

## 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:** AXA Insurance UK plc

Diamond 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
Loss or damage by accidental damage, fire, storm, flood or theft	<ul style="list-style-type: none"> <li>Loss or damage to tyres and/or accessories unless your mobility equipment is damaged at the same time</li> <li>£50 excess in respect of sports use</li> <li>Maximum payable is £2500 unless stated otherwise on your policy schedule</li> </ul>	1
Third party liability	<ul style="list-style-type: none"> <li>Limit any one occurrence two million pounds.</li> </ul>	2
Liability of attendants	<ul style="list-style-type: none"> <li>Limit any one occurrence two million pounds.</li> <li>No cover applies if there is any other policy in force covering the same circumstances</li> </ul>	3
Get you home Covers the cost to get you and your mobility equipment home following loss or damage to or breakdown of your mobility equipment	<ul style="list-style-type: none"> <li>Limit any one occurrence £25</li> <li>Limit in any one policy year £50</li> </ul>	4
New for old replacement	<ul style="list-style-type: none"> <li>The insured product must be under two years of age at the time of the claim</li> </ul>	5
Loss of use	<ul style="list-style-type: none"> <li>No cover for first 7 days</li> <li>£50 maximum weekly benefit</li> <li>£100 maximum payment per claim</li> <li>£300 maximum payment per policy year</li> <li>Your insured mobility equipment must be the subject of a claim and a loan product unavailable</li> </ul>	6
Property on loan	<ul style="list-style-type: none"> <li>You must provide full details of the product on loan</li> <li>Your insured mobility equipment must be the subject of a claim</li> </ul>	7
Worldwide cover	<ul style="list-style-type: none"> <li>Limited to 30 days maximum per annum</li> <li>Excludes liability cover in North America &amp; Canada</li> <li>Excludes loss or damage by baggage handlers</li> <li>You must notify us of all foreign travel</li> </ul>	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.

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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 **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".