Mobility Scooter Insurance

Insurance Product Information Document

Company: Twothreebird UK Ltd t/a ETA Services
Product: ETA Mobility Scooter Insurance

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your 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?

- ✓ Your scooter / powered chair against theft and damage. We will pay (up to your insured value) the cost of repair, or pay the cost of replacement as new, or, at our discretion, arrange for repair or replacement to be effected.
- ✓ Personal accident: If you are involved in an accident which, solely and independently of any other cause, leads to bodily injury or results in death, loss of limb, loss of sight or permanent total disablement.
- ✓ Personal liability: Cover for you on any mobility scooter / powered chair, up to £2,000,000.
- ✓ Breakdown cover: If you suffer a breakdown on your mobility scooter / powered chair (including punctures) we will either take you to the nearest repair shop or to your home.
- ✓ Puncture Cover: We will pay the costs to repair a puncture on your mobility scooter / powered chair up to a maximum value of £100.
- ✓ Hire cover: We will pay the hire costs of a replacement mobility scooter / powered chair whilst your claim is being processed up to a maximum value of £250.
- ✓ Lost keys: We will pay the cost of replacement keys (or anything that substitutes a key) to your mobility scooter up to a maximum value of £100.
- ✓ Get you home cover: If you suffer accidental damage or theft to your bicycle occurring more than one mile from your home (or temporary residence while outside of Britain), we will pay(pay and claim basis) for the reasonable cost of taxi hire in order to get you to your onward destination or home, up to £250.
- ✓ Hospital benefit: If you are hospitalised as a result of an accident, mugging or personal assault whilst using your mobility scooter / powered chair we will pay you £15 for each completed 24hr period.
- ✓ Personal effects cover: We will pay you up to £250 for loss and/ or damage to your personal effects occurring at the time of loss and/or damage to your mobility scooter / powered chair.

What is not insured?

- ✗ Theft if the keys are left in or on the mobility scooter, when left unattended.
- ✗ Theft if your mobility scooter / powered 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 / powered chair has been left unattended in a public area for more than 12 hours whilst locked to an immovable object.
- ✗ Wear and Tear
- ✗ Claims that do not impair the function or performance of the mobility scooter / powered chair.
- ✗ Claims for mechanical or electrical repairs not caused by accidental damage.

Please refer to the policy wording for a full list of exclusions.

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 / powered chair and the mobility scooter /powered chair is damaged at the same time.
- Theft and damage claims that exceed your insured value.
- Claims for breakdown assistance made within the first 24 hours of the purchase date of the policy.
- To be covered for theft and accidental damage, your mobility scooter / powered chair must not be left unattended for more than 1 hour unless: it is stored in a locked private building or; secured to an immovable object with a padlock and chain or; in a locked vehicle, where it must be stored out of sight.
- You must be over the age of 18 and be resident in the UK, having lived permanently in the UK for at least 6 months prior to taking out this cover.

Please refer to the policy documentation for a full list of coverage restrictions.

Where am I covered?

- Cover is for your mobility scooter/powered chair within the United Kingdom and up to 90 days Worldwide.

What are my obligations?

- You must provide us with accurate and complete information.
- You must insure your mobility scooter / powered chair for its full, current replacement value.
- You must comply with the locking and security requirements detailed in the policy.
- You must report any incident that may lead to a claim to us as soon as reasonably possible.
- If your mobility scooter/powered chair is stolen, you must report it to the police and obtain a crime reference number.

When and how do I pay?

- You can pay your premium annually using any major card or by Direct Debit.

When does the cover start and end?

- Your cover starts and ends on the dates shown on your Policy Schedule.
- We will contact you 14 days before your renewal date with your renewal quote. We will automatically renew your policy unless you tell us not to.

How do I cancel the contract?

- You may cancel this policy by contacting us on 0333 000 1234 or via email at customercare@eta.co.uk.
- If the cancellation is made within 14 days of the start date or the date you receive the policy documents if this is later and provided no claims have been made, we will refund any premium paid.

  After 14 days:
  - You will receive a refund less a deduction for the time you have been on cover.

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