

Carers and PA Insurance

Insurance Product Information Document

Company: Blue Badge Mobility Insurance

Product: Mobility Insurance

Blue Badge Mobility Insurance is authorised and regulated by the Financial Conduct Authority. Registration Number 680888

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

- This insurance is designed to insure Personal Assistants or Care worker against unexpected events which may occur in the provision of service to their clients
- This is an annual insurance contract providing twelve months continuous cover. Your policy schedule will show the date your cover starts and ends



What is insured?

- ✓ Liability insurance if you injure someone or damage someone's property
- ✓ Provision of care whilst abroad on holiday for up to 90 days
- ✓ Breaches of Food Safety or Health and Safety at Work whilst providing care
- ✓ various benefits if you suffer from a number of specific accidental injuries up to
- ✓ Daily allowance if you are a hospital in-patient receiving treatment for a condition qualifying for benefit.



What is not insured?

- ✗ Liability for any medical advice or the administration of prescription drugs or treatment given by a professional practitioner
- ✗ Liability arising when not engaged in care activities
- ✗ Deliberate or malicious act or failure to act or from alleged or actual defamation by You
- ✗ Any fines, penalties or punitive awards against you
- ✗ If you are not qualified or have not received relevant training for your care duties
- ✗ Injuries relating to pre-existing medical conditions
- ✗ No cover for certain dangerous activities, disease, natural causes and pre-existing medical conditions
- ✗ Use of drugs, unless as medically prescribed, alcoholism or drunkenness

Are there any restrictions in cover?

- ! Limit £10,000 in all for any insured person and £50,000 overall during the period of cover
- ! £50 per day hospital allowance limited to a total of £1,000.
- ! Excess of £250 will apply to any property damage



Where am I covered?

Cover is offered within the United Kingdom and, for sections 1 and 2, outside the United Kingdom (excluding North America) for up to 90 days over the period of insurance.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as an annual one-off payment just before the start of the insurance period. Payment may be made online (for new policies only), by calling us on 01730 233 101 or by sending payment details with an application form in the post.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. You may cancel the insurance cover after 14 days by informing Blue Badge Mobility Insurance however no refund of premium will be payable.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding Sale of the policy

Please contact Blue Badge Mobility insurance who arranged the Insurance on your behalf at No 7 Ridgeway Office Park, Bedford Road, Petersfield, GU32 3QF, email: Support@BlueBadgeMobilityInsurance.co.uk Phone: 01730 233 101.

Complaints regarding Claims

For breakdown recovery claims please contact National Breakdown, National Breakdown, The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ, phone: 01274 271 466 email: CS@NationalBreakdown.com
For all other claims please contact Blue Badge Mobility Insurance Claims Department Cobalt Business Exchange Cobalt Park Way Wallsend NE28 9NZ, email: BluebadgeMobilityInsuranceClaims@MBGinsurance.com phone: 01912588133

On all correspondence please tell us you are insured by Blue Badge Mobility Insurance and quote scheme reference 05930 along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If your complaint cannot be resolved by the end of the third working day, your agent will pass it to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.