

Mobility Scooter or Powered Wheelchair Warranty

Company: Fish Insurance Product: Mobility Scooter or Powered Wheelchair Warranty

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This warranty policy provides cover should a mobility scooter or powered wheelchair suffer an electrical or mechanical breakdown.



What is insured?

- ✓ **Repairs to the mobility product**, including the cost of parts fitted, callout and labour costs involved following a mechanical or electrical breakdown
- ✓ **Worldwide cover** for up to 21 days outside the geographical Limits.



What is not insured?

- ✗ Costs of repairing or replacing consumable items such as batteries, fuses, tyres and light bulbs.
- ✗ Where the manufacturer's warranty has expired, there is not cover for the first 90 days from inception of the policy.
- ✗ The cost of servicing and maintenance including adjustments, lubrications or modifications
- ✗ Loss or damage to any framework, bodywork, external accessories.
- ✗ Accidental damage of any kind.
- ✗ Damage to tyres (including punctures and bursts)



Are there any restrictions in cover?

- ! Restricted to sudden and unforeseen electrical or mechanical breakdown.
- ! No cover applies if there is any other policy in force covering the same circumstances.



Where am I covered?

- ✓ Cover applies within the geographical limits in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Isles. The geographical limits extend to worldwide for a maximum period of up to 21 days whilst the mobility scooter is temporarily outside the geographical limits.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer, postal order or alternatively, please contact us to ask about paying by monthly direct debit.



When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule, unless the policy is cancelled mid-term.



How do I cancel the contract?

If you decide for any reason this policy does not meet your insurance needs then please contact us within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day right to cancel period, please contact us.