



Disabled Car Insurance

The Fish Buyers Guide to Adapted Vehicle Insurance

Our partner Fish Insurance has over 30 years experience serving people with disabilities or limited mobility and has used its expertise to create this handy buyers guide.

§ **Be careful when using internet comparison sites**

These are designed for the mass market with simple quoting systems which often rely on yes or no answers. For example they may regard a wheelchair accessible or specially adapted vehicle as simply a modified vehicle and quote you more. This is despite Fish finding that typically they represent a lower risk.

§ **Check what's covered and what's not**

It's important to check that the cover you buy is the cover you need. Does it include:

- Protection for any adaptations? If it doesn't any claim you make for a write off or theft may see you simply receiving a market value based on the standard car's list price
- Cover to replace or repair your wheelchair should it be damaged or stolen whilst in your vehicle?
- Cover for mobility aids *and* personal effects?
- A suitable courtesy vehicle or mobility allowance?
- Is Legal and Breakdown cover included?

§ **Be confident in the available expertise**

It's often said that you find the true worth of your insurance provider only when you need make a claim. This is even more relevant when it comes to specialist areas which require specific experience and expertise. Make sure you are confident that you will be offered professional and sympathetic assistance that will ensure a swift and fair settlement.

§ **Are you getting fair comparisons**

Don't just take the cheapest quote without checking the details. Make sure you are getting like-for-like quotes, looking not just at the headlines but things in the small print such as the required excess – the amount you must pay towards any claim you make. Insurers may reduce quotes by increasing the excess.

If you have questions regarding buying car insurance suitable for owners of specially adapted vehicles, speak to an expert at Fish by calling 0800 046 9860. Don't forget to mention Steering Developments.

