

Manual Wheelchair & Walking Aid Insurance

Insurance Product Information Document

Company: Mark Bates Ltd trading as CareCo Protect + Go.

Product: Manual Wheelchair and Walking Aid Insurance Policy.

CareCo Protect + Go is a trading name of Mark Bates Ltd who is authorised and regulated by the Financial Conduct Authority under reference number 308390.

This insurance is underwritten by China Taiping Insurance (UK) Company Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN:202690.

This pre-contractual document provides a summary of cover relating to the Manual Wheelchair and Walking Aid Insurance. 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?

Our CareCo Protect + Go Insurance policy is for individuals owning a Manual Wheelchair and Walking Aid valued up to £10,000. Specially designed to give you peace of mind, our policy provides protection in the event of accidental loss or damage (including fire, theft, storm and flood) and personal liability arising from ownership, possession or use.

The following is a summary of what is considered to be the main characteristics of the insurance provided. For precise details of cover and a full description of the exclusions and restrictions that apply, the Policy Wording should be referred to. A copy will be provided upon request.



What is insured?

The following relate to loss, damage or injury as a result of the ownership or use of your wheelchair.

- ✓ **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**
- ✓ **Personal Liability** Legal liability for accidental injury to any person or damage to property.
- ✓ **24/7 National Breakdown Recovery** Gets you and your wheelchair home following breakdown or damage.
- ✓ **Temporary Mobility Equipment** Covers another wheelchair whilst on hire to you.
- ✓ **Hire Costs** Cost of hiring similar wheelchair whilst yours is in for repair following insured damage.



What is not insured?

- ✗ **Loss or Damage whilst unattended** No cover if the property is left for more than an hour, unless secured to an immovable object by a padlock and chain. Also, no cover applies if the property is left for more than 12 hours or overnight, unless kept in a locked building or room within the confines of your private dwelling or a room where you are temporarily residing.
- ✗ **24/7 National Breakdown Recovery** If you are more than 50 miles from home.
- ✗ **Personal Liability** No cover whilst in USA or Canada.



Are there any restrictions on cover?

- ! **"New for Old" Replacement** Up to 2 years.
- ! **Personal Liability** Limit of £2M.
- ! **24/7 National Breakdown Recovery** Maximum 2 claims in any one year.
- ! **Temporary Mobility Equipment** Up to your sum insured.
- ! **Hire Costs** Limit £50.



Where am I covered?

- ✓ United Kingdom and worldwide for up to 90 days during the period of insurance or if the period of Insurance exceeds 12 months, for up to 90 days in any 12 month period.



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 loss, accident or theft 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 monthly 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 or 36 months.



How do I cancel the contract?

You may cancel this policy at any time by informing us by email protectandgo@markbatesltd.com, post or phone 01476 850361.

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.