

Mobility 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 registered in the UK

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

- This insurance provides cover for unforeseen costs surrounding the use of a mobility scooter or wheelchair (mobility equipment)
- Your policy schedule will show the limits and covers that will apply to your policy.



What is insured?

- ✓ Liability insurance if you cause an accident while using your mobility equipment
- ✓ Costs to repair or replace your scooter or wheelchair following loss or damage
- ✓ Cover for the use of temporary mobility equipment following loss or damage
- ✓ New for old replacement of mobility equipment following loss or damage
- ✓ Personal injury insurance a result of an accident involving your mobility equipment
- ✓ Loss or damage to personal belongings
- ✓ Hiring a replacement mobility equipment while yours is being repaired
- ✓ Personal costs while in hospital following an accident
- ✓ Personal assault while using your mobility equipment
- ✓ Cover for sections 1&2 outside the UK for up to 90 days (refer to the policy wording)

The following will apply if shown on your schedule

- ✓ Optional recovery service to get you and your scooter or wheelchair home in the event of a breakdown
- ✓ Optional cover for replacement cost of any lost keys for your mobility equipment
- ✓ Optional cover for the cost of repairing a puncture on your mobility equipment



What is not insured?

- ✗ Anybody using the mobility equipment without your permission
- ✗ Any accident that occurs in North America or Canada
- ✗ Theft of your scooter or wheelchair whilst unattended and unsecured for more than an hour
- ✗ Old for new replacement of any equipment over 2 years old or if it has had a previous owner
- ✗ Injuries not listed in the policy details
- ✗ Any injury as a result of a pre-existing medical condition
- ✗ Injuries three months after the accident
- ✗ Personal belongings excludes money, tickets or documents
- ✗ Theft or personal assault where the incident has not been reported to the police
- ✗ Injuries not requiring a stay in hospital
- ✗ Cover outside the UK for any sections apart from 1 and 2 (refer to the policy wording)
- ✗ Any mechanical breakdown of your scooter or wheelchair

Are there any restrictions in cover?

- ! You must take all precautions to prevent accidents, injury, loss or damage
- ! You must use and maintain your scooter or wheelchair according to the manufacturer's instructions
You must ensure that you or anyone using the scooter or wheelchair are capable of doing so safely



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.