1 Month Free In-Home Accidental Damage

Mark Bates Ltd
THE HOME OF PREMIER CARE

Insurance Product Information Document

This insurance is provided by Mark Bates Ltd who is authorised and regulated by the Financial Conduct Authority under reference number 308390.

This insurance is underwritten by The Salvation Army General Insurance Corporation Limited (Sagic) who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202327.

This pre-contractual document provides a summary of cover relating to the In-Home Accidental Damage policy. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the Policy Wording.

What is this type of insurance?

This In-Home Accidental Damage policy is for individuals owning either a Riser Recliner Chair, Adjustable Bed, Hoist or Bathlift valued up to £7,000 and provides financial protection in the event of loss or damage.

What is insured?

- ✓ **Loss or Damage** As a consequence of any sudden, unexpected and accidental cause, including fire, theft, storm and flood.
- ✓ **Replacement on a "New for Old" Basis**
- ✓ **Breakdown** Arising solely as a consequence of misuse by you.

What is not insured?

- ✗ Manufacturing defect, wear and tear and gradual deterioration.
- ✗ **Loss or Damage** Caused by animals.
- ✗ Burns or scorching caused by cigarettes, cigars or tobacco pipes.
- ✗ **Breakdown** Unless caused by accidental means.

Are there any restrictions on cover?

- ! **"New for Old" Replacement** Up to 3 years.
- ! **Breakdown** Limit of £500 for any one claim arising solely as a consequence of misuse, in which you will be responsible for the first £50 of each and every claim.

Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man.

What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you suffer a mechanical or electrical breakdown please ensure to inform us as soon as possible and no later than 7 days after the incident.

When and how do I pay?

This is a free insurance policy.

When does the cover start and end?

Cover starts from the date you ask us and we agree to incept cover for a period of 1 month.

How do I cancel the contract?

You may cancel this policy at any time by informing us by email cancellations@markbatesltd.com, post or phone 01476 591104.

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