

# Mobility Scooter Insurance

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Eden Mobility Limited

Product: Mobility Scooter Insurance

Eden Mobility Ltd is an appointed representative of MB&G Insurance Services Ltd, which is authorised by the Financial Conduct Authority (FCA). Ref 306978

This insurance is provided by MB&G Insurance Services Limited which is registered in the UK, and is underwritten by Certain Underwriters at Lloyd's. MB&G Insurance Services Limited is regulated by the Financial Conduct Authority. Firm Reference Number: 306978.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This insurance is designed to protect you if your scooter or wheelchair is accidentally or maliciously damaged, or if loss of or damage to your scooter or wheelchair occurs because of fire, storm, flood or theft. There is also cover if you are injured as a result of an accident involving your scooter or wheelchair, and for damage or injury which may be caused to someone else or their property.



#### What is insured?

- ✓ The policy provides cover up to £7,000 per claim if your scooter or wheelchair is accidentally or maliciously damaged, or if loss or damage occurs as a result of fire, storm, flood or theft:
  - **Damage Cover:** The policy either pays the cost of repairs or provides a cash settlement. For items under 4 years old, the policy can instead provide a new item of a similar make and model.
  - **Theft Cover:** The policy provides a cash settlement. For items under 4 years old, the policy can instead provide a new item of a similar make and model.
- ✓ Cover up to £1 million for legal liability for accidental damage to property of, or accidental injury to, third parties arising from use of your scooter or wheelchair.
- ✓ Cover up to £100 per claim and £200 in any 12 month period for expenses to get you home if something happens to your wheelchair or scooter and it needs repairing before it can be used.
- ✓ The policy pays a benefit of £3,000 if, within 3 months of an accident involving your scooter or wheelchair, you (or anyone using it with your permission) die or suffer loss of one or more limbs or permanent blindness in one or both eyes.
- ✓ If your scooter or wheelchair requires repair following accidental or malicious damage, fire, storm or flood, and you are given a temporary replacement, the replacement item will be insured under the policy for the period of the loan.
- ✓ Cover up to £250 for personal possessions worn or carried by you if your scooter or wheelchair suffers accidental or malicious damage, or following loss or damage caused by fire, storm, flood or theft.
- ✓ The policy pays up to £10 per day, subject to a maximum of £100 in any 12 month period, towards the cost of hiring alternative equipment in the event that a valid claim has been made and your scooter requires repair or replacement.
- ✓ A benefit of up to £25 per day, subject to a maximum of £250 in any 12 month period, towards expenses incurred if you are admitted to hospital following accidental bodily injury sustained in direct connection with your scooter or wheelchair.
- ✓ Additional cover up to £2,000 in total for all claims where you were using your manual wheelchair at the time of an insured event.



## What is not insured?

- ✘ In relation to accidental/malicious damage, fire, storm, flood or theft claims:
  - damage to tyres (including punctures and burst tyres);
  - loss of or damage to accessories unless your scooter or wheelchair is stolen or damaged at the same time;
  - malicious damage committed by you.
- ✘ Loss of or damage to any scooter or wheelchair on loan to you which occurs during delivery or collection.
- ✘ Loss of or damage to money, stamps, tickets, documents or securities.
- ✘ Any claim arising from the electrical or mechanical breakdown of your scooter or wheelchair, its failure or malfunction, or manufacturing defects.
- ✘ Loss or damage caused by or arising from:
  - i. Wear and tear, rot, mildew, fungus, insects, vermin, chewing, scratching, tearing and fouling, atmospheric, climatic or weather conditions (unless specifically included), or gradual deterioration, spillage, cigarette burns or scorching; or
  - ii. Any process of cleaning, dyeing, repairing, restoring or renovation.



## Are there any restrictions on cover?

- ! Legal liability cover for accidental damage to property of, or accidental injury to, third parties is only provided if there is no other insurance policy in force covering the same circumstances that could lead to a claim.
- ! If your scooter or wheelchair is stolen from within a building, there must be evidence of forcible entry to the building. If your scooter or wheelchair is stolen from anywhere other than from within a building, it must have been locked to an immovable object by a padlock or a chain.



## Where am I covered?

- ✓ Cover is provided under all sections of the policy whilst your scooter or wheelchair is located/being used in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Worldwide cover is also provided for loss of or damage to your scooter or wheelchair and third party liability for a maximum period of 50 days in any 12 month period whilst your scooter or wheelchair is temporarily located/being used outside the United Kingdom, the Channel Islands and the Isle of Man.



## What are my obligations?

### Disclosing important information

*This applies if you are a private individual taking out this insurance wholly or mainly for purposes unrelated to your business, trade or profession.*

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to, or renew your policy.

### Duty of fair presentation

*This applies if you are taking out the insurance contract in any other capacity.*

Under the Insurance Act 2015, you have a duty to make a fair presentation of the risk to us before the policy starts and when you make any amendments to your cover. This means you must:

- a. disclose all material facts which you know or ought to know; (A "material fact" is information that would influence our decision as to whether to insure you and, if so, on what terms.)
- b. make the disclosure in a reasonably clear and accessible way; and
- c. ensure that every material representation of fact is substantially correct and made in good faith.

Full details of what constitutes "fair presentation" and the consequences of breaching this duty are given in the Policy Document.

### Maintenance of your scooter or wheelchair

To receive cover under the policy you must maintain your scooter or wheelchair in efficient condition and good repair, and take all reasonable precautions to prevent accidents, injury, loss or damage. The scooter or wheelchair must be used and maintained according to the manufacturer's instructions.

### When making a claim

You must report claims within 28 days of becoming aware of any circumstances likely to lead to a claim. You must provide at your expense any information which may be required. Thefts, attempted thefts, and malicious damage/vandalism must be reported to the police as soon as possible. You must forward to the claims administrator every letter, claim, writ or other document received by you about any loss.



## When and how do I pay?

You pay for this insurance in one lump sum to the retailer, Eden Mobility Ltd.



## When does the cover start and end?

This insurance cover lasts for a period of one, two or three years, as chosen by you. The start and end dates of cover will be stated on your Policy Schedule. The insurer may then offer you cover for a further one, two or three years.



## How do I cancel the contract?

You can cancel this insurance within 30 days of the start date or, if later, within 30 days of the date you receive your Policy Documents. You can also cancel your policy at any other time and, provided no claim has been made, receive a pro-rata refund of your premium based on the number of whole months of the original insurance period remaining, subject to an administration fee of £15 charged by Eden Mobility. To cancel your insurance, please contact Eden Mobility on 0800 5874745.