

In-Home Accidental Damage



Mark Bates Ltd
THE HOME OF PREMIER CARE

Insurance Product Information Document

This insurance is provided by Mark Bates Ltd who is authorised and regulated by the Financial Conduct Authority under reference number 308390.

This insurance is underwritten by The Salvation Army General Insurance Corporation Limited (Sagic) who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202327.

This pre-contractual document provides a summary of cover relating to the In-Home Accidental Damage policy. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further detail are provided within the Policy Wording.

What is this type of insurance?

This In-Home Accidental Damage policy is for individuals owning a Riser Recliner Chair or Adjustable Bed valued up to £7,000 and provides financial protection in the event of loss or damage.



What is insured?

- ✓ **Loss or Damage** As a consequence of any sudden, unexpected and accidental cause, including fire, theft, storm and flood.
- ✓ **Replacement on a "New for Old" Basis**
- ✓ **Breakdown** Arising solely as a consequence of misuse by you.



What is not insured?

- ✗ Manufacturing defect, wear and tear and gradual deterioration.
- ✗ **Loss or Damage** Caused by animals.
- ✗ Burns or scorching caused by cigarettes, cigars or tobacco pipes.
- ✗ **Breakdown** Unless caused by accidental means.



Are there any restrictions on cover?

- ! **"New for Old" Replacement** Up to 3 years.
- ! **Breakdown** Limit of £500 for any one claim. You will be responsible for the first £50 of each and every claim.



Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you suffer a mechanical or electrical breakdown please ensure to inform us as soon as possible and no later than 7 days after the incident.



When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, postal order, BACS transfer or alternatively you can speak to one of our advisors about paying in instalments.



When does the cover start and end?

Cover starts from the date you ask us and we agree to incept cover. You have the option to insure for 12, 24, 36, 48 or 60 months.



How do I cancel the contract?

You may cancel this policy at any time by informing us by email cancellations@markbatesltd.com, post or phone 01476 591104.

We will allow a full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, from the date of cancellation. We will not refund any part of your premium if there has been any claims during the period of insurance.