

# Our Terms of Business (General Insurance)

## Accepting our Terms of Business

These terms of business form the agreement upon which PMGI Limited ("we", "our", "us") intends to rely when quoting for and arranging insurance for you. For your own benefit and protection you should read this document carefully.

If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us.

## Who we are

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority (FCA).

Our registered office is Brookfield Court, Selby Road, Leeds, LS25 1NB.

Our Financial Services reference number is 114942.

You can check this on the Financial Services register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

## About our services

We are an insurance intermediary acting on your behalf. We will provide you with information about the insurance to help you make an informed choice but you will not receive any advice or a personal recommendation from us. We will arrange your insurance for you and help arrange any amendments you may require to your policy.

For Personal Accident, Travel, New Recruits Kit and Personal Possessions, and Kit and Personal Possessions cover we offer insurance arranged by Motorplus Limited t/a Coplus and underwritten by Astrenska Insurance Limited.

Kit and Personal Possessions cover

includes Legal Expenses cover provided by ARAG plc.

## Claims

Claims are administered by the insurance company. Their contact details can be found in the policy documentation.

## Payment for our services

We receive commission from the insurance company for arranging your insurance. The amount received is a percentage of the premium paid. If you wish to know how much commission we receive in respect of your policy please ask.

You will receive a quotation which will tell you the total price to be paid, including any fees, taxes and charges that are separate from the premium.

## Kit and Personal Possessions policies

A monthly administration charge of £1 is payable to Forces Mutual. This charge is collected with your premium.

## Handling client and/or insurer money

We act as the agent of the insurer when collecting your premiums. Premiums are held in a separate bank account for the benefit of the insurer. This is a safeguard for you as it means that your money and insurance cover is not at risk if we became insolvent.

## Cancellation rights

You have the right to cancel your policy, without penalty, within 14 days of receiving your policy documentation. Full details of cancellation terms are provided in the Insurance Product Information Document and Policy Summary.

Kit and Personal Possessions Legal Expenses cover can only be cancelled if you cancel your Kit and Personal Possessions policy.

## What to do if you wish to make a complaint

We hope that you will be happy with the service we provide. However, if for any reason you are unhappy, we would like to hear from you. You can contact us using any one of the following methods:

**By telephone** - 0151 363 5290

**By email** - [groupcomplaintsteam@forcesmutual.org](mailto:groupcomplaintsteam@forcesmutual.org)

**In writing** - Forces Mutual, Unity Building, 20 Chapel Street, Liverpool, L3 9AG

If for any reason we are unable to resolve your complaint to your satisfaction, you may also have the right to refer your complaint to the Financial Ombudsman Service. You can obtain further information by visiting [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling 0800 023 4567.

## Financial Services Compensation Scheme

PMGI Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Please note, this depends on the type of business and the circumstances of the claim.. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk)

## Our Privacy Policy

We are committed to respecting and protecting your personal data. Our Privacy Policy sets out what we will do with your information and the arrangements we will make to keep that information private and safe. It also explains your rights. The information you supply will be used by us to provide you with a quotation and to arrange your insurance.

If you have any questions or comments regarding this privacy notice please contact us using the following details:

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

• Email: [datacontroller@bspokegroup.co.uk](mailto:datacontroller@bspokegroup.co.uk)

## What information do we collect about you?

The information we collect about you includes:

- Personal information and contact details such as name, date of birth, National Insurance Number and address
- Job title and employment details
- Lifestyle and social circumstances
- Information about your physical and mental health
- Information about family members
- Details of when you contact us and when we contact you
- Online information for example Cookies and IP address (your computer's internet address), if you use our websites

We may supplement the information we collect about you with information we obtain from third parties. Before we use this information, we ensure that the third party is permitted to share such information with us.

## How will we use the information we collect?

We will use the information we collect about you in the following ways:

- To respond to an enquiry
- To provide you with a quotation
- To arrange and administer your insurance
- To notify you about important changes or developments to the features and operation of products and services
- To carry out market and brand research and analysis
- To develop, test the performance of and manage our brands, products, services and internal processes
- To develop new products, services and propositions
- To inform you about products, services, offers, competitions and promotions
- To administer offers, competitions and promotions
- To show you selected content and advertisements via social media (for example, using Facebook Custom Audiences and

Google Custom Match). You can use the preference settings of the social media provider to manage how and if these appear. For more information view our Social Media Policy at [www.forcesmutual.org](http://www.forcesmutual.org)

- To develop and test the effectiveness of marketing activities.
- We may analyse your personal data to create a profile so that we can contact you with information relevant to you. When building a profile, we use Experian software, to provide us with insight into our customers. The software uses a variety of publicly available and market research sources to divide the population into a series of categories. The categories are a way of grouping people who are likely to have similar social, demographic (i.e. age, location) and financial circumstances. The results are assessed and combined so we get a picture of our customers as a whole, and tailor the products and services we provide

We are required by law to have a specific reason for collecting and using your personal data:

- We rely on the agreement between you and us when arranging your insurance
- In certain circumstances, we have a legal obligation to disclose your personal information to a third party.
- Provided your fundamental rights are not overridden, to pursue our legitimate interests, for example, to conduct market and brand research, undertake product, service and proposition development and direct marketing by post and telephone
- We rely on consent when using your information for direct marketing activities by SMS and email, as well as when we process certain categories of data such as health information and details of criminal convictions.

### Who might we share your information with, and why?

We might share your information with third parties in certain circumstances including those listed below:

- The insurance companies detailed in the section headed 'About our services'.

The companies trading as Forces Mutual as listed below in order to keep your information up to date and for direct marketing purposes:

- PMHC Limited: offers a healthcare scheme
- Within our group of companies, our agents and third parties who provide services to us
- Insurers/Reinsurers
- Claims – Third party administrators
- Complaints – Third party administrators
- Your Broker or Intermediary, other organisations, including parties they are contracted with who provide a service related to an insurance policy
- Loss adjusters
- Regulatory authorities
- Fraud prevention agencies
- Legal & crime prevention agencies
- The Claims and Underwriting Exchange Register (CUE) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), where the data is controlled by the Motor Insurers' Bureau, and other relevant databases
- Employer Liability Tracing Office (for commercial policies containing employer's liability cover)
- Any additional insured parties who may communicate with us on your behalf, provided they have the necessary permission

- Other parties that have or may acquire control or ownership of our business (and our or their professional advisers) in connection with a significant corporate transaction or restructuring, including a merger, acquisition, asset sale, initial public offering or in the event of our insolvency—usually, information will be anonymised, but this may not always be possible. The recipient of any of your personal data will be bound by confidentiality obligations

### What precautions do we take to protect your information?

We take appropriate technical and organisational measures to prevent the loss, misuse or alteration of your personal information.

If personal information is processed outside of the UK we will ensure that adequate safeguards to protect data are in place, such as, appropriate contractual arrangements and assurances. Assurances may include recognised certification schemes, such as, the US Privacy Shield. You can view our Security Policy at [forcesmutual.org](http://forcesmutual.org) for more information.

In the event of a personal data breach we will notify you and the Information Commissioner's Office if we are legally required to do so, or there is a risk to your rights and freedoms as a result of the breach.

### How long do we keep hold of your information?

If you make an enquiry, we will retain a record of your personal information for at least two years.

We will retain a record of your personal information for as long as you have an insurance policy administered by us. We will also retain that information for a period of seven years after you policy ends to ensure we are able to comply with applicable regulatory and legal requirements.

### Your rights

Where you have given consent for us to use your personal data for direct marketing purposes, you have the right to withdraw that consent at any time by emailing [nomarketing@forcesmutual.org](mailto:nomarketing@forcesmutual.org) or by calling 0151 363 5290.

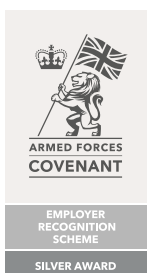
You have the right to request a copy of the information that we hold about you. In some specific circumstances you may have the right to request that we provide you with the information we hold about you in an electronic format so that you can transfer it to another company. We want to make sure that your personal information is accurate and up to date. You can ask us to correct information you think is inaccurate. In certain circumstances, you may have the right to object to us using your personal information, to restrict processing of your information, or to have your information deleted. You also have the right to object to your personal data being used for direct marketing purposes.

For more details or to exercise any of these rights, please contact our team on 0151 363 5290 or write to us at: Forces Mutual, Unity Building, 20 Chapel Street, Liverpool, L3 9AG. We will provide a response within 30 days, if not sooner. There is normally no charge for exercising any of your rights.

### Complaints

If you have any concerns about the way we use your information, you can raise these with us by following our complaints procedure. To find out more call 0151 363 5290. You also have the right to refer your complaint to the Information Commissioner's Office at [ico.org.uk](http://ico.org.uk) or by calling 0303 123 1113.

You can view a full copy of our privacy policy at [www.forcesmutual.org](http://www.forcesmutual.org)



**Call Us 0151 363 5290** Mon to Fri 09:00 to 17:00