

Insurance Product Information Document

Company: Fish Insurance Product: NHS Powered Insurance - PLUS Cover

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 Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited which is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference 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 NHS powered wheelchairs where the Personal Wheelchair Budget you receive has been arranged on the basis that it's you, rather than the NHS, who is personally responsible for any repairs needed to your powerchair if it's damaged.



What is insured?

- ✓ **Loss or damage** of or damage to an NHS powered wheelchair and accessories during the period of insurance by accidental damage, malicious damage, fire, storm, flood or theft, up to the policy limit stated on the schedule.
- ✓ **Third party liability** for accidental damage to property or injury to third parties arising from the use of the insured item(s), up to policy limit of £2m.
- ✓ **New for old replacement** Following an insured event, if the total cost of the repairs is likely to exceed 60% of the list price of a new Item of a similar make and model, a new item will be provided instead of repairs. Or the Insurer may offer a cash settlement representing the discounted price for which a replacement of a similar make and model can be obtained.
- ✓ **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.
- ✓ **Cost of hiring alternative equipment** in the event of a claim resulting in the Insured Item(s) requiring repair or replacement, the Insurer will pay (subject of prior approval) up to £5 per day towards the cost of hiring a similar Item(s) of equipment. The maximum total benefit payable in any one Policy year is £100. (Inc. VAT).
- ✓ **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** for loss or damage and third party liability.
- ✓ **Baggage handler cover**, limited to the difference between the amount recovered from the airport authorities and the market value of the item.
- ✓ **24/7 breakdown & recovery service** in the event of an accident or breakdown.
- ✓ **Holiday recovery costs** to get you and your insured item back to your holiday accommodation following any event to the insured item which occurs whilst you are on holiday resulting in the insured item requiring repair before it can be used.
Up to £100 for any one claim: maximum £200 in one policy year.



What is not insured?

- ✗ Loss or damage to accessories unless the powered wheelchair is damaged at the same time.
- ✗ Electrical or mechanical breakdown, failure or derangement, or manufacturing defects.
- ✗ Wear and tear.
- ✗ Mechanically propelled vehicle exceeding 8mph unless specifically accepted.
- ✗ Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals).
- ✗ If Puncture Care is selected - no cover for damage to the tyre caused by use whilst punctured or deflated.



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.
- ! No theft cover 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 loss, destruction or damage by any cause whilst left in the open for more than 12 hours or overnight.
- ! New for old replacement applies only to powered wheelchairs less than two years old (or less than three years old in respect of Accidental Damage claims only) at the time of the incident that leads to a claim where the Insured has owned powered wheelchair from new or purchased it as new (i.e., the Insured Item has never been previously owned any other person).
- ! Worldwide cover excludes liability cover in USA & Canada.
- ! Maximum amount payable under baggage handler cover is the difference between the amount recovered from the airport authorities and the market value.

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

Optional cover you may have chosen:

- ✓ **Puncture care** to cover the cost of repairing a tyre puncture on the insured item, up to £100 per claim, up to a maximum of £200 in any policy year.



Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland) and worldwide for no more than 21 days in any annual period of insurance (excluding public liability in USA and Canada).



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, we will charge you for the cover you have had up to the cancellation date. No money will be refunded if you have made a claim before the date you ask us to cancel. Also, we will not issue any refund where the amount is £10.00 or less. Please refer to the Fish Terms of Business for details of the cancellation administration fee.