



New Recruits 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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New Recruits Kit and Personal Possessions Insurance

This insurance is underwritten by SiriusPoint International Insurance Corporation.

SiriusPoint International 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

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 continues for a maximum period of 12 months or until the end of the calendar month in which **you** complete phase 2 whichever is sooner.

Cover detailed in this wording will stop automatically in the following instances;

- After the end of the calendar month in which **you** successfully complete phase 2 Special to Arm training;
- If **you** fail to complete phase 1 and/or phase 2 training and are discharged from the Army;
- If **you** are discharged from the Army part way through training;
- If **you** are medically discharged from the Army before completing phase 1 and/ or phase 2 training.

For example if **you** successfully complete Phase 2 Training on 14th August 2023, cover will remain in place until midnight on 31st August 2023.

If for any reason the current training phase is likely to take longer than 12 months, free cover can be extended (to a maximum of 24 months) as stated on **our** eligibility criteria. Please contact 0151 363 5290

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 **your** contact details
- **You** move out of **your Barrack(s)** accommodation
- if **you** fail to complete phase 1 or phase 2 training
- If **you** are discharged from the Army
- **You** purchase or acquire additional possessions which result in the need to increase the amounts insured under this policy
- **You** receive a conviction for a criminal offence (other than for motoring offences)

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, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

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, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP, emailing: info@forcesmutual.org, or calling: 0151 363 5290. If **you** have a problem with a claim, please contact the number provided on **your** claims documentation or;

For complaints relating to claims under this policy please contact:

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

Email: forcesmutualclaims@claimsconsortiumgroup.co.uk

Telephone: 0333 043 4640

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: 0333 043 4640

For claims relating to section 5 of this policy please call: 0333 043 4639

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 book, especially pages 15-17.

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 14-17 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, contact telephone number and email address.
- 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 / Military 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.

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

If **you** apply for this policy and change **your** mind after receiving the insurance documents, **you** can cancel it at any time. As this is a free policy no refund will be due.

Cancelling cover

We or Forces Mutual 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:

- if **you** fail to complete phase 1 basic training and are discharged from the Army.
- if **you** are discharged from the Army part way through training.
- if **you** are medically discharged from the Army before completing phase 1 basic training.
- if **you** or anyone acting for **you** acts fraudulently as detailed on page 15.

If **we** and/or Forces Mutual cancel **your policy**, there will be no refund of premium as this is a free **policy**. **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 Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

Definitions

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in bold type whenever it appears in the policy.

Accidental Damage

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

Barrack(s)

Your normal place of residence within the military compound as shown in **your** policy schedule.

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** have 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

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.

Issued Kit

Service uniform, clothing and equipment which is issued to **you** on a permanent basis, or purchased by **you** for **your** sole use.

Insured/Insured Person/you/your/yourself

The person named in the Schedule.

Laptop(s)

Portable personal computers including notebooks, netbooks, iPads and tablets.

Period of Insurance /Insured Period

From the inception date of the policy as documented on **your policy schedule** up to a maximum period of 12 months or until the end of the calendar month in which **you** complete phase 2 which ever is sooner.

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 furnishing 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

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

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 barrack

Cover

Exclusions (See also General Exclusions)

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

- a) Accidental loss of or **accidental damage** to **contents**:
 - i) in the **barrack**
 - ii) 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
 - iii) while temporarily removed from the **barrack** to any other **barrack** or similar military establishment anywhere in the world, subject to a maximum of 25% of the sum insured for **contents** in the **barrack**.

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.

Securities and documents of any kind.

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.

If any **valuables** exceed £3,000 claims will only be paid up to the single article limit.

Property insured by any other policy.

Any part of or fixtures to the structure of the **barrack** 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.

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

In respect of **unoccupied barracks** only:

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

Securities and documents of any kind

Damage caused by pets

Cover

Exclusions

- b) **We** will pay £5000 if **you** die as a direct result of injury caused by:
- i) fire, explosion, lightning or thieves in the **barrack**
 - 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, the most **we** will pay is for one claim is the sum insured shown on **your** policy schedule.

For example, If a pedal cycle exceeds £3,000, claims will only be paid up to the single article limit of £3,000.

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 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 **barrack up** to a maximum of £20,000 for 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 barrack**
- 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) **your** injury, death, disease or illness
- c) liability arising from **your** employment, trade, profession or business
- d) liability arising from **your** passing on any disease or virus
- e) 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**
- f) liability accepted by **you** under any agreement, unless the liability would exist without the agreement
- g) liability arising from **you** owning land or buildings
- h) liability covered by any other policy
- i) 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.

General conditions – What we expect from you

1. Your duty to prevent loss or damage

- a) **You** shall take all reasonable precautions to prevent accidents, loss 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:

- Tell the police if something was stolen, damaged or lost because of a crime. The police will give **you** a crime reference number to use when **you** make **your** claim.
- If professional removers are moving **your** things and they get damaged or lost, tell them according to **your** contract with them.
- 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.
- Try to get back anything that’s lost or stolen and let **us** know right away if **you** do.
- Send us any letters, legal papers, or anything else **you** get about the claim without answering them yourself.
- Don’t talk about who is responsible with anyone else.

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. Eligibility

This product will only be available to serving members of HM Forces whilst living in **barracks** in either phase 1 or phase 2 training.

Free cover is offered to entrants at phase 1 training. Those who did not take this up and successfully move on to phase 2 training will be offered free cover again.

If for any reason the current training phase is likely to exceed 12 months, free cover can be extended (to a maximum of 24 months).

5. 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.

6. 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:

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 5)

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

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 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



Call 0151 363 5290
www.forcesmutual.org

Forces
Mutual



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