

Policy Summary



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"> Any User The use must be with your permission Theft by the User 	All
Loss or Damage	<ul style="list-style-type: none"> Loss or damage to tyres and/or accessories unless your Insured Item is damaged at the same time 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 Loss destruction or damage by any cause whatsoever to the equipment whilst left in the open for more than 12 hours or overnight. 	1
Third Party Liability	<ul style="list-style-type: none"> Limit any one occurrence £2million 	2
Contingent Liability of Attendants	<ul style="list-style-type: none"> Limit any one occurrence £2million. 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 Insured Item home following loss or damage to or breakdown of your Insured Item	<ul style="list-style-type: none"> Limit any one occurrence £100 Limit in any one policy year £200 	4
New for Old Replacement	<ul style="list-style-type: none"> The insured equipment 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. 	5
Item(s) on Loan	<ul style="list-style-type: none"> Your Insured Item must be the subject of a claim 	7
Cost of Hiring Alternative Equipment	<ul style="list-style-type: none"> Maximum payment £5 per day. No benefit payable for the first 7 days following the Insured Event Maximum total benefit £100 per policy year Your Insured Item must be the subject of a claim 	9
Worldwide Cover (including Baggage Handler Cover)	<ul style="list-style-type: none"> Excludes liability cover in North America & Canada Maximum period 21 days Maximum amount payable is the difference between the amount recovered from the baggage handlers and the cost of repair 	13

Your cover is valid for the period of Insurance 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.

<p>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".</p> <p>MAKING A CLAIM If you have a claim, please telephone us on 0800 012 6327 as soon as possible to tell us about it</p>	<p>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"</p> <p>COMPLAINTS PROCEDURE Please refer to the Complaints Procedure in the policy document</p>
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