

Insurance Product Information Document



Company: Fish Insurance

Product: Mobility Scooter & Powered Wheelchair Insurance -
Standard Cover - Customers introduced by Motability Enterprises Ltd

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 Accelerant Insurance UK Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number: 207658.

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?

The insurance policy provides cover for loss or damage to the insured item and also third party liability for any user.



What is insured?

- ✓ **Loss or damage** of, or to, a mobility scooter or powered wheelchair and accessories by accidental damage, malicious damage, vandalism, fire, storm, flood or theft, up to the policy limit stated on the schedule.
- ✓ **Third party liability** for accidental damage to property of or accidental injury to third parties arising from the use of the insured item(s). Limit any one occurrence £2 million.
- ✓ **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 accident cover** if the user is accidentally injured in direct connection with the Insured Item(s), up to the policy limit of £3000.
- ✓ **Personal effects cover** if they are lost, damaged or stolen as a result of an Insured event to the Insured Item(s), up to a policy limit £200.
- ✓ **Cost of hiring alternative equipment** in the event of your equipment requiring a repair or replacement, up to the policy limit of £100 per policy year, Inc. VAT. £5 per day for hiring a similar item of equipment. Insurer approval must be gained prior to hiring the equipment.
- ✓ **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** for loss or damage and third party liability.



What is not insured?

- ✗ Loss or damage to accessories unless the scooter or 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.
- ✗ 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 whatsoever whilst left in the open for more than 12 hours or overnight.
- ! New for old replacement applies only to mobility scooters and 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 the mobility scooter or 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.

- ✓ **Baggage handler cover**, limited to the difference between the amount recovered from the airport authorities and the market value of the item.
- ✓ **Any user** with the policyholder's permission being granted.

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.

! Maximum amount payable under baggage handler cover is the difference between the amount recovered from the airport authorities and the cost of repair.

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



Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland)
- ✓ Worldwide for Loss or Damage, and Third Party Liability, for up to 21 days per trip (excluding liability cover 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 3770. 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 date you purchase or renew the policy, or from the day you receive your policy documents, whichever is later. 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.

Fish Mobility Rescue Breakdown Insurance

Insurance Product Information Document

Company: Wakam UK Limited

Product: Fish Mobility Rescue

Registered in England and Wales Company No. 14778827. Registered office: 18TH & 19TH Floors 100 Bishopsgate, London, EC2N 4AG

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference: 995565)

This document provides a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

This product provides breakdown assistance in the event of an incident that prevents you from driving your insured item.



What is insured?

- ✓ Unlimited callouts.
- ✓ The insured item named on the policy schedule regardless of who is using it.
- ✓ If you breakdown anywhere in the UK you will be provided with recovery for the insured item, the driver and up to 1 passenger to a single destination of your choice within 20 miles of the incident.



What is not insured?

- ✗ Faults that occurred prior to the commencement of your cover.
- ✗ The cost of any parts, components or materials used to repair the Insured Item.
- ✗ Any costs of further assistance once the insured item and passenger(s) have been recovered to the one destination of choice
- ✗ Any costs for collection or movement of the insured item after it has been recovered to the one destination of choice.
- ✗ Any recovery outside of the UK
- ✗ Recovery where a permanent repair has not been taken following a previous breakdown or temporary repair, unless in transit immediately following a temporary repair to a repairing garage.
- ✗ Any claim where the insured item is deemed to be illegal,



Are there any restrictions on cover?

- ! In the case of punctures or damage to wheels, if we are unable to repair or replace the tyre and/or wheel at the roadside, you will be recovered within 20 miles only.
- ! Vehicles other than Class 2 Electric Pavement Vehicles and Electric Wheelchairs (with a speed of up to 4mph) that can be used on paths and pedestrian areas or Class 3 Electric Pavement Vehicles and Electric Wheelchairs (with a speed of up to 8 mph) that can be used on the pavement and on roads.



Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland)



What are my obligations?

- You must take care to give us complete and accurate answers to any questions we ask when you are taking out, renewing or making changes to your policy.
- If you require our assistance, you must provide us with all the information we need to enable us to provide breakdown assistance and/or recovery.
- You must tell us if you change the insured item registered with us.
- You must maintain the insured item in a roadworthy condition at all times.
- You must observe and fulfil the terms and conditions of this policy. Failure to do so could affect your cover.



When and how do I pay?

The Fish Mobility Rescue Breakdown Service is automatically included in the sum you pay for your Mobility Scooter insurance policy.



When does the cover start and end?

The cover will end on the date shown on your policy schedule unless the policy is cancelled mid-term.



How do I cancel the contract?

Where the premium for your Fish Mobility Rescue Breakdown policy has been included within your Mobility Scooter insurance premium, it cannot be cancelled independently from your Mobility Scooter policy, and the contract will run for as long as that policy stays in force.