

# Mobility Rental Insurance

## Insurance Product Information Document

Company: Blue Badge Mobility Insurance

Product: Mobility Rental Insurance

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

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 provides cover for unforeseen costs surrounding the renting of a mobility scooter or wheelchair
- Your policy schedule will show the limits that will apply to your level of cover.



#### What is insured?

- ✓ Liability insurance for costs you are legally responsible for, if someone you have allowed to borrow or rent your mobility equipment causes an accident.
- ✓ Costs to repair or replace your scooter or wheelchair following loss or damage
- ✓ New for old replacement of mobility equipment following loss or damage
- ✓ Personal injury insurance covers costs if someone you have allowed to borrow or rent your mobility equipment suffer an injury following an accident involving your mobility equipment
- ✓ Cover for sections 1&2 outside the UK for up to 90 days (refer to the policy wording)



#### 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
- ✗ 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
- ✗ 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 maintain your scooter or wheelchair in good condition and take all precautions to prevent accidents, injury, loss or damage.
- ! You must take all reasonable steps to ensure any person that you allow to borrow or use your mobility equipment is able to do so in a safe manner.



#### 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.