

Insurance Product Information Document



Company: Fish Insurance

Product: NHS Powered Insurance - BASIC 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 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? This insurance policy provides cover for NHS powered wheelchairs where the Personal Wheelchair Budget you receive covers any loss or damage caused to your powerchair, and you only require cover for third party liability and breakdown recovery.



What is insured?

- ✓ **Third party liability** for accidental damage to property or injury to third parties arising from the use of the insured item(s). Limit any one occurrence £2 million.
- ✓ **Worldwide cover** in respect of 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.
- ✓ **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.

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.



What is not insured?

- ✗ Loss or damage to the powered wheelchair.
- ✗ And 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.
- ! 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.



Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland)
- ✓ Worldwide for 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, un-roadworthy or dangerous to transport.
- ✗ Recovery following theft, fire, or Vandalism.



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.