

# Prosthetic and Orthotic Insurance Insurance Product Information Document



Company: Fish Insurance Product: Prosthetic and Orthotic 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. Fish Administration Ltd is part of the PIB Group.

This insurance is underwritten by UK General Insurance Ltd on behalf of Watford Insurance Company Europe Ltd who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy wording. The schedule will show the information given to us by you, on which your quotation is based and the cover you have chosen.

## What is this type of Insurance?

This insurance policy provides cover for loss or damage and liability cover for privately owned prosthetic and orthotic devices.



### What is insured?

- ✓ **Loss or damage** to a prosthetic or orthotic device during the period of insurance by accidental damage, malicious damage, vandalism, fire, storm, flood or theft, up to the policy limit as stated on the schedule.
- ✓ **Public liability** for accidental damage to the property of or accidental injury to third parties arising from the use of the insured item(s), up to the policy limit of £2m.
- ✓ **Personal accident** if the user is accidentally injured in direct connection with the insured item(s), up to the policy limit of £3,000.
- ✓ **Personal effects** cover if they are lost, damaged or stolen as a result of an Insured event to the insured item(s), up to the policy limit of £200.
- ✓ **Hospital benefit** in the event of the user being admitted to hospital following accidental bodily injury sustained in direct connection with the insured item(s). Policy limit up to £250.
- ✓ **Personal assault cover** in the event of the user being mugged or assaulted using the insured item(s) necessitating hospital in-patient care, up to the policy limit of £250, subject to satisfactory doctors/police reports being provided.
- ✓ **Worldwide cover** including baggage handler cover, limited to the difference between the amount recovered from the airport authorities and the market value of the item.



### What is not insured?

- ✗ Loss or damage to any accessories unless the device is damaged at the same time.
- ✗ Electrical or mechanical breakdown, failure or derangement, or manufacturing defects.
- ✗ Wear and tear of the device.
- ✗ Loss, destruction or damage by any cause whatsoever to the device whilst left in the open for more than 12 hours or overnight.
- ✗ Any claims caused by or resulting from infectious or contagious disease.



### Are there any restrictions in cover?

- ! No hospitalisation benefits will be payable outside the geographical limits.
- ! Worldwide cover excludes liability cover in USA & Canada.
- ! Maximum amount payable under baggage handler cover is the difference between the amount recovered from the baggage handlers and the cost of repair.
- ! No cover for prosthetics or orthotics over 7 years old.
- ! Personal accident cover does not include injuries caused by pre-existing medical conditions.
- ! You will be required to provide a copy of the original purchase invoice in order to validate any claim.

Please refer to your policy wording for the full details of exclusions and limitations.



### Where am I covered?

- ✓ Cover applies within the geographical limits in England, Scotland, Wales, Northern Ireland and the Isle of Man. The geographical limits extend to worldwide in respect of loss or damage and third-party liability (excluding liability cover in USA & Canada), for any one trip for a maximum period of up to 21 days and a maximum period of 90 days in any period of insurance whilst the prosthetic or orthotic is temporarily outside the geographical limits.



### What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Fish Insurance as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Fish Insurance of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



### When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer 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?

You can cancel your policy at any time by calling us on 0333 331 3990. How we deal with your request depends on whether you cancel within the policy 'cooling off' period or not.

#### Cancelling in the 'cooling off' period

Your 'cooling off' period lasts 14 days from the day you received your documents or in the case of renewal, 14 days after the renewal date. If you cancel within this period, we will refund all the money paid. No money can be refunded if you have made a claim, or if there has been an incident likely to result in a claim, in the 'cooling off' period.

#### Cancelling after your 'cooling off' period

If you decide to cancel after the 14-day 'cooling-off' period, no refund of premium will be available, except for termed policies for more than 1 year, where a refund of the full unexpired years will be issued, subject to a £20.00 fee.