

Mobility Scooter Insurance

Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Mobility Scooter Insurance

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313965



We have produced this document to present you with a summary of cover. To understand exactly what you will be covered for, please read your policy wording and personalised schedule in full as you may not be covered for everything included in the summary.

What is this type of Insurance?

ETA mobility scooter insurance is suitable for users of mobility scooters and powered chairs.



What is insured?

- ✓ Theft and accidental damage
- ✓ Personal accident
- ✓ Personal liability
- ✓ Breakdown cover
- ✓ Hospital benefit
- ✓ Personal effects
- ✓ Lost keys
- ✓ Replacement vehicle hire
- ✓ Puncture cover
- ✓ Cover whilst in transit



What is not insured?

- ✗ Theft if the keys are left in or on the mobility scooter/power chair whilst unattended
- ✗ If your mobility scooter/power 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/power chair has been left unattended in a public area for more than 12 hours whilst locked to an immovable object
- ✗ Wear and tear



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/power chair and the mobility scooter/power chair is damaged at the same time
- ! Personal accident cover is not available to persons aged under the age of 16 years old
- ! Personal liability cover is not available to persons aged under the age of 16 years old
- ! Claims that exceed a maximum settlement of £3,500
- ! The waiting period to seek assistance is 24 hours from the purchase date of the policy
- ! To be covered for theft and accidental damage if your mobility scooter/power chair is left unattended for more than 1 hour:
 - it must be stored in a locked private building or;
 - secured to an immovable object with a padlock and chain.
- ! To be covered for theft and accidental damage if your mobility scooter/power chair is left unattended for more than 1 hour in a vehicle it must be stored out of sight and vehicle locked.



Where am I covered?

- ✓ Cover is offered for your mobility scooter/power chair within Britain and up to 90 days worldwide.



What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- ✓ You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium as a one-off payment.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide for any reason that this policy does not meet your needs, and you notify us within 14 days, you will receive a full refund unless a claim has been made. After 14 days, we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a claim has been made. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.