

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.