

LOCKTON MOBILITY

Insuring your powered wheelchair or scooter



Protect your mobility, enjoy peace of mind

At Lockton Mobility we understand how important your mobility vehicle is to you - you depend on it to live life as you want to. That's why we've made it our business to provide specialist insurance designed to meet your needs, with a service that our customers have trusted for over thirty years.

Please note that this specialist cover, excluding the recovery service, is provided under an exclusive arrangement with Royal & Sun Alliance Insurance plc through Mapledown Underwriting LLP. Mapledown Underwriting LLP has been established by Lockton as a Managing General Agent to act as an underwriting agent for selected insurers to provide competitive products specifically for our clients. Mapledown Underwriting LLP is authorised and regulated by the Financial Conduct Authority and is a wholly owned subsidiary within the Lockton Group of companies. Through this arrangement, Lockton act as agent for Royal & Sun Alliance plc in accepting applications for cover, handling claims and in receiving payments of client money.

Why do I need insurance for my Mobility Vehicle?

Although insurance isn't yet a legal requirement for powered wheelchairs and scooters, many owners are concerned about the potential problems and difficult situations that could occur. Our policies ensure that:

- If you have an accident while using your machine, any injuries caused to other people will be paid for if you are at fault
- If your machine is lost, stolen or damaged you will be able to have it repaired quickly or replaced
- You can even take your machine with you when you travel abroad - our policies include cover during airport handling and on board aircraft.

All policies, excluding the recovery service, are underwritten by Royal & Sun Alliance Insurance plc, one of the world's leading insurers, so you can be certain that if you do need to make a valid claim it will be paid promptly and fairly.

Because we provide a dedicated claims team dealing with claims on behalf of Royal & Sun Alliance Insurance plc as part of our service, all you will need to do is get in touch - and let us take care of the problem, fast.

If you need to make a claim please contact us immediately on 0345 602 8000 or write to us at the address shown later in this leaflet.

We may ask you to complete a claim form and supply an estimate for the cost of repairs.

For powered wheelchairs and scooters, we offer three different policies:

What sort of insurance is available?

Advance Gold

Comprehensive 'All Risks' cover for all powered mobility vehicles including Third Party Insurance Cover.

Advance Warranty Premier

Comprehensive 'All Risks' plus mechanical and electrical breakdown cover for NEW powered wheelchairs and scooters, including Third Party Insurance Cover.

Advance Warranty Plus

Comprehensive 'All Risks' plus mechanical and electrical breakdown cover for used powered wheelchairs and scooters up to six years old, including Third Party Insurance Cover.

Public Liability Only

Up to £2 million indemnity for Third Party injury and/or Third Party property damage.

Additional Services Available

Recovery service

This policy does NOT provide a recovery service for you or your machine. However, a 24-hour, 7 days a week recovery service provided by Autohome Assistance is available at an additional cost. This service provides assistance following mechanical or electrical breakdown of your machine, or immobilisation of your machine as a result of an accident, tyre puncture or flat battery. You and your machine will be transported to a destination of your choice within a 20 mile radius.

For full details and additional costs please call us on 0345 602 8000.

What is covered under the Advance Gold, Advance Warranty Plus/ Premier policies?

Loss or damage

The cost of repairs to your mobility vehicle if it is lost or damaged as a result of an accident, fire, theft or vandalism. The cost of repairs to your mobility vehicle if it is lost or damaged as a result of an accident, fire, theft or vandalism. The premiums shown in this brochure represents cover for powered wheelchairs and mobility scooters up to a value of £7000, with a top speed not exceeding 8mph. If your machine has a higher value or if the model of machine is a Traveso, or similar cabin car, we are unable to offer our standard prices detailed in this brochure. Please contact us and we will do our best to arrange tailored cover.

We would remind you: As a duty of care you MUST ensure the ignition key is removed from the machine whenever it is left unattended.

New for old replacement

If you have owned your machine from new and it is less than two years old Royal & Sun Alliance Insurance plc will replace your machine with a new model if it is stolen (and not recovered), or if it is so seriously damaged in an accident that repairs would cost more than 60% of the list price of a new machine of similar make and model.

If your machine is over two years old you will be paid the current market value of the machine.

Personal effects

A maximum of £200 for any one claim will be paid for loss of or damage to your personal effects while you are using your machine or scooter.

Public liability

This means that you, your carer or personal assistant are covered against:

- Liability to pay compensation and costs if you accidentally injure another person, including a fatality, or accidentally damage their property while using your machine or its accessories.
- Legal costs incurred by you with the written consent of the insurer, Royal & Sun Alliance Insurance plc. Please note that the maximum payment for any one claim is £2 million.

Getting home

If your machine is stolen or damaged, this cover will pay the cost of passenger fares only for you and one person to get home. The maximum amount paid is £100 for any claim, and £500 in any one year of your policy. Please note that additional transportation of the damaged machine is not covered.

Mobility payment

If you are left without a working machine for more than three days following an accident (or following a mechanical or electrical breakdown if you have an Advance Warranty policy), you will receive £7 per day up to a maximum of 21 days. There is no payment for the first three days. The maximum amount payable in any one year of insurance is £250.

Sports use

Use for racing and pacemaking is excluded. However, you will be insured whilst using your machine for all other sports subject to you paying the first £50 of any claim.

Worldwide cover

As long as you are normally resident in the UK, you can take your Mobility vehicle with you whenever you travel abroad. This cover includes air travel and airport handling.

Accidental death

If you die as a result of an accident while using your wheelchair or scooter, £3,000 compensation will be paid.

Mechanical and Electrical breakdown cover (included in Advance Warranty Policies only)

If any part of your machine breaks down or burns out while you are using it and the breakdown is caused by an electrical or mechanical fault, you are covered for the cost of repair. Please note that:

- Routine replacement of parts such as batteries, tyres, light bulbs and brake linings is not included
- Your machine must be serviced at least once every 12 months by a reputable mobility dealer/repairer

- This policy does NOT cover mechanical or electrical breakdown during any period where your machine is already protected by an existing manufacturer's or dealer's warranty or guarantee, or any breakdown that occurs within three months of purchase if your machine is second-hand or reconditioned
- The maximum amount that we will pay for any one claim is £1,000

Users of the machine

The policy is designed to cover one user of the machine to be insured. If you wish to include a named joint user, this will be subject to an additional charge.

What will the policy cost?

Our fixed prices are shown on the application form. With Advance Gold and Advance Warranty Premier, you can also choose extended periods of cover - and make substantial savings on your premium.

How to take out insurance cover

You can arrange your insurance cover in one of three easy ways:

- Complete the attached application form and send it to us with your payment.

Cover can start immediately or from a future date, please ensure you complete the date that cover is to commence on the application form. If the application form is sent by post and immediate cover is required, this will be provided for up to 10 working days subject to receipt of your completed application form and payment within this period.

- You can contact us on 0345 602 8000 to buy insurance cover over the telephone. Simply provide us with brief details about yourself and your mobility vehicle and pay by debit/credit card. You will be covered with immediate effect WITHOUT the need to complete any paperwork.
- You can buy online via our website: **www.locktonmobility.com** All you need to do is to provide us with brief details about yourself and your mobility vehicle and pay by debit/credit card. Confirmation of cover and policy documents will be sent automatically to the email address provided.

If you have bought your insurance cover over the telephone or by completing an application form, you should receive your policy documents within 14 days. Please call us if they do not arrive within this period.

And finally, please protect your machine. Incidents of theft and vandalism are on the increase, putting your mobility at risk. Please remember always to remove the ignition key if you are leaving your machine unattended. We strongly recommend that you make your machine as secure as possible whenever you are not using it. **If, at your normal place of residence, your machine cannot be stored in locked accommodation (ie building, shed or car) overnight, we cannot offer cover for theft, attempted theft or malicious damage.**

Terms of Business

Please read our separate Business Principles that explains our relationship with you and the services we provide. This includes details of our complaints procedure and your right to refer to the Financial Ombudsman Service, plus compensation scheme details should we or insurers be unable to meet our liabilities.



APPLICATION FORM

Please answer the following questions as accurately as possible. Failure to do so may prejudice or invalidate your cover for any claim. Please tick one box to indicate which cover you require:

ABOUT YOU

Title

Forename(s)

Surname

Address:

Postcode

Telephone

email

ABOUT YOUR MOBILITY VEHICLE

Make

Model (contact us if the model is a Traveso or similar cabin car)

Serial Number (If available)

Date of Manufacture

Maximum speed

Value

Colour of machine

Date of purchase

Purchased new Reconditioned Second hand

At your normal place of residence, is your machine stored in locked accommodation (ie building, shed or car) overnight when you are not using it?

Yes No

If you have answered "No", theft, attempted theft and malicious damage is excluded overnight (9pm-6am) at your normal place of residence.

ABOUT YOUR MOBILITY VEHICLE (continued)

Cover Note Number (If applicable)

Give details of all previous claims for mobility scooters

Have you or any member of your family or any other person permanently living with you ever been convicted of any criminal offence other than parking or speeding offences? Please provide details.

Yes No

Have you or any member of your family or any other person permanently living with you ever been refused or had cancelled Mobility insurance or had special terms applied? Please provide details.

Yes No

TYPE OF POLICY REQUIRED

Please tick one box to indicate which cover you require:

All premiums are inclusive of insurance premium tax at the prevailing rate and an administration charge of £5.00. Other than cancellation, amendments to the policy during the period of insurance will not incur additional administration charges.

<p>Advance Gold - Comprehensive 'all risks' cover for powered wheelchairs and scooters.</p> <p>One year - £69.50 <input type="checkbox"/></p> <p>Two years - £125.00 <input type="checkbox"/></p> <p>Three years - £187.00 <input type="checkbox"/></p>	<p>Advance Warranty Premier - Comprehensive 'All Risks' plus mechanical and electrical breakdown cover for NEW powered wheelchairs and scooters.</p> <p>Two years - £189.00 <input type="checkbox"/></p> <p>Three years - £322.00 <input type="checkbox"/></p> <p>Four years - £454.00 <input type="checkbox"/></p>
<p>Advance Warranty Plus - Comprehensive 'All Risks' plus mechanical and electrical breakdown cover for used/second hand powered wheelchairs and scooters up to six years old.</p> <p>One year - £149.00 <input type="checkbox"/></p>	<p>Named joint user is subject to an additional charge of £10.00 per year. Please provide the name of the joint user below;</p> <input type="text"/> <p>Date cover is to commence:</p> <input type="text"/>
<p>Public Liability only - One year - £54.50 <input type="checkbox"/></p>	

Who to contact

If you have any questions, want to make a claim or need assistance, just call

0345 602 8000

any time between 9.00 am and 5.00 pm from Monday to Friday.

Lockton Mobility
4th Floor, Higham House, New Bridge Street West
Newcastle Upon Tyne NE1 8AN

Email: mobility@uk.lockton.com

Arranged by

Lockton Mobility is a division of Lockton Companies LLP,
a leading provider of Insurance and Risk management services worldwide.
Authorised and regulated by the Financial Conduct Authority.
A Lloyd's broker: lockton.com

Underwritten by

Royal & Sun Alliance plc (No. 93792),
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex. RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.

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Cooling Off Period - cancellation rights

You have a right to cancel the cover within 14 days of the date you receive the policy documents or within 14 days of the date you receive the renewal confirmation. You should exercise this option by contacting Lockton Mobility on 0345 602 8000.

If you exercise your right to cancel during the cooling off period, you will be entitled to a return of the premium paid unless a claim has been made which leads to the contract of insurance being fully completed.

The amount of premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments due. The premium will be subject to Insurance Premium Tax (IPT) at the prevailing rate.

If you do not exercise your right to cancel during this cooling off period, the policy premium becomes due, you may not be entitled to a refund of premium and the policy may run for its full term. Full details of the cancellation conditions that apply can be found in the policy wording, a copy of which is available on request.

Data Protection

Your personal data will be controlled and processed by Lockton Mobility for the purposes of providing insurance quotations. We may disclose your personal data to other companies within the same group as Lockton Companies LLP or to advisers or third parties assisting in providing services to you.

Duty to take Reasonable Care

As a consumer, you no longer have a duty of disclosure, but you do have a duty to take reasonable care not to make misrepresentations to the insurer in answering any questions. This duty means that you must answer all questions completely and truthfully. If the insurers obtain evidence that you deliberately or recklessly provided incomplete or untrue answers to questions, the insurer may avoid the policy. This means that the insurer will not pay out on any claims or may deal with the matter on the basis of the terms that would have applied had there been no misrepresentation, or may proportionately reduce any settlement in line with the premium that would have been charged.

If you do not receive your policy documentation within 14 days of sending in your application or if you have any queries relating to your policy or you need to make a claim, please call us on:

0345 602 8000

any time between 9.00 am and 5.00 pm from Monday to Friday.

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