

Scooter & Powerchair Insurance

Insurance Product Information Document

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

Product: Scooter & Powerchair 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 Scooter & Powerchair 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 Mobility Scooter or Powerchair valued up to £6,000. 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.

We give you the option to extend our "Essentials" insurance cover to include a number of additional benefits which we provide under a "Enhanced" policy and the differences are detailed overleaf.



What is insured?

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

- ✓ **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 property home following breakdown or damage.
- ✓ **Loss of Keys** Cost of replacing lost starter keys and cost of returning home to obtain a spare.
- ✓ **Personal Accident** A benefit is paid if you suffer death or serious bodily injury.
- ✓ **Personal Effects** Loss or damage to your personal effects if your mobility equipment is damaged at the same time.
- ✓ **Temporary Mobility Equipment** Covers mobility equipment whilst on hire to you.
- ✓ **Hire Costs** Cost of hiring similar equipment whilst your scooter is in for repair following insured damage.
- ✓ **Hospitalisation Benefit** A payment if you are hospitalised following an accident.
- ✓ **Mugging Benefit** If you are mugged we will pay for loss of personal effects and cost of convalescence.
- ✓ **Vet Fees** If a pet travelling with you is injured.
- ✓ **Dental Fees** If you suffer bodily injury resulting in damage to your natural or prosthetic teeth.



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.
- ✗ **Theft or Vandalism** Whilst unattended, unless the starter key has been removed.
- ✗ **24/7 National Breakdown Recovery** If you are more than 50 miles from home. Also if caused by damage to tyres or battery failure, but this exclusion does not apply to "Enhanced".
- ✗ **Personal Liability** No Cover whilst in USA or Canada.



Are there any restrictions on cover?

- ! **"New for Old" Replacement** Up to 2 years, or 3 years for "Enhanced".
- ! **Personal Liability** Limit of £2M, increasing to £5M for "Enhanced".
- ! **24/7 Breakdown Recovery** Maximum 3 claims in any one year.
- ! **Loss of Keys** £50 limit and only one claim payable in any one year.
- ! **Personal Accident** Benefit of £1,000. For "Enhanced", death benefit is £1,000 or the purchase price of your property whichever is the greater.



What is insured?

Additional “Enhanced” benefits

- ✓ **Punctures** Cost of repairing a puncture to any tyre fixed to the mobility equipment.
- ✓ **Legal Expenses** To recover damages from a negligent third party if you are injured or your mobility equipment is damaged.
- ✓ **Manual Wheelchair** Covers any manual wheelchair you own.
- ✓ **Alternative Mobility Vehicle** If you suffer injury and your existing equipment is no longer suitable, the cost of replacing your existing equipment with an item to a higher specification.
- ✓ **Any Driver** Covers any person driving your equipment with your permission.



Are there any restrictions on cover?

- ! **Personal Effects** Limit £150, increasing to £300 for “Enhanced”.
- ! **Temporary Mobility Equipment** Up to your sum insured.
- ! **Hire Costs** Limit £150, increasing to £300 for “Enhanced”.
- ! **Hospitalisation Benefit** Limit £150, increasing to £300 for “Enhanced”.
- ! **Mugging Benefit** Limit £150, increasing to £300 for “Enhanced”.
- ! **Vets Fees** Limit £150, increasing to £300 for “Enhanced”.
- ! **Dental Fees** Limit £150, increasing to £300 for “Enhanced”.
- ! **Punctures** Only on “Enhanced” limit £60, subject to maximum of 3 claims in any one year.
- ! **Legal expenses** Only on “Enhanced” limit £25,000.
- ! **Manual Wheelchair** Only on “Enhanced” limit £1,000.
- ! **Alternative Mobility Vehicle** Only on “Enhanced” limit £3,000.



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 accept 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.