

Forces Mutual New Recruits Kit and Personal Possessions Insurance

Insurance Product Information Document

Company: Coplus

Product: Military Kit, Personal Possessions and Contents in the barracks insurance.

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No 03092837

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. It is important that you read these documents carefully.

What is this type of insurance?

This policy will provide you with limited cover for financial loss as a result of loss or damage to your service equipment, personal possessions, and contents in the barrack, or for costs you become liable to pay for accidental damage to your military accommodation. The policy also provides cover for personal money, credit cards and personal liability.



What Is Insured?

- ✓ **Service Equipment** - Accidental Loss of or damage to your Issued Kit and/or Temporary Issued Kit to the limits shown on your schedule.
- ✓ **Personal Possessions** - Accidental Loss of or damage to your personal possessions.
- ✓ **Pedal Cycles** - Accidental Loss of or damage to your pedal cycle.
- ✓ **Mobile Phones** - Accidental Loss of or damage to your mobile phone.
- ✓ **Personal Money and Credit Cards** - £500 cover for loss or theft of personal money or misuse of a credit card by an unauthorised person.
- ✓ **Tenants Liability** - Costs you become liable to pay for accidental damage to your service accommodation up to a maximum of £20,000.
- ✓ **Personal Liability Cover** - Costs you become liable to pay as compensation to the public up to the cost of £250,000.
- ✓ **Contents Cover** - Accidental Loss of or damage to your contents while in the barrack, up to the limits shown on your schedule.



What Is Not Insured?

- ✗ **Service Equipment** - Theft from a road vehicle unless the vehicle was locked and the items were hidden from view. Maximum payable £1,000.
- ✗ **Personal Possessions** - Mobile telephones, laptops, iPods, MP3 players, and GPS's exceeding £1,500 in value unless specified on the schedule
- ✗ **Contents Cover** - Property mainly used for business or professional purposes (see Military Kit section for what we cover in regards to your work or employment).
- ✗ **Pedal Cycles** - Pedal cycles exceeding £3,000 in value unless specified on the schedule. Theft unless in a locked building or securely locked to an immovable object.
- ✗ **Mobile Phones** - Loss or damage caused by electrical or mechanical failure, atmospheric conditions, general wear and tear or any gradual operating cause.
- ✗ **Personal Money and Credit Cards** - Losses not reported to the police or card issuing company. Theft from an unattended road vehicle other than a locked boot or luggage/glove compartment following a forcible and violent entry to a securely locked vehicle.
- ✗ **Tenants Liability** - Costs over £20,000 for claims in relation to your service single living accommodation.
- ✗ **Personal Liability Cover** - Costs you become liable to pay as a result of your ownership of motorised vehicles or crafts.



Are there any restrictions on cover?

- ! You must be a serving member of HM Forces living in barracks in either phase 1 or phase 2 of basic training.
- ! Certain convictions mean Forces Mutual are unable to provide cover under this policy. Please advise if you have any unspent military or civilian convictions.
- ! Please advise if you or a member of your family has been declared bankrupt (non-discharged) or if any of you are subject to bankruptcy proceedings.



Where am I covered?

- ✓ This policy provides cover anywhere in the world however there are limits for certain sections. For example, the Contents section will only provide cover within the boundary of the barracks that you have declared as your main residence, wherever in the world this may be. Please see the policy wording for full details and keep us informed if you move home or are deployed.



What are my obligations?

- When applying for cover we asked you a series of questions to make sure you were eligible for cover. If the answers to these questions have changed please advise so we can make sure your cover remains suitable for your needs and will work as expected should you need to claim. If you are unsure what information you need to disclose, please call Forces Mutual on 0151 363 5290 and we will be happy to help.
- You must act honestly throughout your dealings with Forces Mutual and/or the insurer, and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently the policy may be cancelled and/or criminal proceedings initiated.
- Should you need to claim you must provide all the relevant information required to settle your claim.
- If you are unfortunate enough to suffer an incident that may result in a claim you should take all reasonable steps to try to minimise the extent of the damage or to recover the loss.



When and how do I pay?

This is a free policy for recruits during phase 1 or phase 2 military training. No premium will therefore be collected.



When does the cover start and end?

We will provide the cover detailed in the policy wording from the inception date of the policy as documented on your policy schedule up to a maximum of 12 months or until the end of the calendar month in which you complete phase 2 training, whichever is sooner.



How do I cancel the contract?

To cancel your policy you should:

Write to: Forces Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG

Telephone: 0151 363 5290

Visit the "contact us" section of the website at www.forcesmutual.org

We hope that you will be happy with your insurance policy. If having applied for this policy, you decide that it does not meet your insurance needs then you can cancel your cover either before or after 14 days of receiving your insurance documents and all cover will be cancelled. As this is a free policy, in either case there will be no refund of premium due.