

KIT & PERSONAL POSSESSIONS, PERSONAL ACCIDENT & TRAVEL DEMANDS AND NEEDS

By proceeding with this insurance cover I understand that:

- The information I have given is, to the best of my knowledge and belief, correct and complete.
- If any of the information provided by me changes after I have purchased the policy and during the period of the policy that I must provide Forces Mutual with details.
- If the information provided by me is not complete or is not accurate, that my policy may be cancelled or treated as if it had never existed and as a result the insurer may refuse to pay all or part of any claim, or the insurer may revise the premium, and/or change any excess and/or the extent of cover.
- In order for cover to be provided, I must pay the premium, when called upon to do so.
- I confirm I meet the eligibility criteria for this insurance and am a UK citizen and a member of HM Forces or equivalent MOD or affiliated organisations
- PMGI Limited t/as Forces Mutual, will collect a £1 administration charge each month my kit policy is in force.

From the information that you have provided we have identified your demands and needs, based as applicable on the product you have selected today, as those of someone who requires:

- Kit and Personal Possessions Insurance to protect your belongings in the event of loss, accidental damage and theft for the replacement insured values on your policy schedule. Cover is provided in accordance with policy terms and conditions.
- Personal Accident Insurance to provide protection in the event of permanent injury, disablement or accidental death. Cover is provided in accordance with the policy terms and conditions.
- Travel Insurance to provide protection in the event of loss, damage, injury, illness or liability in the course of the trip and that you do not require cover for any pre-existing medical condition(s). Cover provided is in accordance with policy terms and conditions.
 - The Winter Sports option to provide you with some protection in the event of lost winter sports equipment, piste and avalanche closure and for your ski pass if you are ill.
 - Hazardous Activity Insurance level 1 cover to provide you with some protection whilst taking part in the additional activities listed under level 1 (please see the policy documents).
 - Hazardous Activity Insurance level 2 cover to provide you with some protection whilst taking part in the additional activities listed under level 2 (please see the policy documents).

We have not provided any recommendation regarding the cover that you should take and the chosen product has been selected by you as the one that best meets your needs, based on the factual information provided. You have confirmed that you are eligible to take out the cover for the product you have selected.

You must read the relevant Insurance Produce Information Documents, and policy summary for your selected product, which gives you a summary of the cover provided.

Please check the information in this statement carefully and notify us immediately if anything stated is not correct.

Please note that failure to disclose any material facts prior to the conclusion of your contract and throughout the contracts duration may invalidate your insurance. If you are in any doubt whether a piece of information constitutes a material fact or wish to query any other element of your insurance, please do not hesitate to contact a Forces Mutual representative.



The Direct Debit Guarantee

This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are changes to the amount, date or frequency of your Direct Debit, Forces Mutual will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Forces Mutual to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Forces Mutual or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Forces Mutual asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

BANKS OR BUILDING SOCIETIES MAY NOT ACCEPT DIRECT DEBIT INSTRUCTIONS FOR SOME TYPES OF ACCOUNTS.

Forces Mutual