

# Disability Equipment Insurance



## Insurance Product Information Document

Company: Fish Insurance      Product: Disability Equipment Insurance

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 insurance policy provides loss or damage and liability cover for any user, subject to the policyholder's permission, of disability equipment.



#### What is insured?

- ✓ **Loss or damage** of, or to, a piece of disability equipment during the period of insurance by accidental damage, malicious damage, vandalism, fire, storm, flood or theft.
- ✓ **Worldwide cover** including baggage handler cover.



#### What is not insured?

- ✗ 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.
- ✗ Theft by user is not covered.



#### Are there any restrictions in cover?

- ! Under no circumstances will the overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.
- ! Worldwide cover excludes liability cover in USA and Canada.
- ! Maximum amount payable under baggage handler cover is the difference between the amount recovered from the baggage handlers and the cost of repair.



#### 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 in respect of loss or damage and third party liability, (excluding liability cover in USA & Canada) for a maximum period of up to 21 days whilst the equipment 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.