

**fish**   
INSURANCE

**£50**

**Discount Voucher\* off our  
Award Winning Car Insurance†**



**When you take  
out this policy**

\*Terms and conditions apply. †Able Magazine's 5 Star Rated Insurance Award July-August 2010.

# Manual Wheelchair Insurance

application form

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Insuring your independence. 

## manual wheelchair insurance **application form**

**Fish Insurance is one of the UK's leading providers of insurance to people wishing to live an independent life, offering the highest level of cover and service to meet your specific needs.**

### **Manual Wheelchair Insurance**

Offers protection for both you and your manual wheelchair meeting the cost of repairs or a replacement product following accident or theft as well as claims made against you for damage or injuries caused to another person or their property. We will also pay towards the cost of getting you and your mobility product home, if you are stranded following an accident or breakdown (including tyre punctures).

### **Further Information**

A Policy Summary is detailed overleaf. Please check that the cover provided meets your requirements. If you require any of the terms or benefits explaining we would be delighted to assist you, just call our Sales Team on **0500 432 141**. Further details are also available at our website **www.fishinsurance.co.uk**, including the full policy wording, terms of business and application form where they can also be enlarged and printed.

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

## **Travel insurance**

### **Disabled traveller?**

We understand that you want the reassurance that, should anything go wrong whilst you're abroad, you'll get the financial and practical support you need. That's why we've created



a dedicated policy that provides not just great value but great cover which is tailored to meet the particular requirements of the disabled traveller.

**For more information or to obtain a quote visit [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk) or call 0500 432141**

## **Car insurance**

### **Want to drive a better deal?**

At Fish we know that every little saving helps, that's why we constantly offer competitive premiums on our Award Winning Car Insurance.<sup>†</sup> Our policy is specifically designed for disabled drivers and blue badge holders, including wheelchair accessible and specially adapted vehicles. So if you want to take



advantage of Car Insurance designed for your specific needs - now is your chance!

**For more information or to obtain a quote call 0500 432141**

<sup>†</sup> Able Magazine's 5 Star Rated Insurance Award July - August 2010

# manual wheelchair insurance application form

## How to proceed



**Call our sales team on**

**0500 432 141.** Please have your credit/debit card details to hand.



**Simply complete this application form in full, detach and post it to:**

Fish Insurance, 2-4 Riversway Business Village, Navigation Way, Preston, PR2 2YP.

**This form should be completed in full and in BLOCK CAPITALS.**

## Your Details

Title  Forename(s)

Surname  Date of Birth: / /

Address

Postcode

\*Telephone:

\*Email:

\*It is vital that you complete your contact details should we need to get in touch with you regarding your policy.

## Wheelchair Details

Make

Model

Serial/Frame No.

Year of Make  Date of Purchase

Value **£**  (if value exceeds £2500 please refer to Fish Insurance)

# manual wheelchair insurance application form

## Cover Details

### Manual Wheelchair Insurance

1yr £25.00

Insurance Premium Tax is included at the current rate.

## Cover Start Date

/ /

Cover will NOT start until we accept your application.

For immediate cover, payment can be made by credit/debit card by calling 0500 432 141.

## Payment Method

Cheque/Postal Order – made payable to Fish Insurance

Visa / Mastercard / Switch / Visa Delta (please circle) Issue No. (Switch only)

Card No.

Valid From  /  Expiry  /  CVC

The CVC (Credit Card Verification Code) is the last three-digit number on the back of your credit/debit card.

Cardholders Name (as shown on card)

Cardholders Signature

## Declaration

If the application has been completed by any other person, that person is my agent and not the agent of the insurer.

Signature

Date

(Applicant or legal representative)

Dealer Code

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:** UK General on behalf of Ageas Insurance Limited.  
UK General is a trading name of UK Underwriting Limited.

## Manual Wheelchair Insurance

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

### About Your Cover

Significant features and benefits	Significant exclusions or limitations	Policy section
Policy Cover applies in respect of	<ul style="list-style-type: none"> <li>Any User</li> <li>The use must be with your permission</li> <li>Theft by the User</li> </ul>	All
Loss or damage	<ul style="list-style-type: none"> <li>Loss or damage to tyres and/or accessories unless the insured item is lost, stolen or damaged at the same time</li> <li>Theft of the Insured Item (s) whilst left unattended (other than in a locked and secured building) for more than 1 hour unless secured to an immovable object by a padlock and chain. Theft must be forcible</li> <li>Loss, destruction or damage by any cause whatsoever to the equipment whilst left in the open for more than 12 hours or overnight</li> </ul>	1
Third party liability	<ul style="list-style-type: none"> <li>Limit any one occurrence £2million</li> </ul>	2
Contingent liability of attendants	<ul style="list-style-type: none"> <li>Limit any one occurrence £2million</li> <li>No cover applies if there is any other policy in force covering the same circumstances</li> </ul>	3
Recovery costs to get you home - Covers the cost to get you and your Insured Item home following loss or damage to or breakdown of your Insured Item	<ul style="list-style-type: none"> <li>Limit any one occurrence £100</li> <li>Limit in any one policy year £200</li> </ul>	4
New for old replacement	<ul style="list-style-type: none"> <li>The insured item must be under two years of age at the time of a total loss claim where the Insured has owned the Insured Item from new or purchased the Insured Item as new.</li> </ul>	5
Item(s) on loan	<ul style="list-style-type: none"> <li>The insured item must be the subject of a claim</li> </ul>	7
Cost of Hiring Alternative Equipment	<ul style="list-style-type: none"> <li>Maximum payment £5 per day. No benefit payable for the first 7 days following the Insured Event</li> <li>Maximum total benefit £100 per policy year</li> <li>Your Insured Item must be the subject of a claim</li> </ul>	9
Worldwide cover (including baggage handler cover)	<ul style="list-style-type: none"> <li>Excludes liability cover in North America &amp; Canada</li> <li>Maximum period 21 days</li> <li>Maximum amount payable is the difference between the amount recovered from the baggage handler and the cost of repair</li> </ul>	13

## policy summary

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### **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 **0800 012 6327** as soon as possible to tell us about it.

### **COMPENSATION SCHEME**

In the event that Ageas Insurance Limited 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".

### **COMPLAINTS PROCEDURE**

Please refer to our Terms of Business attached.

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# our terms of business

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## Introduction

Throughout this Terms of Business document, references to 'we', 'us' and 'our' are references to Fish Insurance, a trading name of Fish Administration Limited.

This section outlines important information of which you should be aware. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact our Customer Services Team on 0500 432 141 or at, Fish Insurance, 2-4 Riversway Business Village, Navigation Way, Preston, PR2 2YP. All calls are recorded for training, monitoring and reviewing purposes.

By asking us to quote for and arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the above address.

## 1. Regulation

We are authorised and regulated by the UK Financial Services Authority. Our FSA Register number is 310172. Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts. You may check this on the FSA's register by visiting the FSA website, [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

## 2. Our Service

We source and arrange products but do not offer advice or make recommendations when arranging your insurance. However, we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed.

We select personal insurances from a range of insurers, but for certain products, we only select products from a limited number of insurers or only offer products from a single insurer. We will give you further information about this before we finalise your insurance arrangements; where we select products from a limited number of insurers you may ask us for a list of the insurers we deal with for these products. All quotes offered will be valid for 30 days from the day you obtain the quotation. We will not in any circumstance guarantee the solvency of any insurer.

## 3. Complaints & Compensation

If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us: By telephone: Claims related - 0800 012 6327, other complaints - 0500 432 141. In writing addressed to: The Complaints Officer, at the above address. If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. A copy of the Complaints Procedure is available on request.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows:

- Insurance advising and arranging is covered for 90% of the claim, without any upper limit
- For compulsory classes of insurance (such as Third Party Motor or Employers Liability), insurance advising and arranging is covered for 100% of the claim without any upper limit

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk).

## 4. Fees

We normally receive commission from insurers or product providers. In addition to premiums charged by your insurer, we may also make the following charges. Please note that these charges are non-refundable.

New Business & Renewal - up to £40

Instalment Facility – up to £20

Mid-term Changes, Duplicate Documents, Payment Defaults - up to £30

Cancellations: (including Your Right to Cancel) – up to £50

## 5. Handling Money

We act as agents of the insurer in collecting premiums and handling refunds due to clients, such monies are deemed to be held by the insurers with which your insurance is arranged.

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# terms of business and information about our service

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## 6. Cancellation of Insurance

You should make any request for the cancellation of a policy by phone or post, and any relevant certificate of insurance must be returned to us or to the insurer concerned. In the event of cancellation, charges for our services will apply in accordance with the 'Fees' section above.

The terms of your policy may allow insurers to retain the premium in full or to charge short-period premiums in the event of cancellation before the policy expires.

## 7. Your responsibilities

You are responsible for providing the complete and accurate information which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy and at renewal, but it also applies throughout the life of a policy. If you fail to disclose information, or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid. You must check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign.

It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

If you are unsure about any matter, please contact us for guidance.

## 8. Use of personal data

We will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act 1998. In administering your insurances it will be necessary for us to pass such information to insurers and other product or service providers which may also provide us with business and compliance support.

We may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. We may contact you or pass your details

to other companies associated with us in order to promote products or services which may be of interest to you. We will not otherwise use or disclose the personal information we hold without your consent.

Some of the details you may be asked to give us, such as information about offences or medical conditions, are defined by the Act as sensitive personal data. By giving us such information, you signify your consent to its being processed by us in arranging and administering your insurances.

Subject to certain exceptions, you will be entitled to have access to your personal and sensitive personal data for which you will be charged a fee of £10. If at any time you wish us, or any company associated with us, to cease processing any of the personal data or sensitive personal data we hold, or to cease contacting you about products and services, please write to us at the above address.

## 9. Conflicts of Interest

Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

## 10. Claims Handling Arrangements

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. We will employ due care and skill if we act on your behalf in respect of a claim. If we act on behalf of an insurer in negotiating and settling claims, we will inform you that we will be acting on behalf of the insurer, not yourselves, at the point of claim.

## 11. Ending your relationship with us

Subject to your immediate settlement of any outstanding premiums and fees, you may instruct us to stop acting for you and we will not impose a penalty. Your instructions must be given in writing and will take effect from the date of receipt. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days notice.