

Shield Mobility Scooter Insurance Insurance Product Information Document

shield
TOTAL INSURANCE

Company: Vantage Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311541. Registered in the UK. Shield Total Insurance is a trading name of Vantage Insurance Services Limited and acts on behalf of Insurers when issuing and administering your policy.







Insurers: Ageas Insurance Limited (Registered number 354568) who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

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

What is this type of insurance?

This is a policy to cover physical loss or damage to your mobility scooter or wheelchair and your personal effects. It also covers 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 and pays benefits for death, injury and hospitalisation.

<p> What is insured?</p> <p>Depending on the sections of cover you buy and subject to the limits (including single article limits) set out in your evidence of insurance and more fully in the wording, the policy covers:</p> <ul style="list-style-type: none"> ✓ Physical loss or damage to your unit and personal effects happening during the period of insurance ✓ Enhanced cover includes an additional wheelchair and the necessary cost of adapting or replacing the unit if, following injury in an insured incident, you are unable to use it ✓ Approved costs incurred to repair a sudden and unforeseen electrical or mechanical breakdown ✓ Travel expenses for you, the unit and a necessary friend and, after 3 days, a mobility allowance payable if an insured loss renders your unit unusable ✓ The cost of defending you and awards made against you because of loss or injury caused by you when using your unit ✓ Reverse liability where the award is not subject to an appeal ✓ Benefits for your accidental death or injury or an amount for hospitalisation directly resulting from an insured incident suffered whilst you are using your unit and reported within a month 	<ul style="list-style-type: none"> ✗ Personal effects when they are left unattended with your unit or when you are not using it ✗ Breakdown within 3 months of buying a second-hand unit or caused by failure to service ✗ Benefits for death happening more than 12 months after the injury or self-inflicted injuries ✗ Costs of for the first 7 days of hospitalisation ✗ Loss of use benefit due to a flat battery ✗ When the unit is being used by someone else ✗ Where the unit is being used for business or racing ✗ If the unit has been modified to travel faster than its design speed. ✗ Deception, fraud, insolvency ✗ Illegal acts or loss or damage caused deliberately by you or as a result of you being under the influence of alcohol or drugs or because you failed to use prescribed eye wear ✗ Pollution, biological chemical or nuclear or radioactive incidents, terrorism, war or sonic bangs ✗ Faulty design, defective workmanship, operational errors, lack of maintenance, vermin, wear and tear or any gradually operating cause
<p> What is not insured?</p> <ul style="list-style-type: none"> ✗ Any section of the policy you have not bought and any excess ✗ Theft of an unattended unit unless the ignition key is taken away and after an hour, the unit is securely locked ✗ Damage to tyres unless resulting from an insured incident to the unit or by vandalism. 	

	<p>Are there any restrictions on cover?</p> <ul style="list-style-type: none"> ! It is your responsibility to keep your unit in a good condition and roadworthy and only to use a towing vehicle that is capable of pulling the unit safely ! It's really important that you don't throw away any damaged items until we say so. ! Insurers will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud ! Insurers won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented
	<p>Where am I covered?</p> <p>✓ In the United Kingdom and Europe. However Europe is only included if you have bought that cover</p>
	<p>What are my obligations?</p> <ul style="list-style-type: none"> ➤ You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible. ➤ You must follow the claims procedure and let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy. ➤ It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers. ➤ In some cases, the insurer may apply an endorsement to the policy that, for example, sets out security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the evidence of insurance you receive after you buy.
	<p>When and how do I pay?</p> <p>Premiums are due prior to the start of the insurance. Please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE for details.</p>
	<p>When does the cover start and end?</p> <p>Refer to your evidence of insurance to see the start and end dates.</p>
	<p>How do I cancel the contract?</p> <p>To cancel your policy please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE.</p> <p>Cancellation within 14 days You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, a full refund of premium will be provided.</p> <p>Cancellation after 14 days You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. The premium refund will be reduced by the cost of a cancellation fee that is applied in accordance with our Terms of Business.</p>