

Please read and understand the following terms & conditions. If you need any help please call us on 01582 840067

First Senior Insurance Policies for class 2 and 3 Electric Scooters & Powerchairs

The principle exclusions and limitations of Insurance & Warranty cover are as follows:

- A) Faulty design, plan specification or materials.
- B) Damage to tyres by application of brakes or by road punctures, cuts or bursts.
- C) The cost of the routine maintenance, overhaul or modifications or loss, damage or breakdown arising therefrom.
- D) Loss, damage or breakdown following modifications or servicing not in accordance with the manufacturers instructions.
- E) Any loss, damage or breakdown caused by corrosion.
- F) Repairs to or replacement of tyres, batteries, fuses, bulbs and any consumable items.
- G) Personal injury cover is limited to a maximum of £2000 where the insured user is injured during an insured event the insurance company will pay the above amount in respect of, death, loss of one or more limbs, or permanent blindness in one or both eyes.
- H) Temporary hire cover is limited to:- Contribution towards temporary hire charges of an alternative similar product (subject to availability) to keep you mobile whilst your mobility product is being repaired following an insured accident. Maximum £5 per day, limit £125 per policy year. Excludes first 7 days.
- I) Get you home is limited to:- Following an Insured Peril you are covered for reasonable costs to get you and your mobility product home: eg by taxi. Maximum £50 per claim, maximum £150 per policy year, excludes the first £5 of each claim.
- J) Personal effects is limited to:- the first £250 towards loss, damage or theft of personal effects as a result of an insured event. The first £20 of each claim is excluded.
- K) Extended Warranty only available for products under 6 years old at date of policy commencement.
- L) New Warranties have to be taken out within 45 days of purchasing new product.
- M) On a pre-owned vehicle, warranty cover can only commence if the product has been serviced in the last 90 days by an approved FSI Dealer.
- N) Loss of Keys is limited to: if, whilst using your mobility equipment away from your home address, you should lose your starter key, our insurance will pay up to £50 for the cost of replacement key. No more than 2 claims per policy year.
- O) Maximum value of product insured is £6000.
- P) We aim to resolve all claims within 48 hours. In cases where we are dependent on 3rd parties this may be extended.

The principle exclusions and limitations of Roadside Recovery cover are as follows:

- A) First Call will reimburse the cost of a taxi upto £10 to recover members to their home address if they are unable to travel in a recovery vehicle.
- B) Vehicles that have not been regularly serviced or breakdown as a result of inadequate repair or unauthorised repairs by untrained technicians and/or re-occurring claim where no remedial action has been taken to correct the fault.
- C) Any Liability or consequential loss arising from any act performed in the execution of the breakdown services required.
- D) Any fines or penalties imposed by courts.
- E) Vehicles immersed in mud, snow, sand or water.
- F) Any claim arising from the first 48 hours from the date of inception.
- G) The cost of replacement parts or materials used in the repair.
- H) Toll charges, ferry charges, parking charges, traffic congestion charges.
- I) Loss of keys.
- J) Breakdowns where your vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
- K) More than 6 call outs per year.

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to: Customer Services Manager, First Senior Insurance, Unit 6, Cotswold Business Park, Millfield Lane, Caddington, Bedfordshire LU1 4AR or telephone us on 01582 840067

First Senior Insurance Services Limited, AVIVA and Domestic & General are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy document.

These policies have been prepared and administered by First Senior Insurance Services Limited.

Unit 6, Cotswold Business Park, Millfield Lane, Caddington, Bedfordshire LU1 4AR. A copy of the master policy is available on request.

Making a claim

For help and advice on how to make a claim please call our national claims line on 0870 066 8601.

Underwriters information

Insurance is underwritten by: Aviva Insurance Limited.

Registered in Scotland, No.2116. Registered Office: Pitheavlis, Perth PH2 0NH. A member of the Aviva Group.

Authorised and regulated by the Financial Services Authority.

Warranty is underwritten by: Domestic & General Insurance PLC

Registered in England, No.485850. Registered Office: Leicester House, Swan Court, 11 Worple Road, London SW19 4J5.

Authorised and regulated by the Financial Services Authority.

Roadside Recovery is underwritten by: First Call GB Limited.

Registered in England, No.4494431. Registered Office: Wellington House, 90-92 Butt Road, Colchester Essex CO3 3DA.

Disclosure of material facts

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police;
- Undertake credit searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We can supply on request further details of the databases we access or contribute to. We and other organisations may also search these agencies and databases to:
- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors and beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they gave rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of an incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. You should show these notices to anyone who has an interest in the insurance under the policy.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Important Notice:

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of this application. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details. A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Telephone Call Recording

Your call may be recorded and monitored for quality control and training purposes.