



MOBILITY SCOOTER
INSURANCE
LITE

Your Policy Summary

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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 Insurance Limited on behalf of Great Lakes Insurance SE.

Policy cover applies for any user subject to the policyholder's permission being granted. Theft by a user is excluded.

Section & Cover	Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Limit
1. Loss or Damage	<ul style="list-style-type: none"> Loss or damage to the Insured Item(s) during the Period of Insurance by: - Accidental Damage, Malicious Damage, Vandalism, Fire, Storm, Flood or Theft. 	<ul style="list-style-type: none"> The first £25 of any claim made under this section. No cover for loss or damage to tyres and/or accessories unless your Insured Item is damaged at the same time. No cover for 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. No cover for loss destruction or damage by any cause whatsoever to the equipment whilst left in the open for more than 12 hours or overnight. 	£3,000
2. Third Party Liability	<ul style="list-style-type: none"> Legal liability for Accidental Damage to the property of or accidental injury to third parties arising from the use of the Insured Item(s). 	<ul style="list-style-type: none"> No cover applies if there is any other policy in force covering the same circumstances 	£1 million
3. Contingent Liability of Attendants	<ul style="list-style-type: none"> Contingent legal liability for Accidental Damage to the property of or accidental injury to third parties arising out of the use of the Insured Item(s) and/or the User of the Insured Item(s) whilst under attendant custody or control. 	<ul style="list-style-type: none"> The first £200 of any claim made under this section No cover applies if there is any other policy in force covering the same circumstances 	£1 million
4. Recovery Costs to Get You Home	<ul style="list-style-type: none"> Following an event to an Insured Item(s) which results in that Item(s) requiring repair before it can be used, reasonable expenses are covered to get you and the Insured Item(s) home 	<ul style="list-style-type: none"> Covers the cost to get you and your Insured Item home following loss or damage to or breakdown of your Insured Item 	£100 Limit any one occurrence and £200 in one policy year

^Calls to 0333 numbers are usually chargeable at a local rate from both UK landlines and mobile phones. These calls are normally included within network providers 'free minutes' packages.

<p>5. New for Old Replacement</p>	<ul style="list-style-type: none"> Following an Insured Event, if the total cost of the repairs to the Insured Item(s) is likely to exceed 60% of the list price of a new Item(s) of a similar make and model, a new Item(s) will be provided instead of repairs, or the Insurer may (at its option) offer a cash settlement representing the discounted price for which a replacement Item(s) of similar make and model can be obtained. 	<ul style="list-style-type: none"> This clause in the Policy applies only to Insured Item(s) less than two years old (or less than three years old in respect of Accidental Damage claims only) 	<p>Covered</p>
<p>6. Personal Accident</p>	<ul style="list-style-type: none"> The Insurer will pay up to £3000 if the User is accidentally injured in direct connection with the Insured Item(s). 	<ul style="list-style-type: none"> In respect of death, loss of one or more limbs or blindness occurring within 3 months of an Insured Event. No cover applies if a pre-existing medical condition could have contributed to the injury. 	<p>£3,000</p>
<p>7. Item(s) on Loan</p>	<ul style="list-style-type: none"> Following an Insured Event, if the Insured Item(s) requires repair, and the User is given on loan a temporary replacement item(s) of equipment, then the item(s) on loan shall for the purposes of this Insurance, be considered as though it were the Item(s) Insured under this Policy and shall be deemed to be insured under this Policy for the duration of the period of the loan 	<ul style="list-style-type: none"> Your Insured Item must be the subject of a claim 	<p>Covered</p>
<p>8. Personal Effects</p>	<ul style="list-style-type: none"> The Insurer will pay up to £200 for personal effects if they are lost, damaged or stolen as a result of an Insured Event to the Insured Item(s). 	<ul style="list-style-type: none"> Your Insured Item must be lost or damaged at the same time 	<p>£200</p>
<p>9. Cost of Hiring Alternative Equipment</p>	<ul style="list-style-type: none"> In the event of a valid claim resulting in the Insured Item(s) requiring repair or replacement, 	<ul style="list-style-type: none"> No benefit payable for the first 7 days following the Insured Event 	<p>£5 per day £100 per policy year</p>

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	The Insurer will pay (subject of prior approval) up to £5 per day towards the cost of hiring a similar Item(s) of equipment.	<ul style="list-style-type: none"> Your Insured Item must be the subject of a claim 	
10. Hospital Benefit	<ul style="list-style-type: none"> In the event of the User being admitted to hospital following accidental bodily injury sustained in direct connection with the Insured Item(s) in any one Policy year the User will receive a benefit of up to £10 towards incurred expenses for each day that the User is hospitalised. 	<ul style="list-style-type: none"> No benefit is payable for the first 7 days of hospitalisation 	£10 per day £250 per policy year
11. Personal Assault	<ul style="list-style-type: none"> In the event of the User being mugged or assaulted while using the insured Item(s) necessitating hospital inpatient care, The Insurer will pay a benefit of up to £250 to the User 	<ul style="list-style-type: none"> Following assault whilst using your Insured Item 	£250
12. Manual Wheelchair Cover	<ul style="list-style-type: none"> In addition to the Insured Item(s) stated on the Schedule, The Insurer will include cover in respect of a manual wheelchair belonging to the Insured 	<ul style="list-style-type: none"> You must own the item 	£2,000
13. Worldwide Cover (including Baggage Handler Cover)	<ul style="list-style-type: none"> The Geographical Limits of the policy extend to worldwide in respect of Section 1 and 2 only, for a maximum period of up to 21 days. 	<ul style="list-style-type: none"> Excludes liability cover in North America & Canada Maximum amount payable is the difference between the amount recovered from the baggage handlers and the cost of repair 	21 days

The following optional sections are only available if you have paid the appropriate premium

14. Puncture Care	<ul style="list-style-type: none"> The Insurer will pay towards the cost of repairing a tyre puncture on the Insured Item. 	<ul style="list-style-type: none"> No cover for damage to the tyre caused by use whilst punctured or deflated 	£100 Limit any one occurrence and £200 in one policy year
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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.

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 0333 331 3840^ as soon as possible to tell us about it.

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Compensation Scheme | In the event that Great Lakes Insurance SE 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 | 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 email: info@fishinsurance.co.uk

By telephone: Claims related 0333 331 3840^ Other complaints 0333 331 3900^

In writing: The Complaints Officer, Fish Insurance, 12 Sceptre Court, Sceptre Way, Bamber Bridge, PRESTON PR5 6AW.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

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