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**Product Information for** [Premier Care In Home Warranty for Bed/chair hoist](#) on [www.discountwheelchairs.co.uk](http://www.discountwheelchairs.co.uk)

**Product Details**

**Title:** scooter insurance, mobility scooter insurance, scooter warranty, mobility warranty, mobility insurance

**Product Name:** [Premier Care In Home Warranty for Bed/chair hoist](#)

**Category:** [Insurance and Warranty](#)

**Model:** Warranty Bed/Chair hoist

**Description:**

**Premier Care In Home Warranty for Bed/Chair Hoist** Our Premier Care Mobility Warranty and Accidental Damage policy is designed for owners of mobility equipment for use in the home such as beds, chairs and stair lifts and provides insurance protection in the event of accidental damage, including damage following accidental mechanical or electrical breakdown. Cover is available on both new and used equipment. The cover on new products commences immediately after the manufacturer's guarantee expires and you will be given the option of insuring for either 12, 24, 36 or 48 months. The cover for used products is for 9 months, commencing 3 calendar months after the equipment has been purchased. Prior to expiry, policies for both new and used products will be offered renewal for a period of 12 months. This document includes a general summary of the insurance provided by the policy. For precise details of cover, including the conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request. **POLICY SUMMARY** The Policy is broken down into two separate Sections of cover &ndash; Warranty and Accidental Damage. **Warranty Insured Event** Mechanical or electrical breakdown of your equipment whilst in the UK, the Channel Islands or the Isle of Man and elsewhere in the world (subject to prior notification) for up to 30 days in any one year of insurance. **Basis of Settlement** Insurers will pay in respect of the equipment: less than 3 years old at their option the cost of repair to or replacement of the equipment in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new more than 3 years old the cost of repair or replacement on the basis of indemnity. The maximum amount payable will not exceed the sum insured, which, unless specially agreed, will be the purchase price. **Exclusions** A number of exclusions apply, the ones most specific to the equipment being as follows: The policy excludes any breakdown incurred: during the manufacturer's supplier's or any other warranty or guarantee period in respect or as a result of any equipment or part thereof that is the subject of a manufacturer's recall or modification whilst the equipment is used for commercial or other non-domestic purposes in respect or as a result of routine maintenance servicing cleaning overhaul or modification where no fault is found with the equipment. The policy excludes breakdown as a result of: any means external to the equipment theft or attempted theft or any intentional act wear and tear corrosion rust contamination gradual deterioration defective workmanship or misuse strikes or industrial action disregard of the manufacturer's operating or user maintenance instructions modification or servicing not in accordance with manufacturer's instructions incorrect installation modification or maintenance of electricity supplies used to provide power to the equipment suspension or termination of any mains services due to any act failure or default by you or other persons gaining access to or working upon the equipment. The policy shall not apply: if any part or component is no longer available or is out of manufacture in respect of plugs fuses springs batteries off board battery chargers light bulbs light covers paintwork trim cables filters attachments seat covers or any other consumables framework bodywork external accessories stair lift tracking or stair lift trailing cables for more than one repair to (or replacement of) any one part of the equipment **Accidental Damage Insured Event** Loss or damage to the equipment by any accidental cause whilst within your private dwelling. **Basis of Settlement** Insurers will pay in respect of the equipment: less than 3 years old at their option the cost of repair to or replacement of the equipment in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new more than 3 years old the cost of repair or replacement on the basis of indemnity The maximum amount payable will not exceed the sum insured, which, unless specially agreed, will be the purchase price. **Exclusions** A number of exclusions apply, the ones most specific to the equipment being as follows: loss or damage due to manufacturing defect, wear

*and tear, gradual deterioration, corrosion, rust, contamination, electrical or mechanical breakdown, defective workmanship or misuse any process of cleaning altering servicing or repairing theft due to loss of the equipment by deception damage resulting in staining of the equipment which cannot be removed by a professional cleaning contractor burns or scorching caused by cigarettes cigars or tobacco pipes or lighted materials used in connection therewith scratching or denting unless such damage affects the normal operation of the equipment damage caused by animals*

**GENERAL Notification of Claims** *If you need to notify the insurer of a claim, or of any circumstances or incident that may cause a claim, you should contact us at: Mark Bates Ltd Premier House Harlaxton Road Grantham NG31 7JX Telephone: 01476 593887 You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property. The policy document provides full details of the action you should take in the event of a claim.*

**Language** *The policy and associated documentation and all information relating to this insurance communicated to you shall be in the English language.*

**Law** *There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.*

**Insurer** *The insurer is Lloyd's syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin Insurance Services underwrites the insurance described herein.*

**Cancellation** *If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium. Otherwise, you may cancel the policy at any time and the insurer will allow a refund of premium paid in accordance with its short period rates in force at the time of cancellation. No refund of premium will be allowed if a claim has occurred during the insurance period. We may cancel this insurance on behalf of the insurer by sending 14 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.*

**Compensation Scheme Rights** *In the event that the insurer is unable to meet its legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme.*

**Complaints Procedure** *It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact us at: Mark Bates Ltd Premier House Harlaxton Road Grantham NG31 7JX Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in the policy document, or on request. Ultimately, if your enquiry or complaint cannot be resolved, the laid down procedure will refer you to the Financial Ombudsman Service. Mark Bates Ltd and the insurer mentioned herein are authorised and regulated by the Financial Services Authority. Order on line or call us on FREEPHONE : 08000 430357*

**Bonus Points:** 2 points

#### **Product Variables**

**Term :** New 2 Year, New 3 Year

#### **Linked Products**

1. [Premier Care In home Warrenty Curved Stairlift](#)

**The Premier Care In Home Warrenty for Curved Stairlift - Warrenty for Curved Stairlift.**

2. [Premier Care In Home warrenty Scooter/powerchair](#)

**The Premier Care In Home Warrenty for Scooters and powerchair -**

3. [Premier Care In Home Warrenty Straight Stairlift](#)

**Premier Care Warrenty Straight Stairlift - Warrenty for Straight Stairlift**

4. [Premier Care Plus Insurance](#)

**The Premier Care Plus Insurance - Insurance for mobility scooters and powerchairs**

5. [Premier Care Scooter Insurance](#)

**Premier Care Scooter Insurance. For owners of mobility scooter and powerchairs.**