

**mobility safeguard
insurance and breakdown**
application form

mobility safeguard insurance and breakdown 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.

Mobility Sanguard Insurance

Offers protection for both you and your mobility product 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 battery failure or tyre puncture).

Mobility Sanguard Extended Warranty (Breakdown)

Covers the cost of repairs, including call out, labour charges and parts fitted following sudden and unforeseen mechanical or electrical breakdown.

Protection is available for both new and used mobility products (less than 3 years old). Renewal will be offered (at our option) until your product is 5 years old.

For products currently still within the manufacturer's warranty cover starts from the date the manufacturer's warranty expires. You may purchase an extra 1 or 2 years Extended Warranty.

Where the manufacturer's warranty has

expired, Breakdown cover is only available on an annual basis and cover must be arranged within 30 days of the purchase date of your mobility product. There is no cover for the first 90 days from inception date of the policy but thereafter renewal will be offered for a full 12 months. The product must be fully serviced and in good condition.

Extended Warranty (Breakdown) cover cannot be purchased without Insurance cover.

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.

How to proceed.



Call our sales team on 0500 432 141.

Please have your credit/debit card details to hand.

OR



Simply complete and detach this application form and post it to us

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

mobility safeguard insurance and breakdown application form

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

Your Details		
Title	Forename(s)	Surname
Address		
		Postcode
Telephone:	Email:	

Powerchair or Scooter Details	
Make	Model
Serial/Frame No.	
Year of make	Date of Purchase
Value £	<i>(if value exceeds £7000 please refer to Fish Insurance)</i>

Cover Details	
<i>(Please refer to the Policy Summary then select the level and period of cover you require)</i>	
Mobility Safeguard Insurance	
1yr £69.00 <input type="checkbox"/>	2yr £128.00 <input type="checkbox"/> Save £10
3yr £187.00 <input type="checkbox"/>	Save £20
Mobility Safeguard Breakdown	
Only available if you have selected Insurance cover and your mobility product is under 3yrs old.	
For products still within the manufacturer's warranty	
Product within 1yr manufacturer's warranty	Product within 2yr manufacturer's warranty
1yr £89.00 <input type="checkbox"/>	2yr £168.00 <input type="checkbox"/>
	1yr £95.00 <input type="checkbox"/>
For products where the manufacturer's warranty has expired	
<i>(Cover must be arranged within 30 days of the purchase date of the product)</i>	
1yr £89.00 <input type="checkbox"/>	2yr £168.00 <input type="checkbox"/>

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.

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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)

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

Other great services from Fish Insurance

As one of the UK's leading providers of insurance to people wishing to live an independent life we constantly look to improve our services and products. That is why we have designed other insurance policies with unique cover to meet the special requirements of our customers. These include :-

-  **In-Home Product insurance**, including stair lifts, bathing equipment, hoists, adjustable beds and rise/recline chairs.
-  **Motor insurance for disabled people with discounts of up to 35% off** leading insurers' rates, plus cover for wheelchairs and wheelchair accessible vehicles.
-  **Independent Living Insurance** policy designed for those who wish to employ people to support them to live an independent life.

Our policies really do offer attractive cover at very low premiums and give you the peace of mind to live an independent life. For a quote call **0500 432 141**.

Dealer Code _____

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: Fortis Insurance Limited

Mobility Safeguard 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
Any User	<ul style="list-style-type: none"> The use must be with your permission. 	All
Loss or damage	<ul style="list-style-type: none"> Loss or damage to tyres and/or accessories unless your mobility product is lost, stolen or 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 mobility product home following loss or damage to or breakdown of your mobility equipment	<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 three years of age at the time of an accidental damage claim or under two years of age at the time of any other total loss claim where the Insured has owned the Insured Item from new or purchased the Insured Item as new 	5
Personal accident	<ul style="list-style-type: none"> £3000 in respect of death, loss of one or more limbs or blindness No cover applies if a pre-existing medical condition could have contributed to the injury 	6
Item(s) on loan	<ul style="list-style-type: none"> Your insured mobility product must be the subject of a claim 	7
Personal effects	<ul style="list-style-type: none"> Maximum amount payable £200. Your insured mobility product must be lost or damaged at the same time 	8
Cost of hiring alternative equipment	<ul style="list-style-type: none"> Maximum payment of £5 per day. No benefit is payable for the first 7 days following the insured event Maximum total benefit of £100 per policy year Your insured mobility product must be the subject of a claim 	9
Hospital benefit	<ul style="list-style-type: none"> Maximum £10 per day. No benefit is payable for the first 7 days of hospitalisation Maximum total benefit £250 any one year 	10

policy summary

Personal assault	<ul style="list-style-type: none"> • Following assault whilst using your mobility product • Maximum benefit £250 	11
Manual wheelchair cover	<ul style="list-style-type: none"> • Maximum amount payable £2000 	12
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 handler and the cost of repair 	13

Mobility Safeguard Extended Warranty (Breakdown)

The following cover is only applicable if you have chosen to purchase this cover at the same time as you purchased the Insurance cover and a Breakdown Certificate has been issued

Significant Features and Benefits	Significant exclusions or limitations	Policy section
Breakdown This section pays for repairs to the mobility product including the cost of the parts fitted and the callout and labour costs involved following breakdown. Nil Excess	<ul style="list-style-type: none"> • Restricted to Sudden and Unforeseen Electrical or Mechanical Breakdown • Cost of repairing or replacing consumable items such as batteries, tyres and light bulbs • The product must be serviced annually • Micro Scooters • Where the manufacturer's warranty has expired, there is no cover for the first 90 days from inception date of the policy 	All
Worldwide cover	<ul style="list-style-type: none"> • Maximum period 21 days 	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 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 Fortis 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

We do not like to make mistakes, but if they do happen, we will be honest and open enough to apologise, and correct them as quickly as we can.

We accept we are responsible for our actions; we admit to mistakes and put matters right at the first opportunity.

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:

For claims related complaints, call the Fish Claims Department on 0800 012 6327.

For any other type of complaint, call the Fish Customer Services Department on 0500 432 141.

In writing: The Complaints Officer, Fish Insurance, 2-4 Riversway Business Village, Navigation Way, Preston. PR2 2YP

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service.

terms of business and information about our service

Our Terms of Business 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 01772 724442 or write to us at; Fish Insurance, 2-4 Riversway Business Village, Navigation Way, PRESTON, PR2 2YP. By asking us to quote for and arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. Quotations are valid for 30 days from the date of issue.

About Fish Insurance, our service and products

Fish Insurance, a trading style of Fish Administration Ltd, is an independent insurance broker specialising in independent living related insurance and warranty scheme design and administration. The insurance policies we offer are underwritten by the insurers stated in the Policy Summary. We do not offer the same type of insurance from any other insurer. You will not receive advice or a recommendation from us however, we may ask you some questions to narrow down the selection of products on which we provide details. You will then need to make your own choice about how to proceed.

What are our charges?

In addition to the premiums charged by your insurer, Fish Insurance, at our discretion, make the following charges which are non-refundable:

- New business and Renewals - up to £20.00
- Alterations, Duplicate Documents and Payment Defaults - up to £20.00
- Cancellations (including Your Right to Cancel) - up to £20.00
- Minimum refund (usually arising if an insurance risk is reduced or the policy is cancelled) - £10.00

Your duty to give information

It is your responsibility to provide complete and accurate information when you take out your insurance policy, throughout the life of your policy and when you renew your insurance.

It is important that you ensure that all statements you make, including on application forms, claim forms and other documents are full and accurate. If you fail to disclose any material information this may invalidate your insurance and result in all or part of a claim not being paid. A fact or circumstance is material if it could influence an insurer's decision to accept the risk and, if so, at what premium and on what terms. If you are unsure what constitutes a material fact, please ask for guidance.

Payment of premiums

Unless we agree otherwise, you must pay the premium before we arrange cover. Payment can be made by cash, cheque, and certain debit or credit cards. We offer instalment facilities through a single provider for premiums over £100. We will provide details if you ask.

How do we handle money?

We act as agent of the insurer for the purpose of receiving and holding premiums, claims monies and premium refunds. All insurer money is held in a separate bank account and only used for the purposes specified by the insurer.

Making a claim

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. 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, before your insurance arrangements are concluded and again at the point of claim.

Your responsibilities to read all documents

You are strongly advised to read all documents carefully as they contain important information. If you are in any doubt over any of the policy terms or conditions, please seek our advice promptly. You should keep a record of all information and copies of any documents supplied to us for possible future reference.

terms of business and information about our service

Your cancellation rights

Full details of your cancellation rights can be found in your policy documentation.

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.

Dealing with others on your behalf

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person who we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Use of personal data

We may collect, store and process information about you and anyone else connected with your policy and we will keep your information safe. Some information, including mental and physical health and criminal convictions, is classified in law as 'sensitive personal data'. By supplying this and other personal data, you explicitly consent that it and other information may be:

- a) used to manage your policy, including underwriting and claims handling
- b) released to the police or other authorities if legitimately requested
- c) passed to others, including registers and databases, for fraud and money laundering prevention and investigation
- d) used for research and analysis purposes and
- e) used to inform you about other products and services offered by Fish Insurance or other carefully selected organisations. Please advise us in writing if you do not wish to receive such information.

You should ensure that this is drawn to the attention of all those who may be affected by it. You have the right to receive a copy of any information held by us if you pay a small fee and if necessary, correct any inaccuracies.

Who regulates us?

We are authorised and regulated by the Financial Services Authority for arranging General Insurance. Our FSA registration number is 310172. You can check this on the FSA register at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The Financial Services Compensation Scheme (FSCS)

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

- a) for compulsory classes of insurances, insurance advising and arranging is covered for 100% of the claim without any upper limit
- b) for non-compulsory classes of insurance, insurances advising and arranging is covered for 90% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on 0207 892 7300 or www.fscs.org.uk.

How are complaints handled?

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 **The Complaints Officer,**
Fish Insurance, 2-4 Riversway
Business Village, Navigation
Way, Preston, PR2 2YP

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.