

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.

Insurer: AXA Insurance UK plc

This policy is designed to meet the demands and needs of a person wishing to purchase insurance and/or breakdown protection against unforeseen financial implications both now and in the future arising out of the ownership or usage of a disability equipment product.

Diamond Disability Equipment Insurance - About your Cover

| Significant Features and Benefits | Significant Exclusions or Limitations | Policy Section |
|--|--|----------------|
| Loss or damage by accidental damage, fire, storm, flood or theft | <ul style="list-style-type: none"> Loss or damage to tyres and/or accessories unless your disability equipment is damaged at the same time Maximum amount payable is £7000 unless stated otherwise on your policy schedule | All |
| Worldwide cover | <ul style="list-style-type: none"> Limited to 30 days maximum per annum Excludes loss or damage by baggage handlers You must notify us of all foreign travel | All |

Diamond Disability Equipment Breakdown - About your Cover

| Significant Features and Benefits | Significant Exclusions or Limitations | Policy Section |
|-----------------------------------|--|----------------|
| 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 Cost of repairing or replacing consumable items Any costs incurred where no fault is found The product must be serviced annually | All |
| Worldwide cover | <ul style="list-style-type: none"> Limited to 30 days maximum per annum You must notify us of all foreign travel | All |

Your cover is valid for the period of cover stated in your policy schedule. For policies of more than one 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 the 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). Further information can be found in your policy under "Compensation Scheme".