



Kit Start

Policy Document

Call 0151 363 5290
www.forcesmutual.org

Underwritten by Collinson Insurance

Forces
Mutual



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Kit Start Insurance

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Introduction to policy wording

Welcome to **your** Forces Mutual Kit Start policy. It's important that **you** read this wording, application form (if completed) and **your** policy schedule to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover we are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep these documents in a safe place in case **you** need to look at them later.

Eligibility

You must be:

- aged under 80 years of age, and living in single service accommodation, and
- a serving member of H.M. Forces, or
- civilian staff of H.M. Forces

or with **our** prior approval:

- a member of the Army Reserve, or
- a contractor employed by H.M. Forces, or
- an employee of an affinity partner of H.M. Forces

If any of the above circumstances change, **you** must inform Forces Mutual immediately as **you** may no longer meet the requirement of the policy.

For a new recruit whilst living in the single service accommodation, free cover is offered to entrants at phase 1 training. Those who did not take this up and successfully move on to phase 2 training will be offered free cover again.

If for any reason the current training phase is likely to exceed 12 months, free cover can be extended (to a maximum of 24 months).

Once phase 2 training has been completed, a premium will be taken as shown in **your** policy schedule.

Period of insurance

Your insurance starts on the date shown in **your** policy schedule and will continue every month, as long as **you** pay **your** monthly premium. The insurance doesn't have a specific end date, but it can be cancelled by **you**, the insurance company, or Forces Mutual. Every year, **you** should check the insurance rules and limits to make sure they still fit **your** needs. Forces Mutual will collect the premium from **your** bank account on the first working day of each month by direct debit, and **you** will be covered for that month.

**The first payment date may fall on the 15th of the month depending upon inception date, however all subsequent monthly collections will take place on the first working day of the month.*

Or for new recruits **your** free insurance starts on the date shown in **your** policy schedule and continues for a maximum period of 12 months or until the end of the calendar month in which **you** complete phase 2 whichever is sooner, after this date **your** policy will continue every month, as long as **you** pay **your** monthly premium.

Cover detailed in this wording will stop automatically in the following instances;

- If **you** fail to complete phase 1 and/or phase 2 training and are discharged from the HM Forces, or equivalent MoD or affiliated organisation;
- If **you** are discharged from the HM Forces, equivalent MoD or affiliated organisation part way through training;
- If **you** are medically discharged from the HM Forces, equivalent MoD or affiliated organisation before completing phase 1 and/ or phase 2 training.
- If **you** don't pay the premium, **your** insurance will be cancelled, and Forces Mutual will tell **you**.

If for any reason the current training phase is likely to take longer than 12 months, free cover can be extended (to a maximum of 24 months) as stated on **our** eligibility criteria. Please contact 0151 363 5290.

Information and changes we need to know about

You are required by the provisions of the Consumer Insurance (Disclosure and Representations Act 2012) to take care to:

- a) supply accurate and complete answers to all the questions **we** or Forces Mutual may ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) advise Forces Mutual of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and **you** will not be able to make a claim.

Please advise Forces Mutual if there are any changes to the information set out in the Application form or on the policy schedule. In particular **you** must advise Forces Mutual if:

- **You** change address (as this policy would not be suitable if **you** are no longer residing in Single Service Accommodation such as barracks, ships and shared accommodation facilities)
- **You** cease to be employed by HM Forces, equivalent MoD or affiliated organisation
- **You** purchase or acquire additional possessions which result in the need to increase the amounts insured under this policy
- **You** receive a conviction for a criminal offence (other than for motoring offences)
- The **home** is going to be **unoccupied**
- The **home** is going to be used for short periods each week.

This is not an exhaustive list.

If **you** are in any doubt please contact Forces Mutual's Customer Response Team on **0151 363 5290** or write to Forces Mutual, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP.

How to make a claim

We will give **you** fast, professional help when **you** need it. If there's an accident, do what **you** can to protect **your** things from more damage, like turning off the gas or electricity. Please have **your** policy number ready when **you** call.

For claims, please contact the insurer's appointed claims supplier Davies Group:

Tel: **0333 043 4640** in relation to sections 1-4 or **0333 043 4639** in relation to section 5

Email: Valid8Admin@davies-group.com

Claim online: <https://forcesmutualkitandpersonalpossessions.davies-group.com>

Mail: Davies Niche Claims, Unit 8 Fulwood Business Park, Caxton Road, Preston PR2 9NZ

We can usually sort out the claim on the phone, but sometimes **we** might need to visit **you** or ask for more information. To help **us** work on **your** claim quickly, read this policy, especially pages 17-18.

Guidance when making a claim

Claim Notification

This policy booklet has the rules for **your** insurance and what to do if **you** need to make a claim. **You** must follow these rules and know what to do if something happens. The booklet tells **you** how to let **us** know if **you** need to make a claim, and **you** should tell **us** as soon as **you** can and no later than 90 days from the date of the incident. **You** may need to give **us** some information and proof to help with **your** claim. Read the pages 17-18 for all the details.

We need this information to decide if **we** can help with **your** claim and how much **you** can claim for. If **we** need more information, **we** will ask for it. This might include:

- **Your** name, address, and contact telephone number and email address
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

By giving **us** this information, **we** can assess **your** claim and how much **we** should pay. Depending on **your** situation and how much **your** claim is worth, **we** might ask for more information, such as:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Sometimes **we** may need to talk to **you** in person to learn more about the claim, check the damage, or do more investigation.

We will only review a claim if **you** have paid **your** monthly insurance payments from the start of **your** policy up to and including the month when the incident happened, and **you** don't owe any missed payments.

How to make a Complaint

We always aim to provide excellent service. However, if **you** have a complaint, please follow these steps.

1. If **your** complaint is about the sale or servicing of **your** policy, contact Forces Mutual.
Tel: 0151 363 5290
Email: info@forcesmutual.org
Mail: Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP
2. If **your** complaint is about a claim **you** made, contact Davies Group.
Tel: 0333 043 4640 in relation to sections 1-4 or 0333 043 4639 in relation to section 5
Email: customer.care@davies-group.com
Mail: Customer Care, 4th Floor, 2 Smithfield, Hanley, Stoke on Trent, ST1 3DH

We will respond to **your** complaint within eight weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, we'll explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower
1 Harbour Exchange Square,
London
E14 9SR

Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Online: financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

Preferred suppliers

We want to help **you** when **you** need to make a claim. **Our** goal is to repair or replace anything that's lost or damaged, where it can be done. **We** have preferred suppliers, which are companies that **we** use to make this happen, like those who can repair things and others who can provide replacements. If **you** would rather choose someone else, **we** can give **you** cash or vouchers instead, but **we** won't pay more than up to the amount it would have cost **us** if **we** used **our** own preferred suppliers.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy,
- Fails to reveal or hides a fact likely to influence the cover **we** provide,
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false,
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false,
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way,
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Cancellation

Cooling-off period

You can cancel this policy within 14 days after receiving the insurance documents. Forces Mutual will refund **your** premium payment as long as **you** haven't made any claims and **you** don't have any pending claims.

For new recruits in phase 1 and/or phase 2 training, as this is a free policy no refund will be due.

You can cancel **your** insurance policy any time after the cooling-off period. **Your** coverage will continue until the end of the last day of the month for which **you** have paid. To cancel contact **us**;

Tel: 0151 363 5290

Email: info@forcesmutual.org

Mail: Forces Mutual Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

Our right to cancel

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

If **you** don't pay **your** monthly premium, **your** cover will stop at the end of the last day of the month for which **you** have paid. If **we** or Forces Mutual cancel **your** policy, **you** won't have to pay any more premiums, and **you** can still claim for anything that happened before the cancellation.

Definitions

Where **we** explain what a word means here, that word will be highlighted in bold print and will have the same meaning wherever it is used in this policy.

Accidental Damage

Sudden and unexpected event causing damage, occurring at a specific time and caused by external means.

Accidental Loss

Sudden and unexpected loss of the item, which cannot be found, meaning **you** are permanently deprived of its use.

Care, custody and control

Necessary and reasonably expected precautions **you** have taken to reduce **your** items being lost, stolen or damaged.

Contents

This includes **your** property like furniture, appliances, and other things **you** own that are used in **your** home for **your** own personal needs. It doesn't include things like **temporary issued kit**, **issued kit** and **personal possessions**.

Credit Card

Any card **you** or a family member has that can be used to pay for things or get cash from a machine in the UK, like a **credit card**, a debit card, or a cash machine card.

Pedal cycle(s)

A personal **pedal cycle** or electronic **pedal cycle** including the battery, excluding sports or racing cycle.

Excess

The **excess** is the amount **you** pay for each claim. Where **you** have an endorsement on **your** policy which increases **your excess**, the amount **your excess** has increased by will be deducted from the total sum insured **you** have or the total value of **your** claim whichever is lowest.

Firearm

A lethal barrelled weapon of any description that can discharge a shot, bullet or other missile. Which is licensed and stored according to local authority requirements and only used by those licensed to do so. This does not include non-lethal weapons such as Airsoft Guns, Paintball Guns, or any other guns which do not require a license as these are classed as sporting equipment under this policy.

Home

The Single Service Accommodation (barracks, ships and shared accommodation facilities) where **you** normally live which includes any buildings, gardens and garages at the same address as shown in the policy schedule. This excludes any communal, shared area or garden, but includes the shared room **you** reside or sleep in. Or for new recruits within phase 1 or 2 training, **your** normal place of residence within the military compound as shown in **your** policy schedule.

Issued Kit

Service uniform, clothing and equipment which is issued to **you** on a permanent basis, or purchased by **you** for **your** sole use.

Laptops

Portable personal computers including notebooks, netbooks, iPads and tablets.

Period of Insurance

The period stated in **your** policy schedule that this policy is in force for.

Personal Money

Cash and cheques, travel documents like tickets and travellers cheques, and other valuable items like gift vouchers and savings certificates that **you** keep at **home** for personal or charitable reasons.

Personal Possessions

Things that belong to **you** or that **you** are responsible for and are meant to be carried or worn, like clothes and electronics, **pedal cycles**, sports gear (not **pedal cycles**), phones, **laptops**, music players, GPS, swords, **firearms**, and contact lenses.

Temporary Issued Kit

Service uniform, clothing and equipment issued to **you** on temporary charge.

Unoccupied

If a place doesn't have enough furnishings in it for someone to live there normally or if nobody has lived there for more than 60 days in a row (unless they are away for military reasons, in which case it's 120 days).

Valuable(s)

Where the cost of replacing an item exceeds the single item limit **you** should consider is as valuable. This includes items such as stamp collections, jewellery, coin collections, medals, unique and interesting items, pictures, works of art, gold, silver or other valuable metals, watches, and fur.

We/our/us

Collinson Insurance.

You/your

The person listed in the policy schedule.

Section 1 - service equipment and personal possessions

✓ What's covered

Accidental loss of, accidental damage to, malicious damage to or theft of **issued kit, temporary issued kit** and/or **personal possessions**.

✗ What's not covered

The amount of the **excess** shown in **your** schedule.

Securities and Documents of any kind.

Damage caused by pets.

Theft of unattended **issued kit, temporary issued kit**, or **personal possessions** from road vehicles other than from a locked concealed luggage boot, concealed luggage compartment or glove compartment. Forcible and violent entry must be used to access the vehicle. The most **we** will pay for any one claim is £2,000.

Motor vehicles, trailers, caravans, trailer tents, tent boxes, drones, airborne, waterborne or underwater craft whether powered or not (other than windsurfers, sailboards and surfboards) and parts, accessories and fittings of any of these any items with a value over £2,000.

Any **pedal cycles** or **valuables** over £1,000.

Theft of **pedal cycles** unless in a locked building or securely locked to an immovable object.

Loss of or damage to **pedal cycle** accessories unless caused by an accident to the **pedal cycle**, or unless the **pedal cycle** is stolen or damaged at the same time.

Electronic racing bikes.

Confiscation by Customs or other officials.

Loss of or damage to model aircraft/boats/cars and parachutes whilst in use.

Damage to **firearms** and sports equipment whilst in use.

Loss of or damage to ammunition.

Loss of or damage to **firearms** in the **home**, unless the **firearm** is unloaded, and stored and licensed according to Local Authority requirements.

Loss of items which are not in **your care, custody and control**. This does not apply to **personal possessions, kit**, and **temporary issued kit** which are left unattended in the **home** as long as the **home** is not **unoccupied** or **personal possessions, kit**, and **temporary issued kit** which are left unattended away from the **home** in the course of **your** military duty.

Section 2 - contents in the home

✓ What's covered

- a) **Accidental loss** of, **accidental damage** to, malicious damage to, or theft of **contents**:
- i) in the **home**
 - ii) in transit by professional removers or military transport (except when loaned to **you** for personal use) including storage in the ordinary course of transit
 - iii) in a storage facility but only in respect of fire, explosion, lightning, earthquake, smoke, flood and theft or attempted theft involving forcible and violent entry to or exit from the storage facility
 - iv) while temporarily removed from the **home** to any other private dwelling, hiring or married quarter, barrack or similar military establishment anywhere in the world, subject to a maximum of 25% of the sum insured for **contents** in the **home**.

✗ What's not covered

The amount of the **excess** shown in **your** schedule except part a, ii where the **excess** is £150. An **excess** of £250 will be applied if the transit is within three months of the policy start date/date cover is added.

Securities and documents of any kind.

Damage caused by pets.

Theft of **contents** from unattended road vehicles other than from a locked concealed luggage boot, concealed luggage compartment or glove compartment. Forcible and violent entry must be used to access the vehicle. The most **we** will pay for any one claim is £2,000.

Any **valuables** over £1,000.

Motor vehicles, trailers, caravans, trailer tents, tent boxes, drones, airborne, waterborne or underwater craft (other than windsurfers, sailboards and surfboards) and parts, accessories and fittings of any of these.

Property insured by any other policy.

Any part of or fixtures to the structure of the **home** including, but not limited to, ceilings and wallpaper.

Household goods used for business or professional purposes.

Theft or malicious damage caused by **you**.

Theft by deception unless deception is used solely as a means to enter the **home**.

In respect of **unoccupied homes** only:

Theft of household goods and **valuables** unless involving entry to or exit from the locked **home** by forcible and violent means.

Any theft of **valuables** amount over £1,000 for any one **valuable**.

✓ What's covered

✗ What's not covered

	<p>This exclusion applies to homes that are left:</p> <ul style="list-style-type: none">• Not furnished enough for normal living or• Unoccupied for more than 60 consecutive days (except 120 days if you are deployed for military service) <p>If the above applies, the policy does not cover water damage from burst pipes/water tanks/heating systems occurring between October and March, unless:</p> <p>The homes central heating system was left on set to a continuous minimum temperature of 14°C (57°F).</p>
b) Loss of or damage to food in a freezer up to £500 for any one claim.	Loss or damage to food in freezers caused by the power supply authority or its employees deliberately cutting off or reducing the supply.
c) Loss of, theft of or accidental damage to the keys to	Loss or damage that can be recovered under another insurance. Any motor vehicle keys.
i) external doors of the private dwelling, single living accommodation or married quarter;	Keys damaged over time by wear and tear or general maintenance of insured keys or locks.
ii) we will pay the cost of replacing keys, locks or lock mechanisms up to the value of £250 to alarm systems or domestic safes located in the home .	<p>Any insured keys that have been lost or stolen for a period of less than 3 days (unless we are satisfied that a delay would cause undue hardship or significant expense). The decision as to what constitutes undue hardship or significant expense will be made by us and may depend upon whether you can access your home or vehicle during the 3 day wait period or there is a security risk following the loss or theft of the insured keys.</p> <p>Keys that are lost or accidentally damaged by someone other than you.</p> <p>Loss of keys which are not in your care, custody and control.</p>

✓ What's covered

- d) If damage to **your contents** makes **your home** uninhabitable, **we** will pay:
- i) Reasonable costs for similar temporary accommodation
 - ii) Reasonable costs to store **your** furniture

The maximum **we** will pay is 30% of **your** total insured amount for **contents**.

We will base the accommodation payment on the nearest equivalent place available to **your home** at the time of the incident.

You must get **our** agreement before paying any accommodation/storage expenses.

✗ What's not covered

Any costs an insured person would have to pay once the **home** can be lived in again.

- e) **We** will pay £5,000 if **you** die as a direct result of injury caused by:
- i) Fire, explosion, lighting or thieves in **home**
 - ii) An accident whilst travelling anywhere in the world as a fare paying passenger in any road or rail journey within 90 days of such injury happening.

Claims settlement sections 1 and 2

If **you** insured property is lost, stolen or damaged, **we** can assist **you** in one of these ways:

- a) Replacement: **We** may choose to simply replace the lost, stolen or damaged item for **you**. If so, **we** will only pay the cost to get a replacement from one of **our** preferred suppliers. For clarity, this is not a 'new for old' policy and the replacement item can be a new or refurbished item of equivalent specification.
- b) Repair: **We** may choose to pay to have the damaged property repaired.
- c) Payment: **We** may choose to pay **you** the current monetary value of the lost, stolen or damaged property.

We will only pay up to the insured amount for any one claim.

Wear and tear

When things are completely damaged and can't be fixed, **we** will pay to replace them without taking into account any reduction in value from wear and tear or aging, except for clothes and linens (other than service uniform and mess dress). Deduction will be calculated for items:

Over 1 year old – 10% deduction

Over 2 years old – 20% deduction

Over 3 years old – 30% deduction

Over 4 years old – 40% deduction

Over 5 years old – 50% deduction

Deduction capped at 50%

We want **you** to know that **our** assessment of **your** items and any deductions for wear and tear is based on a fair evaluation. **We** understand that some of **your** belongings might be considered special or in unique condition. If **you** consider **your** items fit into this category and request a more personalised assessment, kindly notify **us**. **We** will then require supplementary documentation from **you** to ascertain their age, value and condition.

Valuables and jewellery

We will only pay up to £1,000 for any single **valuable** or piece of jewellery that is lost or damaged unless **we** have agreed to pay more in writing to **you**.

Underinsurance

If the value of all **your** insured property is more than the amount **your** insurance policy covers shown on the policy schedule, **we** will reduce the amount **we** pay for any claims **you** make by the same percentage that **your** policy is underinsured. For example, if **your** policy only covers 80% of the cost to replace **your** property as new, **we** will only pay up to 80% of any claim **you** make.

Matching sets & suites

We treat each individual piece as a separate item

- a) If one piece is damaged, **we** will try to repair just that piece or replace it with an identical new piece
- b) If **we** cannot repair/replace just the damaged piece, **we** will only pay for the value of that one damaged item
- c) **We** will not pay to replace the entire undamaged matching set

Matching carpets

If **you** have the same carpet or floor covering in different rooms of **your home**, and they're separated by a break, **we** will treat each room as its own. **We** will only pay for the damaged part of the carpet or floor in the room where the damage happened, and **we** won't pay for the same carpet in the other rooms.

Matching sets of jewellery & other items

We count things that come in pairs or sets as one item, except for bathroom, kitchen and furniture sets. So, if someone stole **your** bag of golf clubs, **we** would only pay for one item to replace the whole set, up to the maximum amount allowed. If **you** lost a pair of earrings, **we** would only count them as one item.

Section 3 - personal money and credit cards

✓ What's covered

- a) **Personal money** up to £500.
- b) Financial loss up to £500 in respect of any one occurrence as a result of misuse by any unauthorised person following loss or theft of any **credit card** provided **you** comply with the terms under which the card was issued.

✗ What's not covered

The amount of the **excess** shown in **your** schedule.

Securities.

Shortages due to error or omission.

Losses not reported to the police.

Losses of **credit cards** not reported to the card issuing company within 24 hours of discovery.

Theft from unattended road vehicles other than from a locked concealed luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle.

Section 4 - tenants liability

✓ What's covered

The insured's liability arising from an agreement to occupy Service Single Living Accommodation (SLA) as provided for under Tri-Service Accommodation Regulations JSP464, for **accidental damage** to the buildings, fixtures, fittings and household goods in the **home**, up to a maximum of £20,000 for any one claim or series of claims arising from any insured event.

✗ What's not covered

The amount of the **excess** shown in **your** schedule.

Fire, smoke, lightning, earthquake, explosion, escape of water, storm, flood, theft, attempted theft, falling trees/branches or satellite dishes, malicious damage or vandalism, subsidence, heave or landslip.

Damage by any cause other than **accidental damage**.

Any claim that arises as a result of a deliberate action by **you** or anybody associated with **you**.

Damage occurring after **you** have vacated the **home**.

Damage to **valuables** and **personal money**.

Damage to vehicles and craft.

Unoccupied for more than 60 consecutive days (except 120 days if **you** are deployed for military).

Claims settlement section 4

If the policy is not in force for the full period of the occupancy any liability will be adjusted pro rata to the period insured unless the liability relates to a specific reported incident of damage within the **period of insurance**.

The **excess** shall be applied to each and every claim.

Section 5 - personal liability

✓ What's covered

Your legal liability:

- as occupier of **your home**
- as individuals

is to pay damages and costs to others following:

- accidental death, disease, illness or accidental physical injury to anyone
- **accidental damage** to physical property.

The most **we** will pay is the limit shown on **your** schedule plus defence costs agreed by **us** in writing.

✗ What's not covered

Anything owned by **you** or for which **you** are legal responsible. Liability covered by Section 4 of this policy.

Injury, death, disease or illness caused by any dog described in section 1 of the Dangerous Dogs Act 1991 or article 3 of the Dangerous Dogs (Northern Ireland) order 1991 or any subsequent amendment to either of the aforementioned acts.

Your injury, death, disease or illness.

Liability arising from **your** employment, trade, profession or business.

Liability arising from **your** passing on any disease or virus.

Liability arising from **your** ownership or use of:

- any **pedal cycles**,
- any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs),
- any boat, wet-bike, sand yacht, any form of drone, hovercraft, aircraft or train (other than hand propelled boats & models),
- gliders, hang gliders, caravans or trailers,
- **Firearm**.

Liability arising from **you** owning land or buildings.

Liability accepted by **you** under any agreement, unless the liability would exist without the agreement.

Liability covered by any other policy.

General conditions (applicable to the policy)

1. Monthly premium payment

Where **you** have agreed to pay **your** premium monthly, please note the following will apply.

- If **you** miss a monthly payment, **we** will try to collect it on the 1st or 15th of the next month. If **we** can't collect it or if **you** cancel **your** payment, **your** insurance coverage will continue until the end of the last day **you** have paid. **We** will let **you** know if this happens.
- If **you** change the amount of protection **you** have during the time **you** are insured, **your** monthly payment might go up or down depending on the changes **you** made.

Every year **we'll** check **your** policy and let **you** know if **we** have made any changes to the cover or price. **We** will tell **you** what will change and how much **your** monthly payment will be at least 14 days before **we** take payment from **you**.

General conditions

1. Your duty to prevent loss or damage

- a) **You** and anyone else who is covered by this insurance must take reasonable care to avoid accidents, losses, or damage.
- b) Property must be under **your care, custody and control**.
- c) All property insured under this Policy shall be maintained in good condition.

2. Your claims duty

If something happens that could make **you** claim on this policy, **you** need to:

- Give **us** any information **we** need as soon as possible.
- Please use the correct telephone number as stated on page 4 of this document "how to make a claim" as soon as **you** know something has been lost or damaged.

Our rights

- a) **We** won't pay for any claims made more than 90 days after the incident.
- b) **We** may appoint a loss adjuster or third party in assisting **us** in investigating **your** claim.
- c) **We** will arrange to repair the damage to **your** items and handle any salvage appropriately.
- d) **We** won't cover claims that **we** think are reckless or fraudulent, such as claiming for any loss or damage **you** caused deliberately or with **your** knowledge, or claiming under the policy, knowing the claim to be false or fraudulent in any way.
- e) **We** have the right to take control of any legal action related to **your** claim, or **we** may take legal action ourselves to get payment or compensation. **We** will make all the decisions about how to handle the legal proceedings and any settlements. **You** can't give up **your** property to **us** to settle **your** claim.

If anything changes in **your** life, like **your** address or job, **you** need to tell **us** so **we** can check if **your** insurance policy still fits **your** needs. If **you** don't tell **us** or give **us** the wrong information, **your** claim amount may be reduced or **your** policy might not be valid at all. **You** also might not get any money back if **we** have to cancel **your** policy.

3. Other Insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

4. Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

General exclusions

This Policy does not cover

1. War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

2. Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism as defined by the Terrorism Act 2000 or any subsequent or amending legislation.

3. Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- a. ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel
- b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

4. Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

5. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any **period of insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

6. General (This Exclusion applicable only to Sections 1, 2 and 4)

Damage arising from wear, tear, depreciation, the action of light, atmospheric conditions, moth, vermin, infestation, damp, rust, wet or dry rot or any gradually operating cause, the process of cleaning, washing, repairing or restoring any article, electrical or mechanical breakdown or any indirect loss.

7. Deliberate act

Loss or damage caused intentionally by **you**.

Call recording

For **our** joint protection all telephone calls may be recorded and/or monitored.

Law applicable to contract

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

Language

The contractual terms and conditions and other information relating to this contract will be in the English language

Your Personal Information

Information about how Forces Mutual collect, use, share, transfer and store **your** personal information, and information about **your** rights in relation to the personal information which Forces Mutual hold about **you**, can be found in the terms of business provided in **your** new business documentation. Alternatively **you** can read Forces Mutual's full Privacy notice online at: www.forcesmutual.org/about/privacy-policy or contact the Data Protection Officer at:

Post: 4th Floor, 24 Old Bond Street, London W1S 4AW.

Email: datacontroller@bspokegroup.co.uk

We collect and maintain personal information in order to administer this policy and provide the service detailed within this policy wording. All personal information is safeguarded with appropriate levels of security and in accordance with the Data Protection Act.

We will only share **your** information in the following circumstances:

- It is allowed by law
- It has been authorised by **you**
- It is to prevent fraud

It is provided to recovery operators or other suppliers as required to fulfil **our** obligations in this policy wording and in which case **your** information will be limited to the minimum information ordinarily required.

Under the terms of the Data Protection Act **you** have the right to ask for a copy of any personal information **we** hold about **you**. **You** also have the right to ask for correction of any information held. Any inaccurate or misleading data will be corrected as soon as possible.

Collinson Insurance Privacy Notice

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have
- service **your** policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure. **We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity.

If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy.

Processing your data

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **we** have with **you**;

- is in the public or **your** vital interest: or
- for **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information or correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service, or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Endorsements

The following endorsements apply only if they are shown on **your** policy schedule under 'Endorsements Applicable to this Policy'.

FFK001a - Increased Excess

The standard policy **excess** as shown against Section 1 and (if selected) Section 2 on **your** schedule is increased from £60 to £100.

FFK001b - Increased Excess

The standard policy **excess** in respect of **laptops**, iPads, tablets etc as shown against Section 1 on **your** schedule is increased from £125 to £175.

FFK002a - Increased Excess

The standard policy **excess** as shown against Section 1 and (if selected) Section 2 on **your** schedule is increased from £60 to £200.

FFK002b - Increased Excess

The standard policy **excess** in respect of **laptops**, iPads, tablets etc as shown against Section 1 on **your** schedule is increased from £125 to £200.

FFK003a - Increased Excess

The standard policy **excess** as shown against Section 1 and (if selected) Section 2 on **your** schedule is increased from £60 to £250.

FFK003b - Increased Excess

The standard policy **excess** in respect of **laptops**, iPads, tablets etc as shown against Section 1 on **your** schedule is increased from £125 to £250.

FFK004 - Restricted Perils (exclusion of Accidental Loss/Damage)

The cover provided under the Service Equipment & Personal Possessions and Contents in the Home sections of this policy is restricted to the following:

Loss or damage caused by theft or attempted theft, fire, lightning, explosion, smoke, earthquake, flood, storm, escape of water or oil (from fixed installations), malicious damage, riot or civil commotion, subsidence, impact (by vehicles, aircraft or articles dropped therefrom), falling trees or parts thereof.

FFK005 - Theft Cover Restriction

The insurance provided under the Service Equipment & Personal Possessions and Contents in the Home sections in respect of loss or damage due to theft or attempted theft is amended as follows:

Theft or attempted theft is not covered unless force and violence are used to get in to or out of **your home**.

FFK006 - Valuables Exclusion

This insurance excludes loss of or damage to **valuables** (as defined in the policy wording), personal effects, money, **credit cards** and clothing.

FFK007 - Settings and Mountings

Cover under this section is provided on condition that all jewellery settings, mountings, clips and fastening are inspected and overhauled by a competent jeweller at least once every 12 months, and evidenced in writing.

FFK009 - Soft and Hard contact lenses

Cover in respect of Contact Lenses excludes Loss or damage whilst engaging in water sports. In the event of loss or damage by other causes replacement will be carried out to the original prescription only.

FFK010 - Jewellery - Restricted cover in and out of safe

The cover provided by the Service Equipment & Personal Possessions and Contents in the Home Sections excludes loss of or damage to jewellery and / or watches where the sum insured exceeds the amounts shown below.

These restrictions will not apply where the jewellery and / or watches are;

- a) in the **home** in a locked safe approved by **us**
- b) in a locked safe at any **home you** are temporarily staying in
- c) whilst being worn or carried on **your** person or in a bedroom in **your** presence

(Total Limit £10,000).

FFK011 - Jewellery - Restricted cover - no safe installed

The cover provided by the Service Equipment & Personal Possessions and Contents in the Home Sections excludes loss of or damage to any item of jewellery where the sum insured exceeds the amounts below.

These restrictions will not apply whilst the items are being worn or carried on **your** person or in a bedroom in **your** presence.

(Total Limit £10,000)

FFK012 - Security

For **us** to consider a claim, it is a condition of the insurance in respect of loss or damage to the insured property at the **home** caused by theft, malicious people or vandals that:

1. the final exit door is secured by a deadlock conforming to BS3621 or with a minimum of 5 levers, or a multi-point locking system which incorporates a lever or cylinder deadlock which is capable of being secured by a key from both sides of the door
2. patio or french windows: - hinge type are secured by key operated security bolts operating vertically internally top and bottom - sliding type are secured by key operated bolts fitted internally top and bottom
3. all other external doors are secured by deadlocks conforming of BS3621 or of a minimum 5 levers operation or key operated security bolts operating horizontally fitted internally top and bottom or multi-point locking systems which incorporate a lever or cylinder deadlock capable of being secured by a key from both sides of the door
4. all upper opening windows and skylights are fitted with key operated window locks if accessible from adjoining roofs or porches, walls, downpipes, balconies or external stairs
5. all ground floor and basement opening windows and any other ground floor openings to the **home** measuring more than 22.5cm x 22.5cm (9" x 9") are secured by key operated window locking devices
6. all doors on domestic outbuildings and garages are fitted with key operated security devices
7. all panes of glass in louvre windows are securely fixed with suitable adhesive into their brackets
8. all external doors and windows specified above must be secured using the security devices above whenever:
 - there is no person in charge of the **home** within the boundaries of the land belonging to the **home**
 - when **your** household retire at night locking devices on windows in occupied rooms need not to be brought into operation.

FFK016 – Security

The **pedal cycles** listed on **your** schedule of insurance is not insured against theft or attempted theft when not in use or stored within the **home** unless locked to a permanent (cemented) structure or an appropriate **Pedal Cycle** Anchor Bolt (which is fitted to a cemented floor or brick wall as per the manufacturer's instructions) by a lock with a Sold Secure rating of bronze/silver/gold or above.

Whilst the **pedal cycle** is left unattended outside of the **home** it will need to be locked to a permanent (cemented) structure by a lock with a Sold Secure rating of bronze/silver/gold or above.



Call 0151 363 5290
www.forcesmutual.org

Forces
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