

In-Home Warranty & Accidental Damage

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 Warranty & Accidental Damage policy. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the Policy Wording.

What is this type of insurance?

This In-Home Warranty & Accidental Damage policy is designed for individuals who own mobility equipment for use in the home valued up to £7,000, consisting of Beds, Chairs, Hoists, Bath Lifts and Stairlifts and provides financial protection in the event of mechanical or electrical breakdown and accidental damage. The policy is available on both new and used equipment.



What is insured?

- ✓ **Mechanical or Electrical Breakdown** Necessary repair or replacement of any part or component of your equipment that suffers mechanical or electrical breakdown, including call-out and labour charges.
- ✓ **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**



What is not insured?

- ✗ **Uninsured Parts** Including electric motor brushes, batteries, springs, plugs and fuses.
- ✗ **Call-out and Labour Charges** If no fault is found or the part or component is not insured.
- ✗ **Unavailable Parts** If the part or component requiring replacement is no longer available.



Are there any restrictions on cover?

- ! **"New for Old" Replacement** Up to 3 years.
- ! **Care and Maintenance** Reasonable precautions should be taken to protect the equipment against breakdown and maintain it in a safe and sound condition.
- ! **Stairlifts** Must have an annual service.
- ! **Used Equipment** No cover will be provided for the first 90 days.



Where am I covered?

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



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 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 your equipment for 12, 24, 36 or 48 months from the date your manufacturer's warranty expires (Stairlifts for 12 or 24 months). If you have not insured your equipment from the first day that your manufacturer's warranty expires, you may only insure for 12 months.

If you have taken out this insurance but breakdown cover is not in force until your manufacturer's warranty expires, cover for loss or damage as a consequence of any sudden, unexpected and accidental cause applies immediately.



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.