

# Eden 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 document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of Insurance?

This cover will pay the benefits listed below (Please see "cover" section of the policy wording for full coverage and exclusions)



### What is insured?

- ✓ Loss or damage to the Scooter or Wheelchair during the period of insurance by Accident Damage, Malicious Damage, Vandalism, Fire, Storm, Flood or Theft
- ✓ Cover up to £2 million for legal liability for accidental damage to property or accidental injury to third parties arising from the use of the insured items
- ✓ Cover up to £100 for any one claim and £200 during the period of insurance for reasonable expenses to cover the costs to get you and the insured equipment home
- ✓ If the total costs of a repair to the insured item is likely to exceed 60% of the list price of a new item of a similar make and model, we can choose to offer a new item(s) instead of a repair
- ✓ Cover up to £3,000 if the user because of an accident involving the insured equipment, if within 3 months of the accident the injury is the sole cause of.
  - Death
  - Loss or one or more limbs
  - Permanent blindness in one or both eyes
- ✓ If the insured equipment requires repair and the insured is supplied with a loan/temporary replacement, then the loan/temporary replacement shall for the purpose of this insurance shall be considered as though it were the item insured
- ✓ Cover up to £250 for personal effects if they are lost, damaged or stolen because of an insured event
- ✓ Cover up to £5 per day and £100 (inc VAT) in the period of insurance for the cost of hiring alternative equipment in the event that a valid claim has been made and the equipment requires repair or replacement
- ✓ Benefit of £10 per day up to £250 in any period of insurance in the event of the user being admitted to hospital following an accidental bodily injury sustained in direct connection with the Scooter or Wheelchair
- ✓ Cover up to £250 in the event of the user being mugged or assaulted using the insured item(s) necessitating hospital care
- ✓ Cover up to a maximum insured sum of £2,000 in addition to the insured items as stated on the schedule for a manual wheelchair belonging to the insured
- ✓ Cover up to £100 for any one claim and £200 during the period of insurance for punctures on the insured item



### What is not insured?

- ✗ Accidental/malicious damage, vandalism, fire, storm flood or theft – loss or damage caused by or arising from:
  - Damage to tyres (Including punctures and bursts)
  - Loss or damage to accessories unless the insured equipment is/are lost, stolen or damaged at the same time.
  - Loss, destruction or damage by any cause whatsoever to the equipment whilst left in the open for more than 12 hour or overnight.
  - Malicious damage committed by the insured to the insured items
- ✗ Loss or damage to the item(s) on loan which occurs during delivery or collection
- ✗ Loss or damage to money, stamps tickets, documents or securities.
- ✗ No benefit payable for the first 7 days following an insured event.
- ✗ Any damage to the tyre caused by use whilst punctured or deflated.



### Are there any restrictions on cover?

- ! No benefit payable in the first 7 days in regards to cost of hiring alternative equipment and hospitalisation
- ! Any injury where the insureds pre-existing medical condition could have contributed to:
  - The cause of accident or
  - Any injury which would not have occurred if the insured did not have the pre-existing condition
- ! Loss or damage caused by or arising from:-
  - Wear, tear, rot, milder fungus, woodworm, insects, vermin, chewing, scratching, tearing and fouling, atmospheric, climatic or weather conditions (Unless specially included) or gradual deterioration, spillage, cigarette burns or scorching
  - Any process of cleaning, dyeing, repairing, restoring or renovation.



## Where am I covered?

- ✓ Cover is offered for England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. Policy also extends to loss, damage and third party liability worldwide for a maximum of 50 days during the policy period.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid. You must follow our claims process which can be found in your policy documentation



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. Thereafter, you may cancel the insurance cover at any time by informing the administrator however no refund of premium will be payable. You will not receive a refund of premium if you have used our services at any time.

## Important Information

### COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

If you have a complaint about the way in which this policy was sold or you have a complaint about a claim, please contact the administrator MB&G Insurance Services Ltd at:

MB&G Insurance Services Ltd  
Cobalt Business Exchange  
Cobalt Park Way  
Newcastle Upon Tyne  
NE28 9NZ

Tel – 0191 258 8175

Email – [mobilityclaims@mbginsurance.com](mailto:mobilityclaims@mbginsurance.com)

### UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department  
UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

On all correspondence please tell us you are insured by Eden Mobility and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).