

Shield Mobility Insurance - Summary of Cover

This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

Insurance Undertaking

This insurance is underwritten by Ageas Insurance Limited. Shield Total Insurance is a trading name of Vantage Insurance Services Limited ("VISL") who acts on behalf of Ageas Insurance Limited who have authorised VISL to issue and administer your policy and to hold premium and claim monies as their agent, which provides customers with additional protection. Both Ageas Insurance Limited and VISL are authorised and regulated by the Financial Conduct Authority

Type of Insurance and Cover

This is a policy to cover physical loss or damage to your mobility scooter or wheelchair ("unit") and your personal effects. It also offers to cover costs incurred to rectify a breakdown, expenses towards getting you home and a mobility allowance following a loss. In addition there is cover for your legal liability for causing loss or injury to a third party, pays for uncollected awards in your favour, benefits for death, injury and hospitalisation as described below:

Significant Features and Benefits	Significant Exclusions or Limitations
Section 1 – Mobility Unit and Personal Effects	
<p><u>Basic Cover</u> Physical loss or damage happening during the period of insurance to your unit and personal effects.</p> <p><u>Enhanced Cover</u> Includes an additional wheelchair and if you are injured in an insured incident so you cannot use your unit, the necessary cost of adapting or replacing it.</p>	<p>Insurers will not pay more than the sums insured or for the excess or for:</p> <ul style="list-style-type: none"> • theft of an unattended unit if the ignition keys are not taken away, left for over an hour in a public place or in the open without being padlocked to an immovable object, left for over 12 hours or overnight without being placed in locked accommodation or a container • personal effects when they are left unattended with your unit or when you are not using it • wear, tear and deterioration, loss or damage caused by domestic pets, damage by vermin, rot, frost, water leakage, gradually operating process, mechanical faults, breakdown, damage to tyres unless as a result of an insured loss to the unit or vandalism, failure unless as a direct result of a collision • deception, fraud, insolvency • costs to adapt your unit unless such need is substantiated by an independent medical report
Section 2 – Breakdown Costs	
<p>Costs incurred to repair a sudden and unforeseen electrical or mechanical breakdown.</p>	<p>Insurers will not pay more than the sums insured or for the excess or for costs:</p> <ul style="list-style-type: none"> • not approved by us, you have not incurred or insured under another section • from a breakdown caused by damage suffered to the exterior of your unit • unless the unit had been properly serviced and maintained or resulting from a known fault prior to the first journey of the day or for the same or a similar fault within the preceding 28 days or covered under an existing warranty or within three months of buying a second hand mobility unit • for loss of or damage to tyres, batteries, brake linings or light bulbs • for making good or arising from damage caused making alterations, improvements, overhauls, maintenance, inspections or repairs, wear and tear or gradual deterioration
Section 3 – Loss of Use	
<p>If loss or damage covered in sections one or two results in the unit being unusable then insurers will pay resulting travel expenses for you, the unit and a friend as well as a mobility allowance</p>	<p>Insurers will not pay more than the sums insured or for expenses:</p> <ul style="list-style-type: none"> • unless the unit is unusable due to loss or damage covered in sections one or two • that we have not already approved or you have not incurred • for a friend unless they are needed to accompany you • resulting from a flat battery or for more than 3 claims for travel expenses <p>No mobility allowance is payable for the first 3 days your unit becomes unusable</p>

Section 4 – Liability to the public	
Covers you against liability for causing death or bodily injury to a third party or accidental damage to a third party's property arising from the ownership and use of your unit.	<p>Insurers will not pay more than the limit of indemnity or for:</p> <ul style="list-style-type: none"> • Any loss occurring outside the United Kingdom or other agreed countries • Liability where compulsory insurance is required for any road traffic legislation • Damage or injury to you or your family or to property owned by you or your family • Injury to employees. • The legal liability of anyone who is not you unless we have agreed and that person is using your mobility unit with your permission and abides by the terms of this section
Section 5 – Court Awards	
Pays you an unrecovered award that has been made in your favour up to £250,000	Insurers will not pay if the award would have been excluded under section four had it been made against you, if an appeal is pending or you have not allowed insurers to enforce any right which it shall be entitled to upon payment.
Section 6 – Death, Injury & Hospitalisation Benefit	
Pays benefits for your accidental death or injury or an amount for hospitalisation directly resulting from an insured incident suffered whilst you are using your mobility unit	<p>Insurers will not pay more than the benefits bought or for benefits:</p> <ul style="list-style-type: none"> • for death if it occurs more than 12 months after the injury • resulting from self harm, pregnancy or childbirth or for sporting activities of any kind • arising from an injury suffered unless you were using the mobility unit. • if you do not report a claim within 1 month or do not provide appropriate certificates and evidence • for hospitalisation for the first 7 days or arising from an incident that is not covered under section 1
General Exclusions	
<p>Cover is not provided:</p> <ul style="list-style-type: none"> • if the incident results from an illegal act or caused deliberately by you or as a result of you being under the influence of alcohol or drugs or because you drove your mobility units on pavements at speeds of more than 4mph or because you failed to use the appropriate spectacles or contact lenses prescribed by an optometrist for use when driving. • when the unit is being used by someone else unless this has been agreed • where the unit is being used for trade or business purposes, for speed testing, racing or pace-making or being let for hire or reward or it has been modified to travel faster than its design speed. • for liability or damage arising from or relating to pollution, biological chemical or nuclear or radioactive incidents, terrorism, war or sonic bangs • for loss of use other than provided by Section three of this Policy. • for loss or damage occurring outside the period of insurance or for claims if they are covered by any other insurance 	

Duration of Contract

Your cover is valid for the period shown on your Evidence of Insurance.

Your Right to Cancel

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period you may be entitled to a refund of premium provided you have not made a claim during your current year of insurance. Your refund will be calculated by making a deduction for time on risk for which you have been covered and a cancellation charge of up to £15 will be applied. If you have made a claim any premium return will be discretionary. You must notify us in writing of cancellation.

We may also cancel this policy immediately if you do not pay a premium.

How to Claim

If a claim or possible claim occurs you must report this as soon as possible using the contact details contained in the Policy documentation we provide to customers.

Complaints Process

If you are unhappy with our service, please let us know. The Complaints Procedure along with all appropriate contact details are set out in the Policy Document.

Financial Services Compensation Scheme (FSCS)

If Insurers are unable to meet their obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Conduct Authority or by visiting the FSCS website at www.fscs.gov.uk.