

# Forces Mutual Kit & Personal Possessions Insurance

## Insurance Product Information Document

**Company: Coplus**

**Product: Military Kit, Personal Possessions and Contents Insurance.**

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

Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA.

Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA.

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

## What is this type of insurance?

Subject to the appropriate cover being selected, this policy will provide you cover for financial loss as a result of loss, damage or theft to your service equipment, personal possessions and home contents, or for costs you become liable to pay for accidental damage to your rented accommodation. The policy also provides cover for personal money, credit cards and personal liability.



### What is insured?

- ✓ **Service Equipment** - Accidental loss of, accidental damage to, malicious damage to or theft of your issued kit and/or temporary issued kit to the limits shown on your schedule.
- ✓ **Personal Possessions** - Accidental loss of, accidental damage to, malicious damage to or theft of your personal possessions.
- ✓ **Pedal Cycles** - Accidental loss of, accidental damage to, malicious damage to or theft of your pedal cycle or electronic pedal cycle.
- ✓ **Mobile Phones** - Accidental loss of, accidental damage to, malicious damage to or theft of 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 or for a property you are privately renting up to a maximum of £2,500 or 20% of the contents sum insured (whichever is greater).
- ✓ **Personal Liability Cover** - Costs you become liable to pay as compensation to the public up to the cost of £500,000.

#### Optional cover

- ✓ **Contents Cover (If selected)** - Accidental loss of, accidental damage to, malicious damage to or theft of your contents while in the home or being transported to a storage facility, to the limits shown on your schedule, and limited cover whilst in storage.



### 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 £2,000.
- ✗ **Personal Possessions** - Mobile telephones, laptops, iPods, MP3 players, and GPS's exceeding £2,000 in value unless specified on the schedule.
- ✗ **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.
- ✗ **Contents Cover (If selected)** - Property mainly used for business or professional purposes (see contents in the home for full details).
- ✗ Claims where you have not taken necessary and reasonably expected precautions to reduce your items being lost, stolen or damaged.



## Are there any restrictions on cover?

- ! You must be under 80 years of age.
- ! You must be a serving member of H.M. Forces, or civilian staff of the MoD, or the husband, wife, civil partner or partner of one of these. 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.
- ! Certain convictions mean Forces Mutual are unable to provide cover under this policy. Please advise if you have any unspent military or civilian convictions.
- ! This policy is designed for private residences. Please advise if you are using, or intend to use, your home for any business purposes as this may affect your cover.
- ! 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 home 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?

Premium will be taken via direct debit on the dates specified when you purchased this policy.



## When does the cover start and end?

Your cover starts on the date shown on your schedule and will continue unless the policy is cancelled, as long as you pay your monthly premium.



## How do I cancel the contract?

To cancel your policy you should:

Write to: Forces Mutual, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

Telephone: 0151 363 5290

Visit the "contact us" section of the website at [www.forcesmutual.org](http://www.forcesmutual.org)

We hope that you will be happy with your insurance policy. However if this policy does not meet your needs you have 14 days from the date you purchased this policy or the date you received your policy documents, whichever is later to cancel the policy. Providing there has been no claim or incident giving rise to a claim any premium paid will be refunded. If you cancel your policy at any other time, as you pay monthly by direct debit, cover will continue until the end of that calendar month and no refund will be provided.