



Kit and Personal Possessions Insurance

Policy Document

Call 0151 363 5290
www.forcesmutual.org

Underwritten by SiriusPoint International Insurance Corporation

Forces
Mutual

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Kit and Personal Possessions Insurance

This insurance is arranged and administered by PMGI Ltd, trading as Forces Mutual, and underwritten by SiriusPoint International Insurance Corporation.

Sirius Point Insurance Corporation is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 202912. This insurance is effected in England and is subject to the laws of England and Wales.

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.

Introduction to policy wording

Welcome to **your** Forces Mutual Kit and Personal Possessions policy. It's important that **you** read this wording, application form (if **you** completed one) 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.

Your responsibility

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** won't be able to make a claim.

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

Who can have this policy

To buy this policy, **you** must be:

- aged under 80 years of age, and
- a serving member of the MoD, or
- civilian staff of the MoD, or
- the husband, wife, civil partner or partner of the above

or with **our** prior approval:

- a member of the Army Reserve, or
- a contractor employed by the MoD, or
- an employee of an affinity partner of the MoD

How to make a claim

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.

To make a claim please contact **us**:

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

Claim online: forcesmutualclaims@claimsconsortiumgroup.co.uk

Mail: Claims Consortium Group, Nightingale House, East Reach, Taunton, Somerset, TA1 3EN

You may need to give **us** some information and proof to help with **your** claim. This will include things like:

- 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
- 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.

Our rights

- **We** won't pay for any claims made more than 90 days after the incident.
- **You** should not dispose of damage items until **we** have advised **you**, as this may invalidate the claim.
- **We** may appoint a loss adjuster or third party in assisting **us** in investigating **your** claim.
- **We** will arrange to repair the damage to **your** items and handle any recovery of costs appropriately.
- **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.
- **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 premium back if **we** have to cancel **your** policy.

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.

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.

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.

Telephone: 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, please contact **us**.

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

Email: forcesmutualclaims@claimsconsortiumgroup.co.uk

Mail: Claims Consortium Group, Nightingale House, East Reach, Taunton, Somerset, TA1 3EN

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.

Important information

Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

How long does this policy last?

This is a monthly rolling contract. **Your** insurance starts on the date shown in **your** policy schedule and continues for a period of one month. It will continue for periods of one month at a time as long as **you** pay **your** monthly premium.

Payment of premium

You must pay the monthly premium by direct debit for this policy to keep **your** cover. If **you** do not pay the premium when it is due, **we** may cancel **your** policy.

When does my policy end

Cover will end on the earliest of the following dates:

1. When **you** do not pay **your** monthly premium
2. The policy is cancelled by **you**, or
3. The policy is cancelled by **us**.

Our right to change the cover or price

You will receive at least 30 days written notice if **we** decide or need to change **your** policy cover or the price of **your** insurance for any of the following reasons:

- To make small changes to the words in **your** policy that do not affect the cover **you** get, and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect **us** or **your** policy.
- To follow any changes in taxes that apply to **your** policy.
- To cover the costs of providing **your** insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover **we** add to **your** policy.
- To cover the costs of any changes to **our** systems or technology that help provide **your** insurance.

If the changes are favourable for **you**, **we** may make them straight away and let **you** know within 30 days.

If **you** are on an operational tour when **we** notify **you** of any changes to **your** policy, or **you** start an operational tour within 30 days of that notification, **we** will treat any claim arising during that same operational tour under the previous policy wording if it is beneficial to **you** to do so.

How to cancel

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to us, providing no claim has been made. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

To cancel contact:

Telephone: 0151 363 5290

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

Cancellation by us

We do not have to accept the monthly renewal of any insurance and may at any time cancel any insurance policy by giving 14 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) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. **Your** policy may be cancelled from the date **you** first took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Definitions

Where **we** explain what a word means below, 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

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. 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 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. This excludes any communal, shared area or garden, but includes the shared room **you** reside or sleep in.

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.

Malicious Damage

Intentional damage done to a property without the owner's consent. This can include vandalism, arson, or deliberate destruction of property.

Pedal cycle(s)

A personal pedal cycle or electronic pedal cycle including the battery, excluding specialist racing cycles.

Period of Insurance

This is a monthly rolling contract. **Your** insurance starts on the date shown in **your** policy schedule and continues for a period of one month and will continue for periods of one month at a time as long as **you** pay **your** monthly premium.

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** (not sports/racing bikes), sports gear, phones, **laptops**, music players, GPS, swords, **firearms**, and contact lenses.

Temporary Issued Kit

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

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 this 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

PMGI Limited trading as Forces Mutual on behalf of SiriusPoint International Insurance Corporation.

You/Your

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.

Your cover

Section 1 – service equipment and personal possessions

What is covered

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

What is not covered

Anything in General Exclusions.

The most **we** will pay for any items (except for **pedal cycles** or **valuables**) is up to £2,000, unless specified in the policy.

The most **we** will pay for any **pedal cycles** or **valuables** is £3,000 unless specified in the policy schedule.

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, issued kit, and temporary issued kit** which are left unattended in the **home** as long as the **home** is not **unoccupied** or **personal possessions, issued 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 (if selected)

What is covered

- a. **Accidental loss** of, **accidental damage** to, **malicious damage** to or theft of **valuables** and/or **contents**:
 - i. in the **home** (or outside if within the boundaries of the land belonging to the **home**)
 - ii. being moved by professional removers or military transport (except when loaned to **you** for personal use) including storage
 - 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**.

- b. Loss of or damage to food in a freezer up to £500.

What is not covered

Anything in General Exclusions.

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**, and or anyone allowed access to **your home**.

Accidental damage or **accidental loss** caused by anyone other than **you**.

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

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

Anything in General Exclusions.

Loss or damage to food in freezers caused by the power company or its employees deliberately cutting off or reducing the supply.

What is covered

- c. The cost of replacing keys, locks or lock mechanisms up to £250 due to loss, theft or **accidental damage** to:
 - i. external doors of the private dwelling, single living accommodation or service family accommodation;
 - ii. alarm systems or domestic safes in the **home**.

What is not covered

Loss or damage that can be recovered under another insurance.

Anything in General Exclusions.

Any motor vehicle keys.

Keys damaged over time by wear and tear or general maintenance of insured keys or locks.

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.

Keys that are lost or accidentally damaged by someone other than **you**.

Loss of keys which are not in **your care, custody and control**.

- d. One month before and one month after **your** wedding day the value of the **contents** in **your home** is increased by £3,000 to cover wedding gifts.

Anything in General Exclusions.

- e. In December the **contents** in the **home** sum insured specified in the schedule is increased by £3,000.

Anything in General Exclusions.

- f. If **you** cannot live in **your home** 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.

Anything in General Exclusions.

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

What is covered

What is not covered

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- 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 vehicle or on a train within 90 days of the injury happening.
-

Claims settlement sections 1 and 2

If **your** 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. 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.

Depreciation

When things are completely damaged and can't be fixed from an insured event, **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 £3,000 for any single **valuable** 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. **We** won't cover the cost of replacing an undamaged item or part of an item because it forms part of a set.

Section 3 – personal money and credit cards

What is covered

- a) **Personal Money** up to £500.
- b) Up to £500 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 is not covered

Anything in General Exclusions.

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.

Section 4 – tenants liability

What is covered

The insured's liability either;

- a) as Licensee under a Service License to Occupy Service Family Accommodation (SFA) or 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.
- b) as a tenant under a private tenancy agreement for **accidental damage** to landlord's 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

What is not covered

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.

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 is covered

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.

What is not covered

Anything in General Exclusion.

Anything owned by **you** or for which **you** are legally 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 legally) 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 exclusions

- Securities and documents of any kind.
- Damage caused by pets.
- The amount of the **excess** shown in **your** schedule.
- Theft from unattended road vehicles unless hidden in a locked boot, cargo hold or other locked internal compartment. The most **we** will pay is £2,000.
- Theft from an unattended motor vehicle unless forcible and violent means have been used to gain access. Evidence of the damage caused to **your** vehicle must be submitted with **your** claim.
- 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. The most **we** will pay for any **pedal cycles** or **valuables** is £3,000 unless specified in the policy schedule.
- Any **homes** that have been left **unoccupied**.
- Any **homes** that are lent, let or sublet.
- Any claim caused by terrorism as defined by the Terrorism Act 2000 or any subsequent or amending legislation.
- Any damage or legal liability caused by war, invasion, act of foreign enemy, riot, hostilities, civil war, rebellion or revolution.
- Any damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
- Any damage or legal liability caused directly or indirectly by radioactive contamination, toxic explosive, ionising radiation from any nuclear fuel or waste which results from the burning of nuclear fuel or other dangerous properties of nuclear machinery or any part of it.
- 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.
- Damage arising from 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. (This exclusion is applicable only to Sections 1, 2 and 4).
- Loss or damage caused by **you** on purpose.

General Conditions

- **You** and anyone else who is covered by this insurance must take reasonable care to avoid accidents, losses, or damage.
- Property must be under **your care, custody and control**.
- All property insured under this policy shall be maintained in good condition.
- 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.
- No cover shall be provided, and no payment shall be made under this policy, including return of premium, to the extent that such provision or payment would expose **us** to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the United Kingdom, European Union, United States of America, or any other jurisdiction whose laws are applicable to this contract. Our obligations shall be suspended for the duration of such exposure.

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

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.

SiriusPoint International Insurance Corporation Privacy Notice

Personal data provided in connection with this policy will be used and processed in line with Our Privacy Notice for Policyholders. A copy of this is available at:

<https://www.siriuspt.com/uk-eu-privacy-notice-for-policyholders-8-oct-2021/>

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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