

## Forces Mutual Kit & Contents

### Insurance Product Information Document

Company: Ageas Insurance - Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039. Registered in the UK.

Product: Military Kit, Contents and Personal Possessions Insurance.

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.

#### 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 or damage 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 or damage to your Issued Kit and/or Temporary Issued Kit to the limits detailed on your schedule.
- ✓ **Contents Cover** - Accidental Loss or damage to your contents while in the home or being transported to a storage facility, and limited cover whilst in storage.
- ✓ **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.
- ✓ **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 30% of the contents sum insured (whichever is greater).
- ✓ **Personal Liability Cover** - Costs you become liable to pay as compensation to the public or your domestic staff up to the cost of £1m.



#### 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.
- ✗ **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).
- ✗ **Personal Possessions** - Pedal cycles, mobile phones, contact lenses exceeding £1,000 in value unless specified on the schedule.
- ✗ **Pedal Cycles** - 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.
- ✗ **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, or on a temporary attachment to the HM Forces, UK Reserve Forces or affiliated organisations to be able to purchase this insurance.
- ! Certain convictions mean we are unable to provide cover under this policy. Please let us know if you have any unspent military or civilian convictions.
- ! This policy is designed for private residences. Please let us know if you are using, or intend to use, your home for any business purposes as this may affect your cover.
- ! Please let us know 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 you have declared to us 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 let us know 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 you need to tell us, please call us on 0345 658 1140 and we will be happy to help.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/ or initiate criminal proceedings.
- Should you need to claim you must provide us with all the relevant information we may require 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 will take effect on the date stated on your schedule and will continue unless you or we cancel your policy, subject to you paying your monthly premium.

**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 5920

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 we will refund any premium. If you cancel your policy at any other time, as you pay monthly by direct debit, we will continue to provide cover until the end of that calendar month and no refund will be provided.