

# Our Terms of Business (General Insurance)

## Accepting our Terms of Business

These terms of business form the agreement upon which PMGI Limited ("we", "our", "us") intends to rely when quoting for and arranging insurance for you. For your own benefit and protection you should read this document carefully.

If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us.

## Who we are

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority (FCA).

Our registered office is Brookfield Court, Selby Road, Leeds, LS25 1NB.

Our Financial Services reference number is 114942.

You can check this on the Financial Services register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

## About our services

We are an insurance intermediary acting on your behalf. We will provide you with information about the insurance to help you make an informed choice but you will not receive any advice or a personal recommendation from us. We will arrange your insurance for you and help arrange any amendments you may require to your policy.

## Personal Insurances

For Personal Accident, Travel, Kit and Personal Possessions and Kit Start cover, we offer insurance underwritten by SiriusPoint International Insurance Corporation.

Kit and Personal Possessions cover includes Legal Expenses cover provided by ARAG plc.

## Claims

Claims are administered by the insurance company. Their contact details can be found in the policy documentation.

## Payment for our services

We receive commission from the insurance company for arranging your insurance. The amount received is a percentage of the premium paid. If you wish to know how much commission we receive in respect of your policy please ask. We may also earn additional commission from our insurers based on the performance of our account.

You will receive a quotation which will tell you the total price to be paid, including any fees, taxes and charges that are separate from the premium.

## Kit and Personal Possessions and Travel Insurance policies

A monthly administration charge of £1.50 is payable to Forces Mutual. This charge is collected with your premium.

## Handling client and/or insurer money

We act as the agent of the insurer when collecting your premiums. Premiums are held in a separate bank account for the benefit of the insurer. This is a safeguard for you as it means that your money and insurance cover is not at risk if we became insolvent.

## Cancellation rights

You've got a 14-day cooling-off period. That means you can cancel your policy within 14 days of either the day you bought it or the day you received your policy documents—whichever comes later. As long as you haven't made a claim (or had something happen that could lead to a claim), we'll refund any payments you've made.

If you decide to cancel after those 14 days, your cover will carry on until the end of that calendar month. Because you pay monthly by Direct Debit, we won't be able to give you a refund for that month.

You'll find more details in your Policy Wording.

**Just so you know:** Legal Expenses cover is included as part of your Kit and Personal Possessions Insurance, so it can't be cancelled on its own.

## What to do if you wish to make a complaint

We hope that you will be happy with the service we provide. However, if for any reason you are unhappy, we would like to hear from you. You can contact us using any one of the following methods:

**By telephone** - 0151 363 5290

**By email** - [info@forcesmutual.org](mailto:info@forcesmutual.org)

**In writing** - Forces Mutual, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP.

We will make every effort to resolve your complaint within eight weeks. If we are unable to do this, you have the right to refer your complaint to the Financial Ombudsman Service. You can obtain further information by visiting [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling 0800 023 4567.

## Financial Services Compensation Scheme

PMGI Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Please note, this depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk)

## Your responsibilities

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, or make changes to your policy. Please tell us immediately if there are any changes to the information set out in the Application Form or on your policy schedule. We will tell you whether your insurer is able to accept the change, and if so, whether the change will result in revised terms and/or premium being applied to your policy. If the information provided by you is not accurate the insurer may cancel your policy and refuse to pay a claim, may not pay a claim in full or may revise your cover, excess or premium. If you are unsure about any matter, please contact us for guidance.

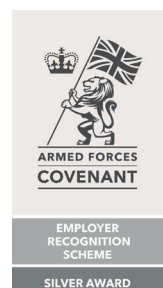
## How we use your information

PMGI Limited (trading as Forces Mutual) uses the information you give us to process your application, provide and manage your product or service, and meet our legal and regulatory obligations. We may also use it to improve our products and services and, where we are allowed to do so, contact you about relevant products and services.

We only use your information where we have a valid reason to do so, including to provide our services, meet legal requirements, for our legitimate business interests, and in some cases with your consent.

For full details of how we use your information and your rights, please see our Privacy Policy at [www.forcesmutual.org/about/privacy-policy/](http://www.forcesmutual.org/about/privacy-policy/) or scan the QR code. You can request a paper copy from your Forces Mutual representative.

You can exercise your data protection rights or update your preferences at any time by emailing [info@forcesmutual.org](mailto:info@forcesmutual.org) or calling 0151 363 5290. You also have the right to complain to the Information Commissioner's Office at [ico.org.uk](http://ico.org.uk).



**Call Us 0151 363 5290** Mon to Fri 09:00 to 17:00

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. For your security all calls are recorded and may be monitored.

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