £10.00 if your policy is cancelled.

Our charges are non-refundable.

Your duty to give information

It is your responsibility to provide complete and accurate information when you take out your insurance policy, throughout the life of your policy and when you renew your insurance.

It is important that you ensure that all statements you make on proposal forms, claim forms and other documents are full and accurate.

Please note that if you fail to disclose any material information this may render your insurance cover invalid and could mean that all or part of a claim may not be paid.

Who regulates us?

We are authorised and regulated by the Financial Services Authority for arranging General Insurance. Our FSA registration number is 310172. You can check this on the FSA register at www.fsa.gov.uk/register or by contacting them on 0845 080 1800.

What to do if you have a complaint?

First speak to us - we make every effort to maintain high standards of service but if we let you down we will try to put things right immediately.

If we are unable to do so, you can register a complaint formally by writing to The Customer Services Manager, Fish Insurance, 2-4 Riversway Business Village, Navigation Way, Preston, PR2 2YP or telephoning us on 01772 724442. If we cannot settle your complaint you may be entitled to take it to the Financial Ombudsman Service. This is in addition to your legal rights.

The Financial Service Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. You can find out more from the FSCS.

Looking after your money

We act as agent of the insurer for the purpose of receiving and holding premiums, claims monies and premium refunds. All insurer money is held in a separate bank account and only used for the purposes specified by the insurer.

Quotations

Quotations are usually valid for 30 days unless stated otherwise.

Claims handling

We handle claims on behalf of the insurer and therefore to avoid any conflict of interest we do not act on your behalf in relation to claims handling.

mobility safeguard Insurance & Breakdown Proposal Form

Please complete in block capitals and return with your remittance or debit/credit card details.

PROPOSER DETAILS

Title Forename(s) Surname

Address

Postcode Telephone Number Email

POWERCHAIR OR SCOOTER DETAILS

Make Model Serial/Frame No

Year of Make Value Date of Purchase Purchase Price

(If Value exceeds £7,000 refer to FISH INSURANCE)

COVER DETAILS

Please refer to the Policy Summary then select the level and period of cover you require

Mobility Safeguard Insurance *Period of Cover/ Premium (Please tick as appropriate)*

1yr £69.00 2yr £128.00 3yr £187.00
Save £10.00 Save £20.00

Cover Commencement Date

Mobility Safeguard Breakdown

Only available if you have selected Insurance cover and your mobility product is under 3 yrs old.

New Products and products still within the manufacturer's warranty

Product with 1yr Manufacturers Warranty 1yr £89.00 2yr £168.00

Product with 2yr Manufacturers Warranty 1yr £95.00

Used or Reconditioned Products where the manufacturer's warranty has expired

(Cover must be arranged within 30 days of the purchase date of the product.)

Product where the Manufacturers Warranty has expired
1yr £89.00 2yr £168.00

Premiums include Insurance Premium Tax @ 5%

PAYMENT METHOD

Cheque/Postal Order (payable to Fish Insurance) *Please Tick*

Please debit the above premium to my VISA MASTERCARD SWITCH Switch Issue No.

Debit/Credit Card No.

Valid From

Expires

Cardholders Name (as shown on card)

Cardholders Signature

Law Applicable to this Contract

There is a choice of law for this contract, but unless we agree otherwise, English Law applies.

Data Protection

We may use information we hold about you to contact you about insurance. Information may be used by us, other companies associated with Fish Administration Ltd and UK Underwriting Ltd, and by our agents and service providers acting under our instruction for the purpose of arranging and handling your insurance policy and to make sure that any claim is settled effectively. We may use information for research, marketing or statistical purposes. We may use your information or pass it on to any other person for the purposes of advising you of other goods or services available from other companies where we feel you may be interested in receiving such information.

If you do not wish to receive such information, please tick the box

Declaration

Completion of this application implies that I give explicit consent to receiving limited information and I understand that full details will be provided when I receive the policy. I wish to be insured under the terms contained on the Certificate of Insurance. I understand that the Insurer has the right to decline the proposal or apply special terms and that where the proposal is completed by anyone other than the proposer, then the person completing the form is deemed to be my agent and not the agent of the Insurer.

Signature

Date

(Proposer or legal representative)

If you have not received your policy documents within 14 days, please contact Fish Insurance

Dealer Code

GRA01

If you would like Fish Insurance to provide you with a motor insurance quotation when your policy falls due, please insert your renewal date in the box.