

## Fact Sheet 9

### Insurance

Under current legislation there is no legal requirement for people using manual or powered wheelchairs in public places to be insured, but users are advised of the advantages of having **third party** insurance against personal liability in the event of an accident. It may be possible to add insurance against this liability to an existing House and Contents Policy for a small additional premium. If you have problems arranging insurance cover on your existing policy there are a number of companies now specialising in this type of insurance. Some companies are listed below but for full, up-to-date information, you must contact the companies direct for details.

**Alexander Forbes** - The Heights, 59/65 Lowlands Road, Harrow,  
Middlesex HA1 3AE

Tel. **0845 602 8000** or **0208 869 5500**, Fax **0208 869 5501**.

[NOW Lockton Insurance - 0845 602 8000](#)

[Provide mobility insurance for mobility scooters and powered wheelchairs.](#)

**Chartwell Insurance** - 292/294 Hale Lane, Edgware, Middlesex HA8 8NP

Tel. **020 8958 0901** or Freephone: **0800 652 1653**

**Website:** [www.chartwellinsurance.co.uk](http://www.chartwellinsurance.co.uk)

#### **Fish Insurance**

3-4 Riversway Business Village, Navigation Way, Preston,  
Lancashire PR2 2YP

Tel. **01772 724442** or Freephone **0500 432 141**

**En-Route Insurance** – 0800 783 7245. Tel/Fax 01832 732225

#### **Disability Information Services Kent (DISK)**

Will provide a list, for **Free**, of companies specialising in wheelchair insurance

**01303 226464**

### **New for 2005 Emergency Breakdown Recovery Service**

In 2005 First Senior Insurance emergency breakdown recovery service was introduced for Scooters and Powered wheelchairs. The recovery scheme will get you and your scooter/ powerchair home following electrical or mechanical breakdown of your vehicle.

To find out more and request an application form call **01582 840067**.

First Senior Insurance also specialise in insurance and extended warranties for all mobility products including scooters, powerchairs, stairlifts, riser chairs and beds.

For more information please call **01582 840067**. Or write to: First Senior Insurance, Freepost NATE846, Luton, Beds. LU1 4BR.

**Royal & Sun Alliance - Motability Insurance Services** can also offer Home and Contents Insurance cover, created to cater for people with special mobility needs. You can contact them on 0800 783 0061, or by post to:

**Motability Insurance Services, Freepost 2nd Floor, Bowling Mill, Dean Clough, Halifax, West Yorkshire HX3 5WA. Website:**

[www.motability.royalsun.co.uk](http://www.motability.royalsun.co.uk)