

Mobility Scooter Insurance



Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Mobility Scooter Insurance

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313965.

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869.

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?

ETA mobility scooter insurance is suitable for users of mobility scooters and powered chairs.



What is insured?

- ✓ Theft and accidental damage
- ✓ Personal accident
- ✓ Personal liability
- ✓ Breakdown cover
- ✓ Hospital benefit
- ✓ Personal effects
- ✓ Lost keys
- ✓ Replacement vehicle hire
- ✓ Puncture cover
- ✓ Cover whilst in transit



What is not insured?

- ✗ Theft if the keys are left in or on the mobility scooter/power chair whilst unattended
- ✗ If your mobility scooter/power chair has been left unattended for more than one hour unless it is secured to an immovable object where public access can be achieved
- ✗ Claims where the mobility scooter/power chair has been left unattended in a public area for more than 12 hours whilst locked to an immovable object
- ✗ Wear and tear



Are there any restrictions on cover?

- ! Loss or damage to tyres and accessories are not covered unless they are permanently fixed to the mobility scooter/power chair and the mobility scooter/power chair is damaged at the same time
- ! Personal accident cover is not available to persons aged under the age of 16 years old
- ! Personal liability cover is not available to persons aged under the age of 16 years old
- ! Claims that exceed a maximum settlement of £3,500
- ! The waiting period to seek assistance is 24 hours from the purchase date of the policy
- ! To be covered for theft and accidental damage if your mobility scooter/power chair is left unattended for more than 1 hour:
 - it must be stored in a locked private building or;
 - secured to an immovable object with a padlock and chain.
- ! To be covered for theft and accidental damage if your mobility scooter/power chair is left unattended for more than 1 hour in a vehicle it must be stored out of sight and vehicle locked.
- ! You must be resident in the UK, having lived permanently in the UK for at least 6 months prior to taking out this cover



Where am I covered?

- ✓ Cover is for your mobility scooter/power chair within the United Kingdom and up to 90 days worldwide.



What are my obligations?

- ✓ You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.
You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.
If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your Administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.
- ✓ You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium as a one-off payment.



When does the cover start and end?

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



How do I cancel the contract?

If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy documents. If you cancel within the 14 days, we will refund your premium in full providing no claims have been made or are pending. If you cancel after the 14 days, we will refund you with amount proportionate to the unexpired period remaining on your policy, unless a claim has been made. For policies issued on a monthly contract, should you cancel after 14 days no refund will be due and we will stop any future monthly payments being taken.

To cancel your policy please contact us on [0333 000 1234](tel:03330001234) or email customercare@eta.co.uk

We do not charge any cancellation fees.