



Kit and Personal Possessions Insurance

Policy Document

Call 0151 363 5290
www.forcesmutual.org

Underwritten by Collinson Insurance Limited

Forces
Mutual



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Kit and Personal Possessions Insurance

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Collinson Insurance Limited, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. This insurance is effected in England and is subject to the Laws of England and Wales. This insurance is provided and administered by PMGI Limited, trading as Forces Mutual.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No. 1073408. Registered office: Brookfield Court, Selby Road, Leeds, LS25 1NB.

Eligibility

You must be a serving member, or spouse/common law partner, of, or on a temporary attachment to the HM Forces, UK Reserve Forces, or affiliated organisations to be able to purchase this insurance. Policyholders must be under 80 years of age.

Introduction to policy wording

Definitions for words highlighted in bold can be found in the Definitions section of this document on pages 7 and 8.

When you get your policy

It's important to read **your** policy carefully to make sure it protects **you** the way **you** want it to. If it doesn't, contact **us** right away. The schedule will tell **you** what **your** policy covers.

Operation of cover

The Policy, Application Form (if completed) and policy schedule should be read together because they make up **your** insurance contract. When **you** pay for **your** insurance, **we** will give **you** the coverage explained in this policy document. However, there are some rules and limits (shown below) that **you** need to follow. If any of these change **we** will tell **you** in writing.

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. But if **you** don't pay the premium, **your** insurance will be cancelled, and Forces Mutual will tell **you**. **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.

Information and changes we need to know about Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations Act 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 that it does not operate in the event of 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
- **You** cease to be employed by HM Forces or 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** or any member of **your** family receive a conviction for a criminal offence (other than for motoring offences)
- The **home** is going to be **unoccupied**
- Someone other than **your** family is going to live in the **home**
- The **home** is going to be used for short periods each week or as a holiday **home**.

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, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG

When **we** or Forces Mutual are notified of a change **we** or Forces Mutual will tell **you** if this affects **your** policy, if **we** are able to accept the change and if so whether it will result in any revision to the terms being applied to **your** policy.

If the information provided by **you** is not complete or accurate:

- **We** or Forces Mutual may cancel **your** policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the terms and or change the **excess**, or
- The extent of the cover may be affected.

Complaints procedure

If **you** have a problem with how **your** insurance policy was sold, please contact Forces Mutual. **We** aim to provide excellent service, but sometimes things can go wrong. If **you** are unhappy with the service **you** received, please let them know so they can fix it. **You** can contact Forces Mutual by writing to: Forces Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG, emailing: groupcomplaintsteam@forcesmutual.org, or calling: 0151 363 5290. If **you** have a problem with a claim, please contact the number provided on **your** claims documentation.

For complaints relating to claims under sections 1-4 of this policy please contact:

Customer Relations,
Davies Group,
Unit 8, Caxton Road,
Fulwood,
Preston
PR2 9NZ

Email: customer.care@davies-group.com
Telephone: 0344 856 2015

For complaints relating to claims under section 5 please contact:

Quality Department
Collinson Insurance Services Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Email: PAPL.Claims@collinsongroup.com
Telephone +44 (0) 333 333 1472.

Every effort will be made to resolve **your** complaint by the end of the third working day after receipt. If they cannot resolve **your** complaint within this timeframe, they will acknowledge **your** complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending **you** a final response letter.

If they are unable to resolve **your** complaint in this time, they will write to advise **you** of progress and will endeavour to resolve **your** complaint within the following four weeks.

If they are still unable to provide **you** with a final response at this stage, they will write to **you** explaining why and advise when **you** can expect a final response. At this point **you** may refer **your** complaint to The Financial Ombudsman Service at the following address

Financial Ombudsman Service

Exchange Tower
Harbour Exchange
London
E14 9SR

www.financial-ombudsman.org.uk

You have the right to refer **your** complaint to the Financial Ombudsman, free of charge within six months of the date of **your** final response letter. Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action

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 relating to sections 1-4 of this policy please call: 0344 856 2151

For claims relating to section 5 of this policy please call: +44 (0) 333 333 1472

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. **You** may need to give **us** some information and proof to help with **your** claim. Read the pages 17-19 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 **your** home and mobile telephone numbers
- 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.

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 instead, but **we** won't pay more than up to the amount it would have cost **us** if **we** used **our** own preferred suppliers.

Cancellation

Cooling-off period

If **you** apply for this policy and change **your** mind within 14 days after receiving the insurance documents, **you** can cancel it. Forces Mutual will refund **your** premium payment as long as **you** haven't made any claims and **you** don't have any pending claims. To cancel, just contact Forces Mutual.

Cancelling cover

You can cancel **your** insurance policy any time after the cooling-off period. **Your** coverage will end at midnight on the last day **you** paid for. Forces Mutual or **we** may also cancel the policy by giving **you** a written notice at least 30 days before. **We** will tell **you** why **we** are cancelling it. The reasons **we** cancel may include, but are not limited to:

- **you** fail to pay the premium when it is due;
- **you** are no longer eligible for this insurance; or
- **you** or anyone acting for **you** acts fraudulently as detailed on page 16-17.

If **you** don't pay **your** monthly premium, **your** cover will stop at midnight on the last day **you** have already paid for. 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. If **you** want to cancel **your** policy, **you** can call Forces Mutual on 0151 363 5290 or send a letter to 5th Floor, 20 Chapel Street, Liverpool, L3 9AG

This section of the policy explains what some words mean. **You** can find a list of these words with their meanings explained below each one. When **you** see these words in the policy, they will be printed in bold type.

Definitions

Insured/Insured Person/you/your/yourself

The person(s) listed in the policy schedule, their spouse or partner if they live together, and any family members who live with them all the time.

Monthly Premium Payment(s)

This is the amount of money **you** need to pay every month using Direct Debit so that **your** insurance policy stays active and covers **you** according to the rules written in this document

Period of Insurance /Insured Period

The insurance starts from the date on **your** policy schedule and will last for one month. After that, it will continue monthly as long as **you** keep paying the premium.

Accidental Damage

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

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.

Excess

The excess is the amount **you** pay for each claim.

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 licence as these are classed as sporting equipment under this policy.

Home

Where **you** normally live which includes any buildings and garages at the same address as shown in the 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.

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, including jewellery, bikes, sports gear (not bikes), 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), then it won't be covered by this policy.

Valuable(s)

Things like stamp collections, 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

Section 1 - service equipment and personal possessions

Cover

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

Exclusions (See also General Exclusions)

The amount of the **excess** shown in **your** Schedule

Securities and Documents of any kind.

Damage caused by pets.

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. The maximum amount payable in respect of any one occurrence shall not exceed £1,000.

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

With the exception of Pedal cycles or **valuables**, any items exceeding £1,500 unless specified in the policy schedule. If an item exceeding £1,500 is not specified claims will only be paid up to the single article limit as shown in **your** policy schedule.

Any pedal cycles or **valuables** exceeding £3,000 unless specified in the policy schedule. If a pedal cycle or valuable exceeding £3,000 is not specified claims will only be paid up to the single article limit as shown in **your** policy schedule

In respect of pedal cycles only: Theft 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.

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 or 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

Cover

Exclusions (See also General Exclusions) 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.

- a) Accidental loss of or **accidental damage to contents**:
 - i) in the **home** (or outside if within the boundaries of the land belonging to 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 depository 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 depository
 - 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**.

Securities and documents of any kind

Damage caused by pets.

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. The maximum amount payable in respect of any one occurrence shall not exceed £1,000.

Any **valuables** exceeding £3,000 unless specified in the policy schedule. If a valuable exceeding £3,000 is not specified claims will only be paid up to the single article limit as shown in **your** policy schedule.

Motor vehicles, trailers, caravans, trailer tents, 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, your** paying guests or tenants.

Accidental damage occurring while the **home** is lent, let or sublet.

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 exceeding £3,000 for any one valuable

Cover

Exclusions

	<p>The following exclusion applies to homes which are left insufficiently furnished for normal habitation or have not been lived in for more than 60 consecutive days (unless on Military deployment for which 120 consecutive days applies):</p> <p>Loss or damage caused by escape of water from water tanks, pipes or apparatus or fixed heating installation during the period October to March unless the central heating system is switched on and set at a continuous minimum temperature of 14 degrees Celsius.</p>
<p>b) Loss of or damage to food in a freezer not exceeding £500 in respect of any one occurrence caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes.</p>	<p>Loss or damage to food in freezers caused by the power supply authority or its employees deliberately cutting off or reducing the supply.</p>
<p>c) If keys to the locks of:</p> <p>i) external doors of the private dwelling, hiring or married quarter;</p> <p>ii) alarm systems or domestic safes therein are stolen we will pay the cost of replacing locks or lock mechanisms up to £250.</p>	<p>Loss or damage that can be recovered under another insurance.</p>
<p>d) During the period of one calendar month before and one calendar month after the wedding day of an insured person the contents in the home sum insured specified in the Schedule is increased by £3000 to cover wedding gifts.</p>	<p>unless agreed in writing by us or on our behalf. If a valuable exceeding £3,000 is not specified in your policy schedule claims will only be paid up to the single article limit shown in your policy schedule.</p>
<p>e) During the month of December the contents in the home sum insured specified in the Schedule is increased by £3,000.</p>	<p>Any amount exceeding £3,000 for any one valuable unless agreed in writing by us or on our behalf. If a valuable exceeding £3,000 is not specified in your policy schedule claims will only be paid up to the single article limit as shown in your policy schedule.</p>

Cover

Exclusions

-
- f) if the home is made uninhabitable as a result of damage to **your contents we** will pay the reasonable costs of similar short term accommodation and reasonable costs of storage of furniture for **your** family. The most **we** will pay is 30% of the total sum insured chosen.

Any payment will be based on the nearest equivalent accommodation (to **your home**) that is available at the time of the event. In order to receive this benefit **you** must get **our** agreement before incurring any expenses.

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

-
- g) **We** will pay £5,000 if **you** die as a direct result of injury

caused by

- i) fire, explosion, lightning or thieves in the **home**
- ii) an accident whilst travelling anywhere in the world as a fare paying passenger in any road or rail conveyance within 90 days of such injury occurring

Claims settlement sections 1 and 2

We can help **you** in different ways if **your** insured property is lost or damaged. **We** may choose to replace, repair, or pay **you** the value of the damaged or lost property. If **we** can replace the property, **we** will pay only the cost of the replacement from **our** preferred supplier. **We** will only pay up to the insured amount for any one event of loss or damage.

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).

Valuables and jewellery

We will only pay up to £3,000 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 piece of a matching pair or set of furniture, soft furnishings, bathroom suite, or other fixtures and fittings as a separate item. If one item in the set is damaged, **we** will try to repair it or give **you** an identical replacement. If **we** can't repair it, **we** will only pay for the damaged item. **We** won't pay for any undamaged items that are part of the set. If something in a set is lost or damaged, the other pieces may become less valuable even if they're still okay, but **we** won't cover this loss of value in **your** policy.

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

Cover

Exclusions (See also General Exclusions)
The amount of the **excess** shown in **your** Schedule

-
- a) **Personal Money** not exceeding £500.
 - b) Financial loss not exceeding £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.

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

Cover

Exclusions (See also General Exclusions)
The amount of the **excess** shown in **your** Schedule

The **insured's** liability either;

- i) as Licensee under a Service Licence to Occupy Service Family Accommodation (SFA),

or;
- ii) 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.
- iii) as a tenant under a private tenancy agreement for **accidental damage** to landlords fixtures, fittings and household goods in the **home** for which **you** are responsible, up to a maximum amount of either £2,500 or 20% of the total sum insured chosen for section 2 - **contents** in the **home** whichever is the greater, in respect of any one claim or series of claims arising from any one insured event.

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 occurrence.

Section 5 - personal liability

Cover

Your legal liability:

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

to pay damages and costs to others which arise from any single event occurring during the **period of insurance** which results in:

- 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.

Exclusions (See also General Exclusions)

- a) anything owned by **you** or for which **you** are legal responsible.
- b) 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.
- c) **Your** injury, death, disease or illness.
- d) Liability arising from **your** employment, trade, profession or business.
- e) liability arising from **your** passing on any disease or virus
- f) liability arising from **your** ownership or use of:
 - 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
- g) liability arising from **you** owning land or buildings
- h) Liability accepted by **you** under any agreement, unless the liability would exist without the agreement
- i) Liability covered by any other policy

General Conditions (applicable to the policy)

1. Monthly premium payment

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

- o 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 end at midnight on the last day **you** paid for. **We** will let **you** know if this happens.
- o 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. Claims Your 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 5 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, and **we** won't cover claims that **we** think are reckless or fraudulent. **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. Fraud

If **you** or anyone acting on **your** behalf gives false information or uses fake documents to make a claim, the policy will not pay out anything.

4. 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.

5. Changes in circumstances

You must take reasonable care to provide complete and accurate answers to the questions which are asked when **you** take out or make changes to **your** policy.

If the information provided by **you** is not complete or accurate:

- **We** may cancel **your** policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the terms and or change the **excess**, or
- The extent of the cover may be affected.

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.

For the purposes of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

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: 5th Floor, 3 More London Riverside, London SE1 2AQ United Kingdom

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 crime policy statement

We will not provide any cover or be liable to provide any payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the Period of Insurance, **We** may cancel this policy immediately by recorded delivery letter to the correspondence address shown on the Schedule of Insurance. Please note that **you** will not be entitled to a pro-rata refund of premium under these circumstances.

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;

- i) in the **home** in a locked safe approved by **us**
- ii) in a locked safe at any **home you** are temporarily staying in iii) 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 cycle(s) 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.

FFK017 – Valuation Requirement

In the event of a claim for any specified **valuables** which are valued at £5,000 or above shown on the schedule, a professional valuation not more than 2 years old will be required as proof of value and ownership.

Should any of **your** specified **valuables** increase or depreciate in value then **you** must inform **us** immediately.



Call 0151 363 5290
www.forcesmutual.org

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